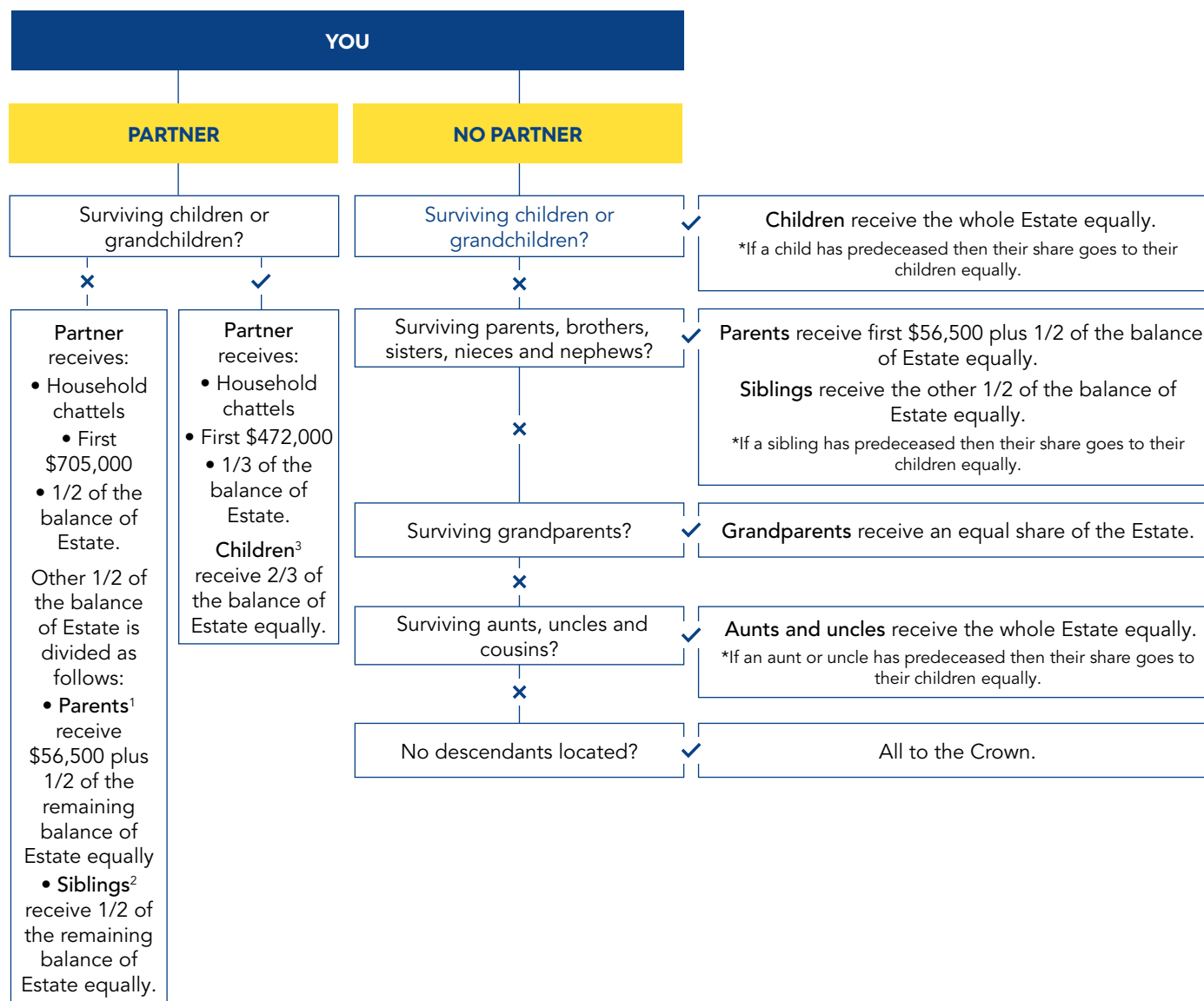


INHERITANCE GUIDE

WESTERN AUSTRALIA

This is a guide to who will inherit an Estate, under Western Australian law, if a valid Will is not left. It is a guide only and specific advice should be obtained in relation to individual circumstances.



1 If both parents predecease then their share goes to the siblings equally. If no parents, siblings, nieces or nephews then partner receives the whole Estate.
 2 If a sibling has predeceased then their share goes to their children equally.
 3 If a child has predeceased then their share goes to their children equally. However, if there is only one child, then the partner and child will each receive 1/2 of the balance of Estate.

PARTNER ENTITLEMENTS

“Partner” means the person to whom you are married at date of death.

If you die leaving a de facto partner and no husband or wife then the de facto partner receives the “Partner” entitlements to your Estate, provided that you lived as de facto partners for a period of at least two years immediately before your death.

If you die leaving a de facto partner and a husband or wife, and you lived with your de facto partner for a period of at least two years immediately before your death and not with your husband or wife, then the surviving de facto partner and husband or wife receive the “Partner” entitlements equally. If more than five years then de facto receives all of the “Partner” entitlements.