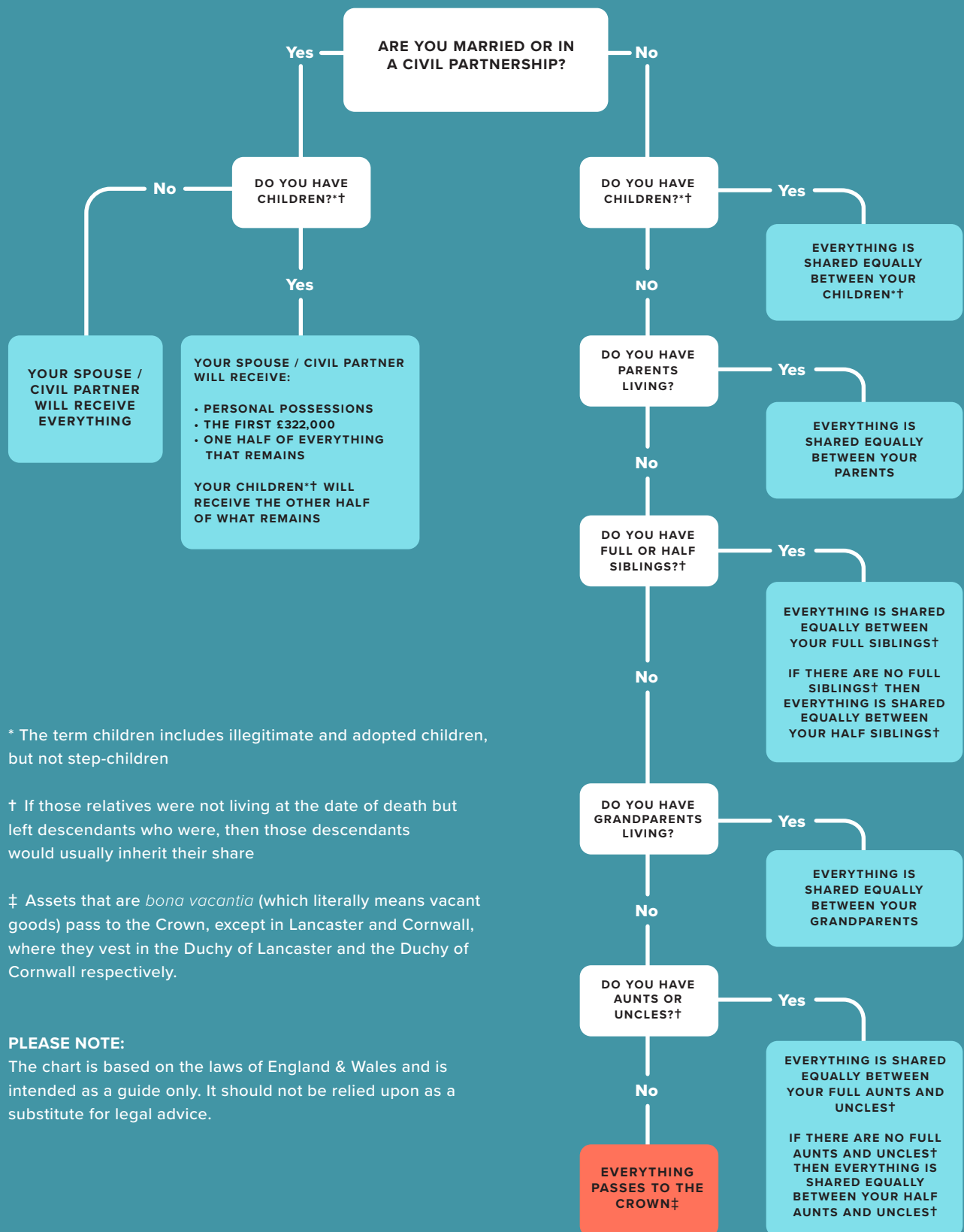


You may be surprised about what happens when you don't make a will



* The term children includes illegitimate and adopted children, but not step-children

† If those relatives were not living at the date of death but left descendants who were, then those descendants would usually inherit their share

‡ Assets that are *bona vacantia* (which literally means vacant goods) pass to the Crown, except in Lancaster and Cornwall, where they vest in the Duchy of Lancaster and the Duchy of Cornwall respectively.

PLEASE NOTE:

The chart is based on the laws of England & Wales and is intended as a guide only. It should not be relied upon as a substitute for legal advice.