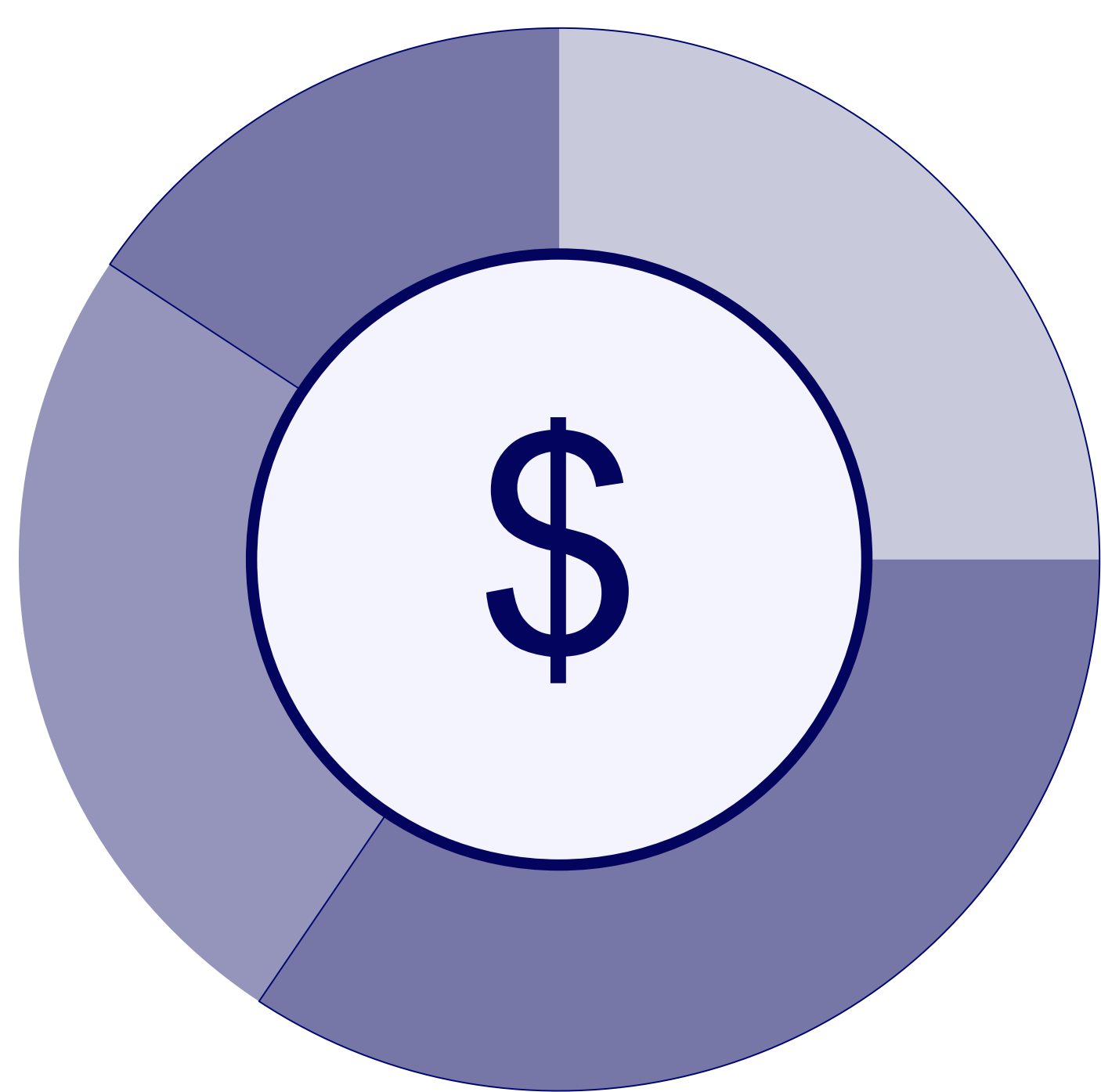


Estate planning



Estate planning ensures the right assets go to the right people at the right time

Make sure you;

Review your will at least every five years, preferably sooner

Match your assets to beneficiaries

Appoint a guardian, executor and administrator (if necessary)

Ensure your will is valid

A valid will:

The testator must be over the age of 18 years and of sound mind.

It must be in writing, signed by the will-maker or by some other person in the presence of and at the direction of the will-maker.

The testator's signature must be made or acknowledged in the presence of two or more adult witnesses, present at the same time.

In most cases a witness cannot benefit under the will

This is general information only and does not take into account your personal circumstances. Consult a licensed adviser before making any decision.