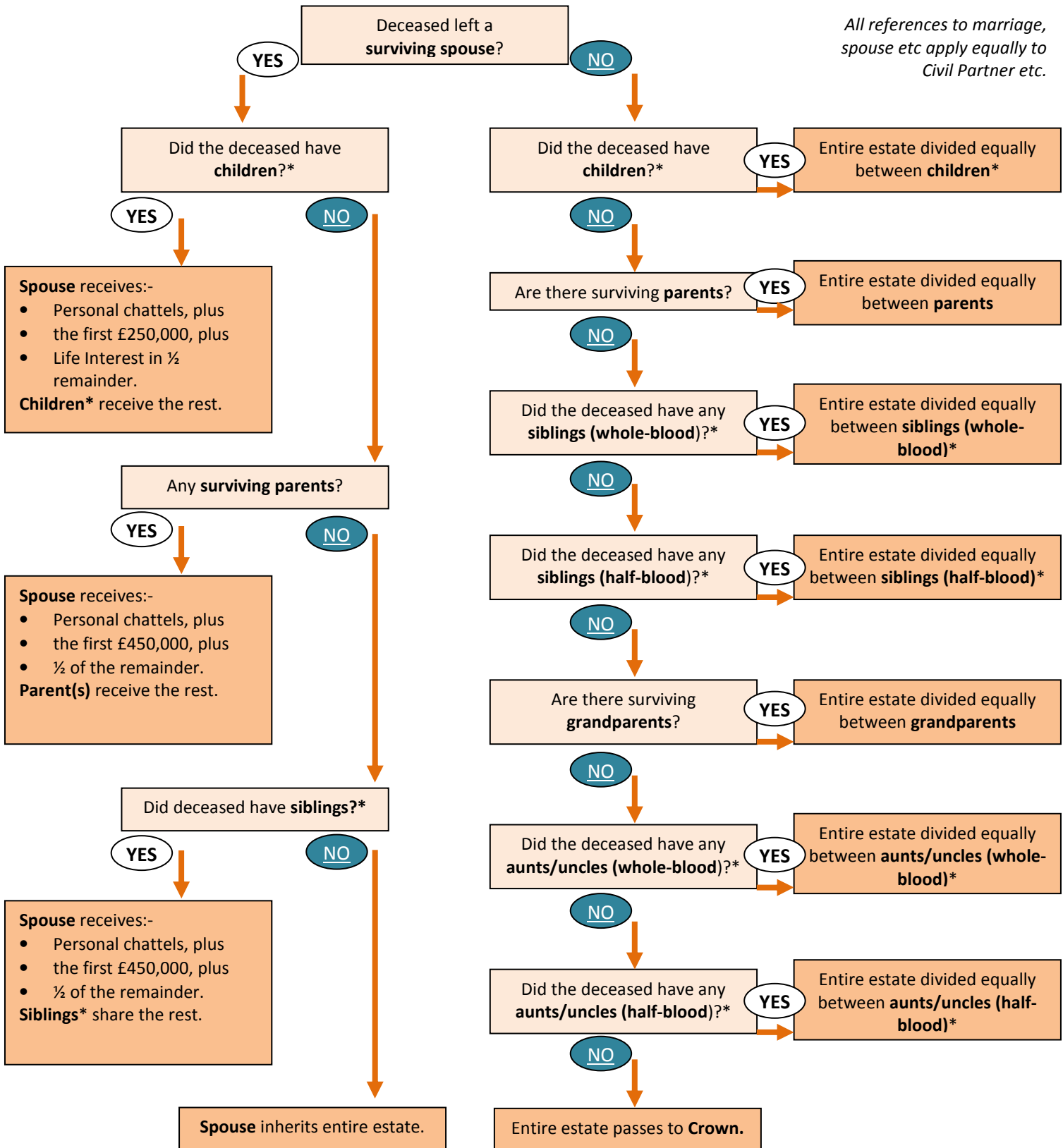


Rules of Intestacy

Jointly owned assets pass to the joint owner
 (this applies whether or not there is a Will)
 (note that property owned as Tenants-in-Common is not considered joint)

Then, if there is no valid Will, the rules of intestacy apply:-

All references to marriage, spouse etc apply equally to Civil Partner etc.



"Life Interest" means use of any property and income from any capital, but never owning the property or the capital.

* for anyone in these categories who has already died their surviving descendants inherit their share, per stirpes

These rules apply to England and Wales, as from 1st Feb 2009.
 Diagram is for illustration only.