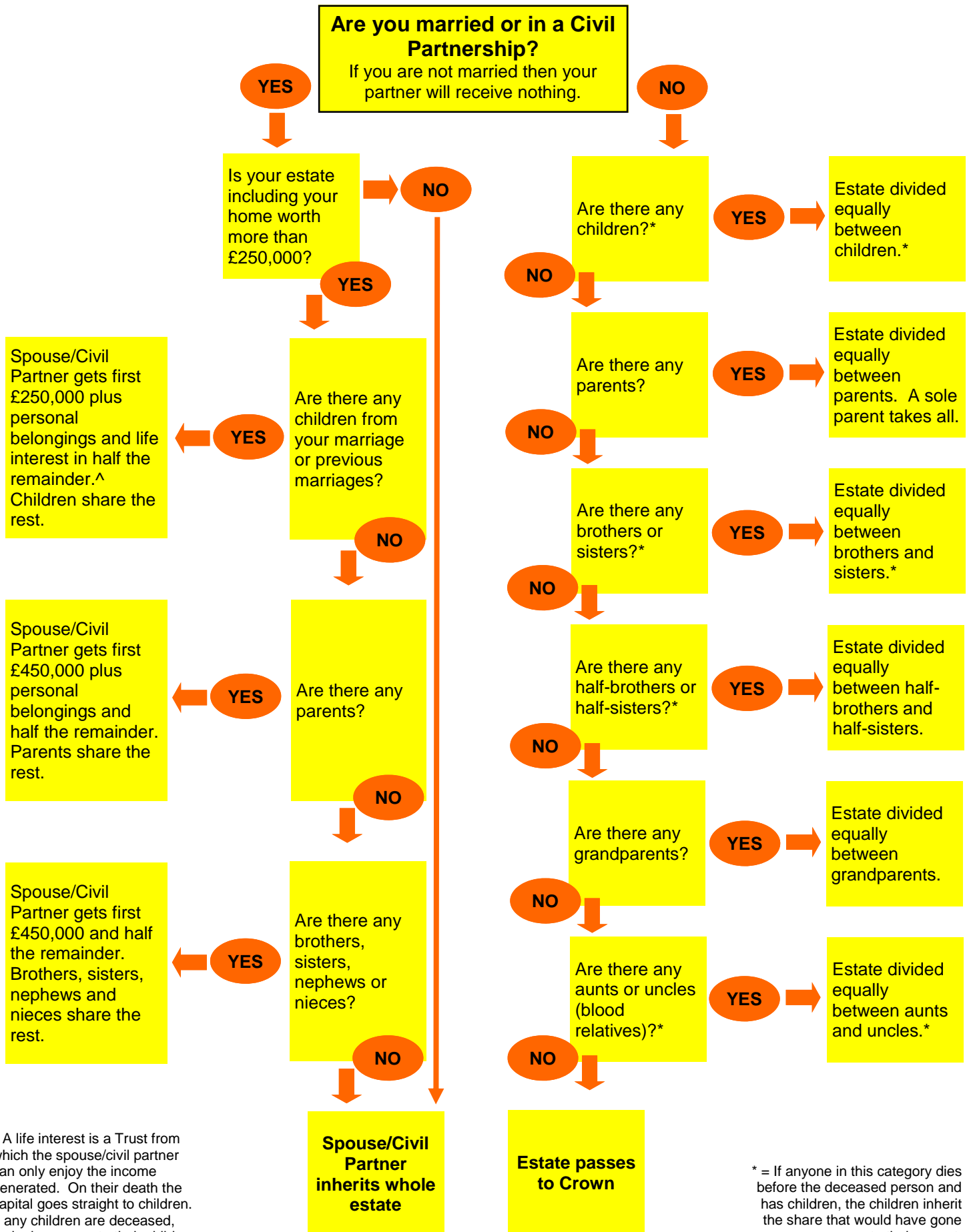


What happens if you don't write a Will?



[^] A life interest is a Trust from which the spouse/civil partner can only enjoy the income generated. On their death the capital goes straight to children. If any children are deceased, their share goes to their children.

* = If anyone in this category dies before the deceased person and has children, the children inherit the share that would have gone to their parent.

These rules apply in English Law only. This is merely a simplification of the law and not a definitive guide. Inheritance for children under the age of 18 is held in Trust until their 18th birthday or until their earlier marriage/civil partnership. Half-siblings will only benefit where there are none of the whole blood (or their children) remaining.