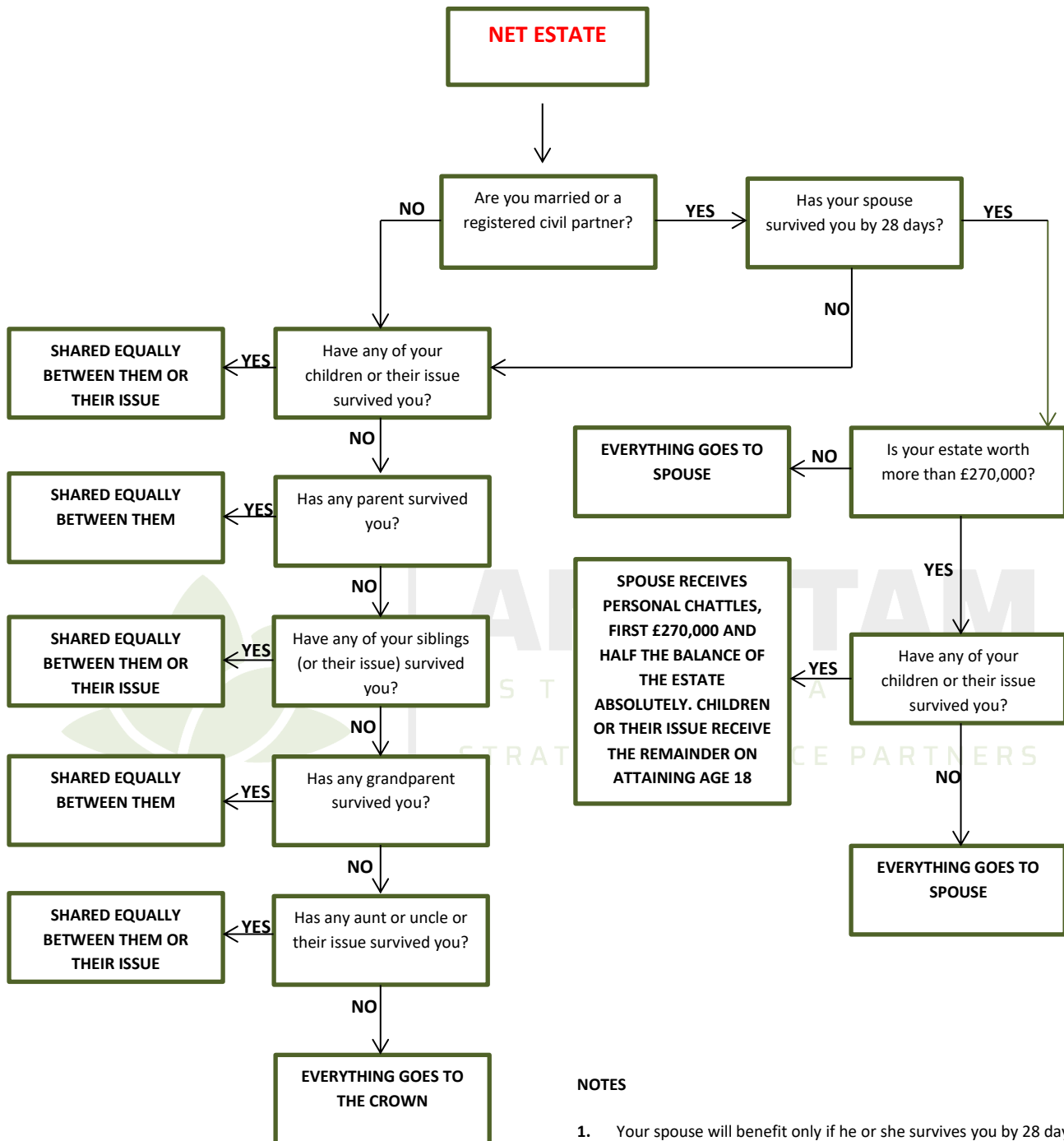


INTESTACY RULES - ENGLAND & WALES



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 or in a registered civil partnership.
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.
3. If no aunt or uncle (or their issue) survive you but half-brothers or half-sister or your parents (or the issue of any such half-uncle or half-aunt) survive you, they will inherit your estate.
4. 'Spouse' also includes any person who is registered as a civil partner, as defined in the Civil Partnership Act 2004.
5. If no brothers or sisters (or their issue) survive you but half-brothers or half-sisters (or their issue) survive you, they will inherit your estate.