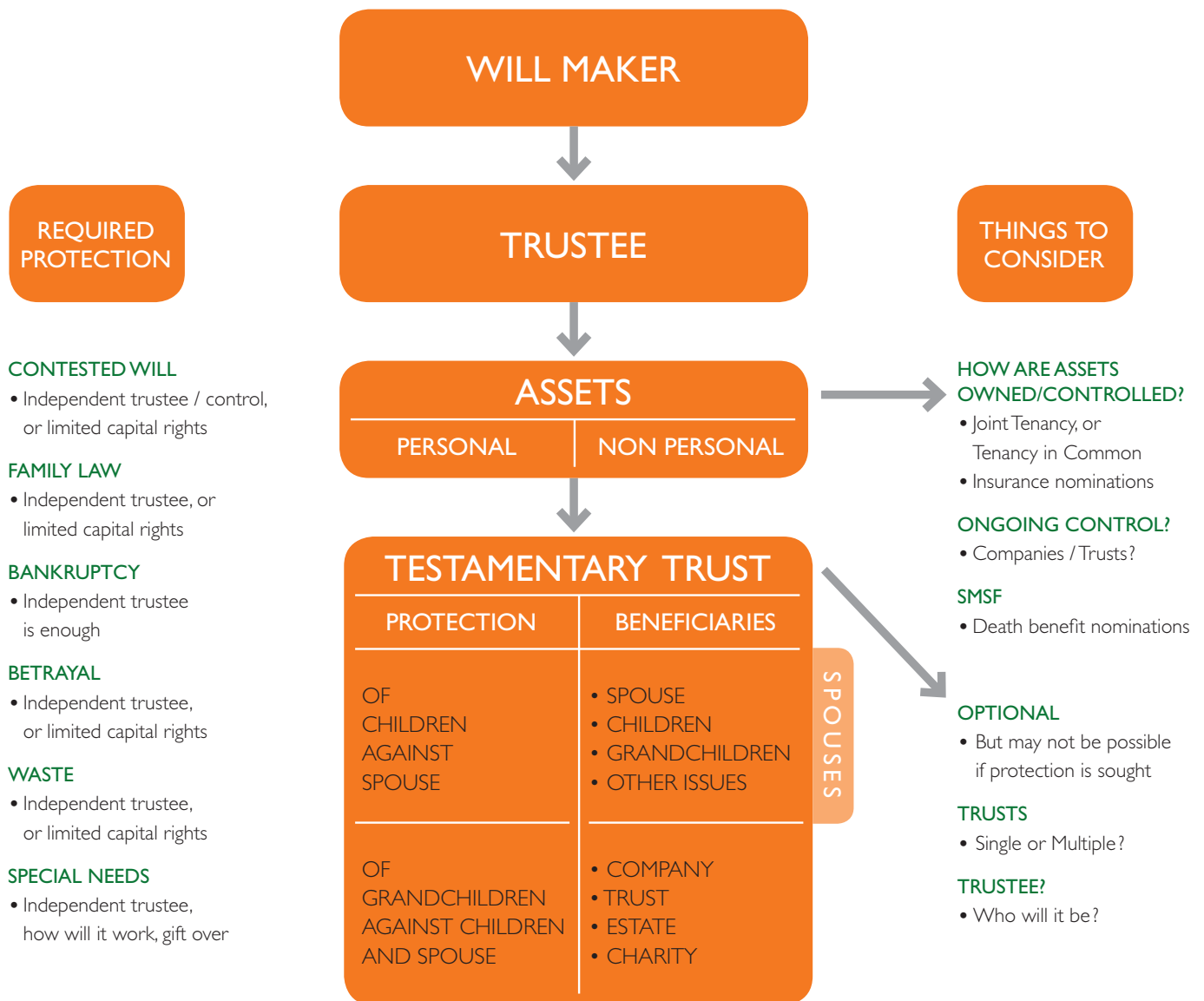


Estate Planning | Wills and Trusts



October 2011

The information contained in this Business Guide is not exhaustive and is based on conditions prevailing at the time of publication. Users are advised to consult professionals before taking any formal action. While all reasonable care has been taken in the preparation of the publication, we do not accept any responsibility for any errors it may contain, whether caused by negligence or otherwise, or for any loss, however, caused, or sustained by any person that relies on it.

Note: This information is of a general nature only and is not intended to be relied upon, nor to be a substitute for, specific professional advice. Also as changes in legislation may occur quickly we recommend that our formal advice be sought before acting in any of the above areas.

www.kellypartners.com.au



Kelly Partners (North Sydney) Pty Ltd ABN 94 119 966 933 Level 4 / 73 Walker Street (PO Box 1764) North Sydney NSW 2059 T 02 9923 0800 F 02 9923 0888
 Kelly Partners (South West Sydney) Pty Ltd ABN 17 150 234 138 Suites 1-8 Kellicar Lane Macarthur Square, 200 Gilchrist Dr (PO Box 417) Campbelltown NSW 2560 T 02 4625 7711 F 02 4628 4364
 Kelly Partners (Western Sydney) Pty Ltd ABN 66 059 148 319 Suite 7/112 Tindale Street (PO Box 878) Penrith NSW 2751 T 02 4721 7433 F 02 4721 7434
 Kelly Partners (Norwest) Pty Ltd ABN 78 154 335 949 Suite 1G Macarthur Point, 25 Solent Cct, Norwest Business Park (PO Box 7084) Baulkham Hills DC NSW 2153 T 02 8852 5400 F 02 8852 5454
 Kelly Partners (Central Coast) Pty Ltd ABN 51 118 966 331 Suite 2.06 Platinum Building, 4 Ilya Avenue (PO Box 3616) Erina NSW 2250 T 02 4367 6630 F 02 4367 6632

info@kellypartners.com.au LIABILITY LIMITED BY A SCHEME APPROVED UNDER PROFESSIONAL STANDARDS LEGISLATION