

YOUR WILL & LIFE INSURANCE POLICIES

1. If you have a life insurance policy and have nominated beneficiaries of the policy, your nomination will take precedence over the terms of your will. That is, your will can not be used to govern the distribution of the proceeds of your life policy if you have nominated beneficiaries.
2. If you have not nominated beneficiaries, and you deal with the proceeds of your life policy in your will, this will determine the distribution of the policy on your death.
3. If you are in doubt as to whether you have nominated beneficiaries to your life policy, you should contact your insurance agent or the life insurance company directly to enquire.

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