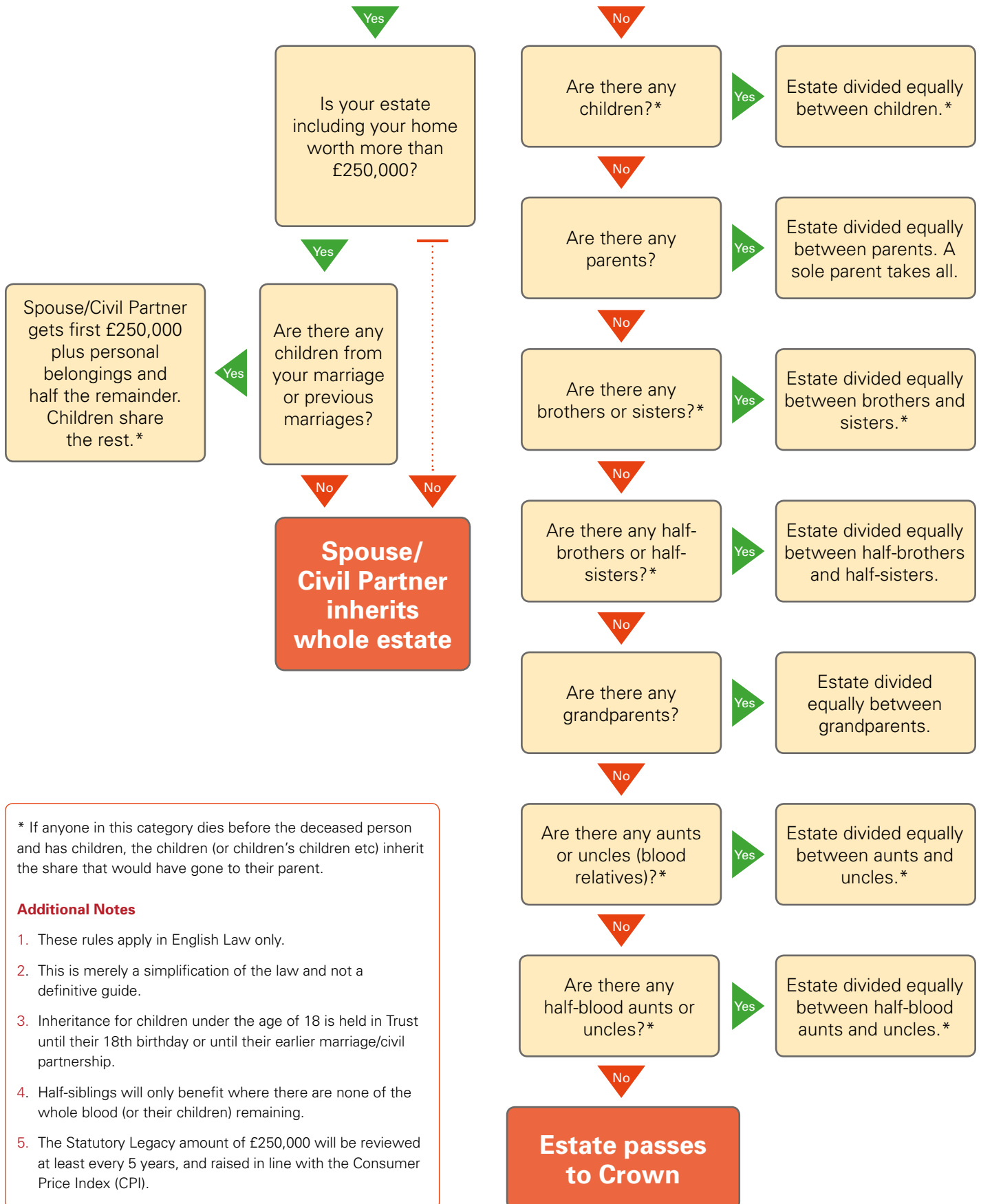


What happens if you don't write a Will?

Are you married or in a Civil Partnership?

If you are not married or in a Civil Partnership then your partner will receive nothing



* If anyone in this category dies before the deceased person and has children, the children (or children's children etc) inherit the share that would have gone to their parent.

Additional Notes

1. These rules apply in English Law only.
2. This is merely a simplification of the law and not a definitive guide.
3. Inheritance for children under the age of 18 is held in Trust until their 18th birthday or until their earlier marriage/civil partnership.
4. Half-siblings will only benefit where there are none of the whole blood (or their children) remaining.
5. The Statutory Legacy amount of £250,000 will be reviewed at least every 5 years, and raised in line with the Consumer Price Index (CPI).