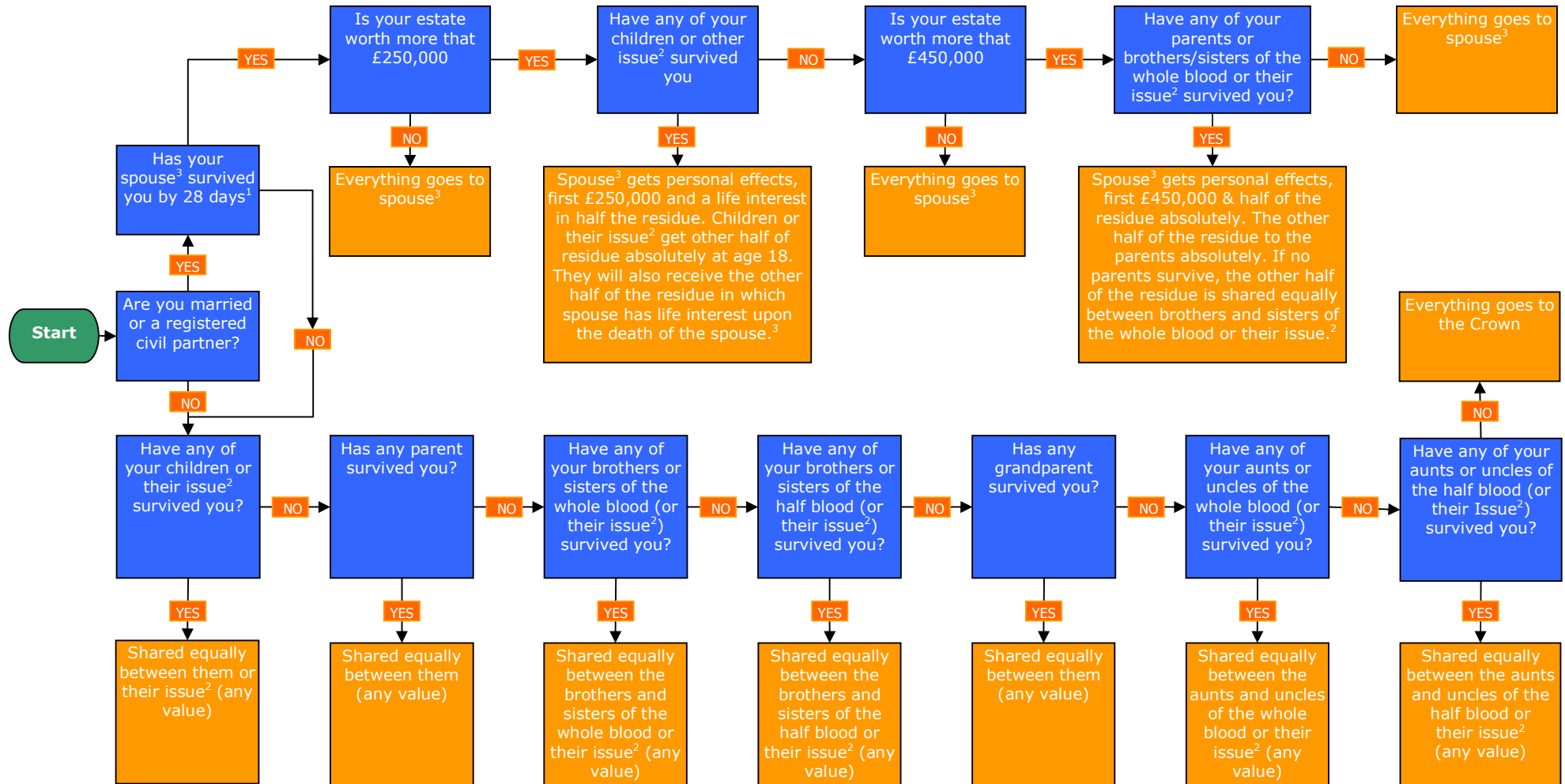


What happens if you die without a Will?

A summary of the intestacy provisions as they apply to the distribution of an intestate estate.



NOTES

1. Your spouse will benefit only if he or she survives you by 28 days. If your spouse does not survive for this period, your estate will be dealt with as if you had not been married.
2. 'Issue' means children (including illegitimate and adopted children but not step-children), grandchildren and great-grandchildren etc. Issue will benefit only if their parent has pre-deceased you. Issue benefit 'per stirpes' for example: Where a person who would have inherited has pre-deceased you leaving 2 surviving children, that person's share is divided and passed to their children in 2 equal shares.
3. 'Spouse' also includes any person who is registered as a civil partner, as defined in the Civil Partnership Act 2004.