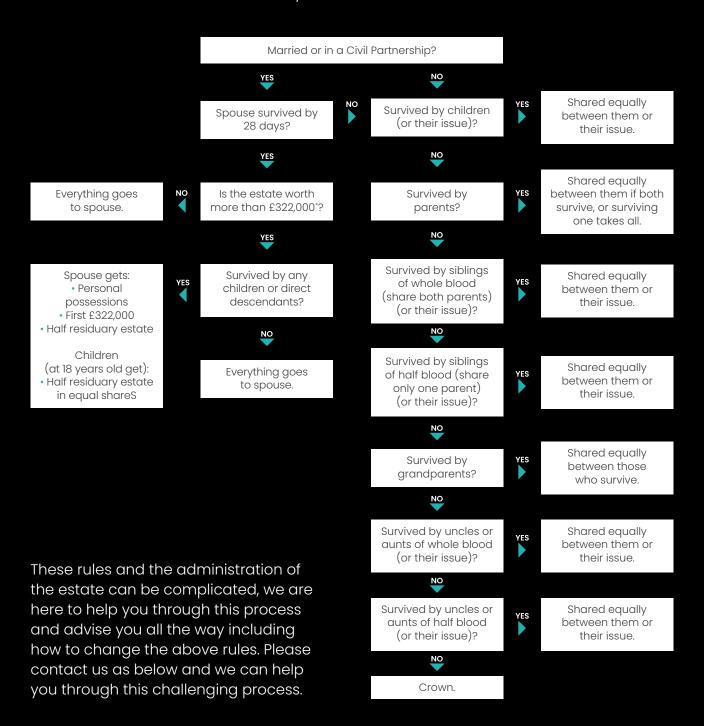


CURRENT RULES OF INTESTACY

If you die without a Will or a valid Will then your assets will be distributed in accordance with the intestacy rules, which are determined by who survives you. Use the flowchart below to work out who would inherit your estate.



Key contact



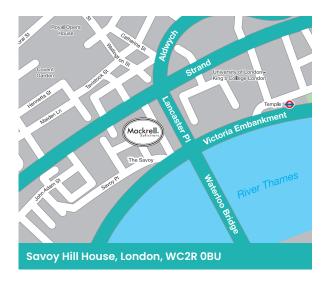
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