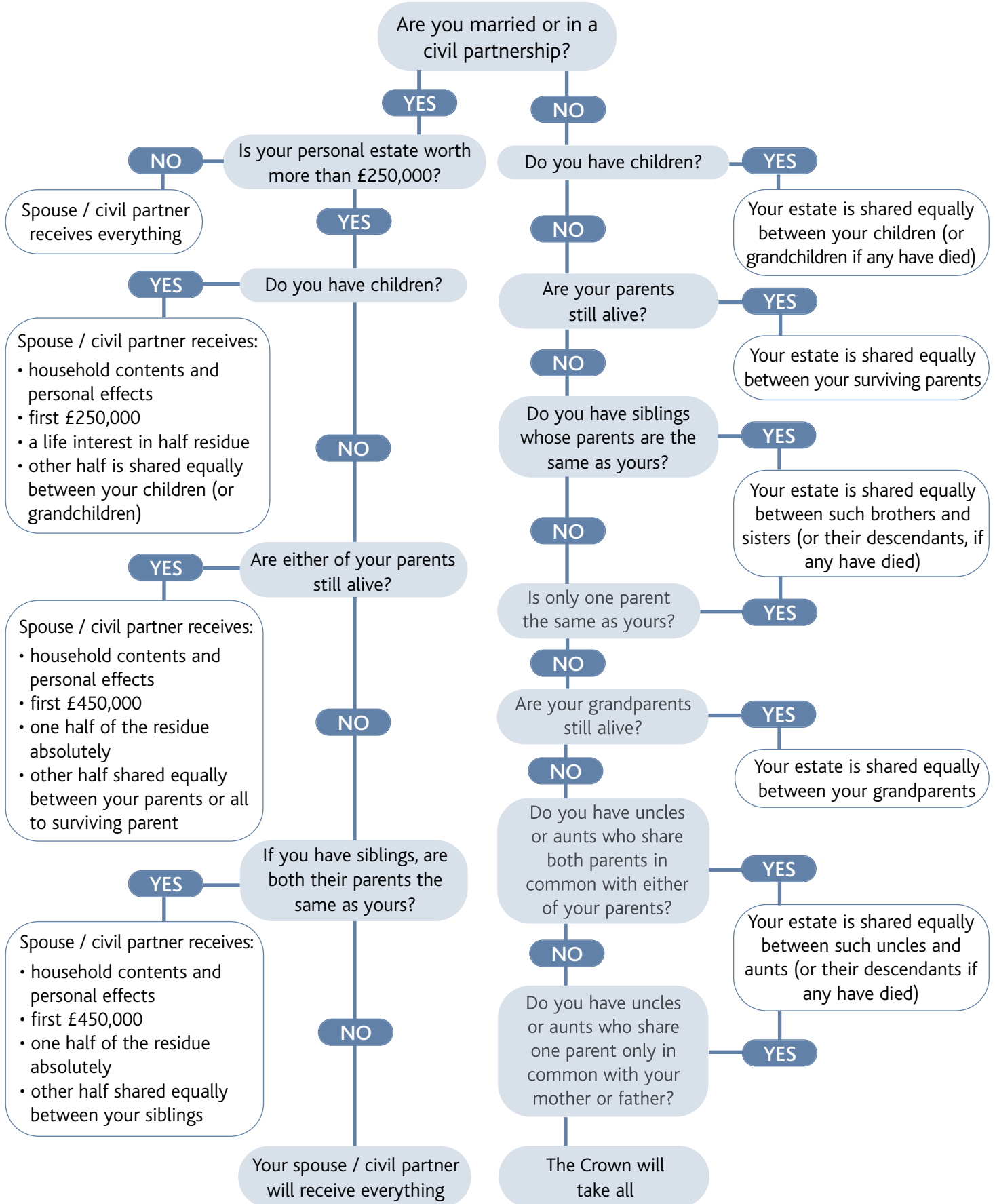


What happens if you die without making a Will?



• Children includes adopted and illegitimate children, where intestate died after 4 April 1988, but excludes stepchildren
 • Children receive their inheritance on reaching 18, or earlier marriage
 • Descendants share equally the parts that the deceased parents would have taken
 • Valid from 1 February 2009 when intestacy rules changed