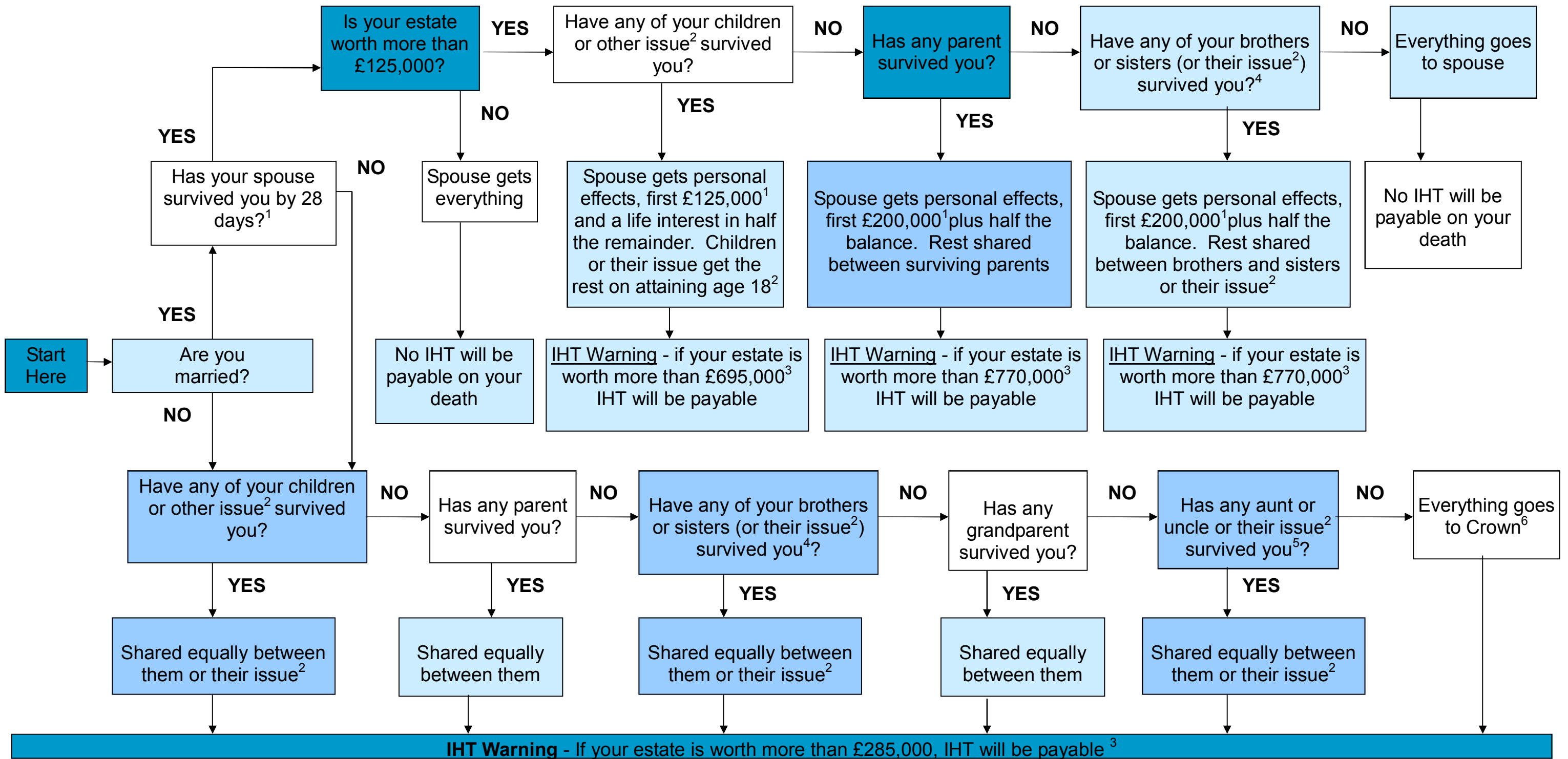


What happens if you die without a will?

A summary of the intestacy provisions in England and Wales



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 grand children etc.
3. If you have made non-exempt transfers of value within the seven years prior to your death, IHT may be payable, even if your estate at the time of your death is worth less than this figure.
4. If no brothers or sisters (or their issue³) survive you but half-brothers or half-sisters of your parents (or their issue³ of any such half-uncle or half-aunt) survive you, they will inherit any balance left after your spouse's share.
5. If no aunt or uncle (or their issue³) survive you but half-brothers or half-sisters (or their issue³) survive you, they will inherit any balance left after your spouse's share.
6. "Crown" includes the Duchy of Cornwall and Duchy of Lancaster, where appropriate.