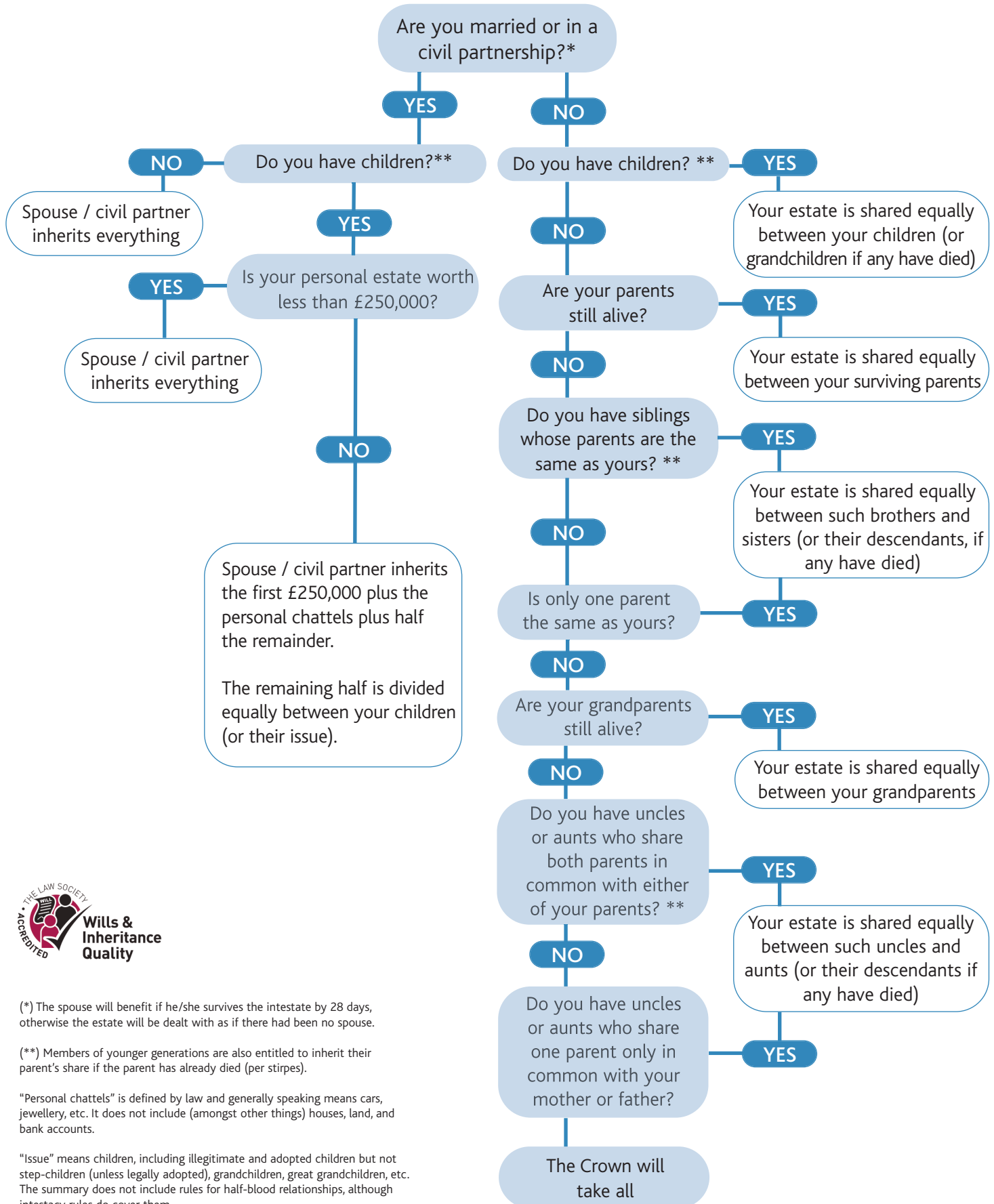


What happens if you die without making a Will?



(*) The spouse will benefit if he/she survives the intestate by 28 days, otherwise the estate will be dealt with as if there had been no spouse.

(**) Members of younger generations are also entitled to inherit their parent's share if the parent has already died (per stirpes).

"Personal chattels" is defined by law and generally speaking means cars, jewellery, etc. It does not include (amongst other things) houses, land, and bank accounts.

"Issue" means children, including illegitimate and adopted children but not step-children (unless legally adopted), grandchildren, great grandchildren, etc. The summary does not include rules for half-blood relationships, although intestacy rules do cover them.

October 2014