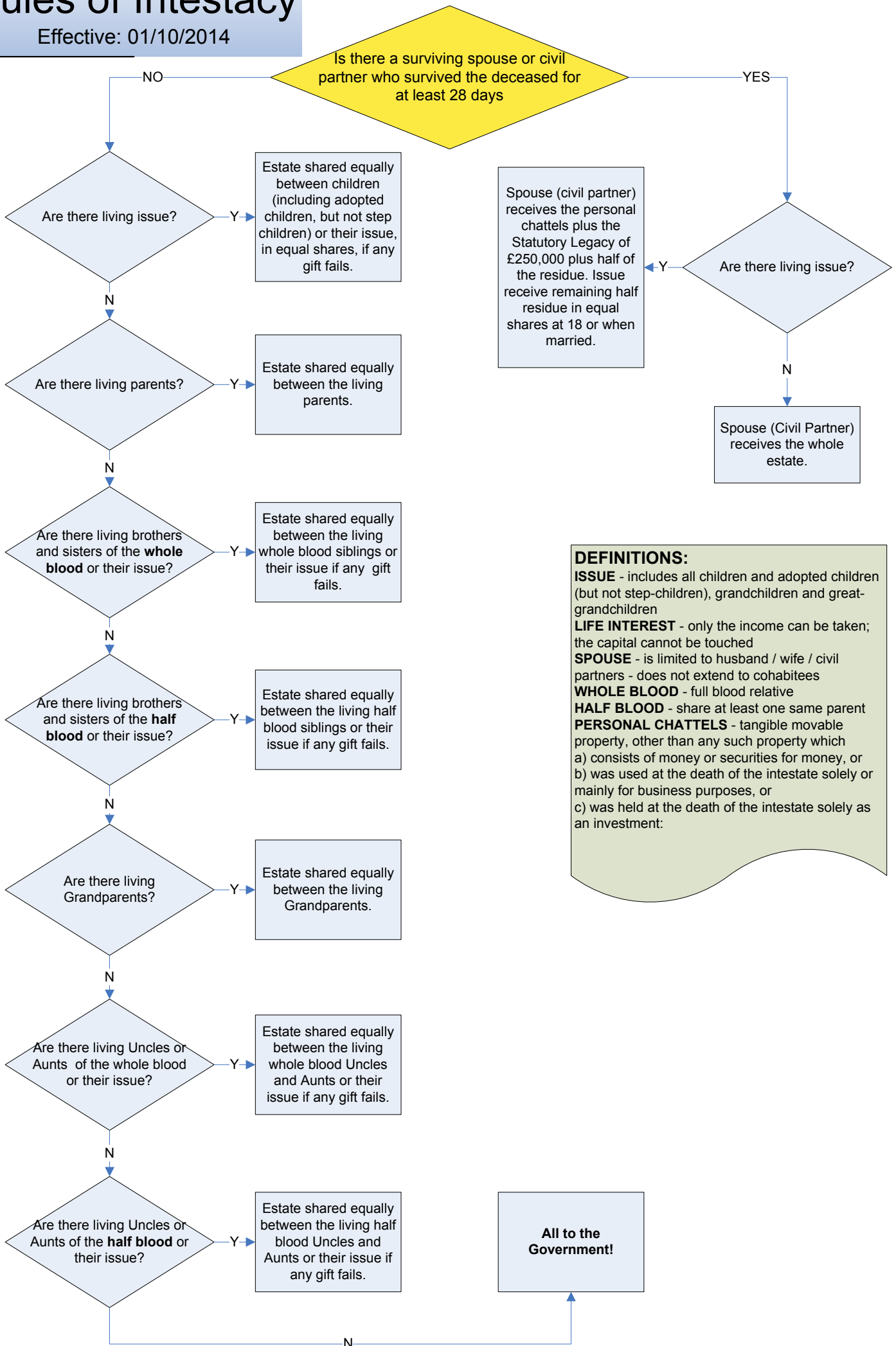


Rules of Intestacy

Effective: 01/10/2014



DEFINITIONS:

ISSUE - includes all children and adopted children (but not step-children), grandchildren and great-grandchildren

LIFE INTEREST - only the income can be taken; the capital cannot be touched

SPOUSE - is limited to husband / wife / civil partners - does not extend to cohabitants

WHOLE BLOOD - full blood relative

HALF BLOOD - share at least one same parent

PERSONAL CHATTELS - tangible movable property, other than any such property which

a) consists of money or securities for money, or

b) was used at the death of the intestate solely or mainly for business purposes, or

c) was held at the death of the intestate solely as an investment:

