TIME IS PRECIOUS, DON'T LEAVE IT UNTIL TOMORROW

Intestacy Rules – Quick Answer* Flow Chart

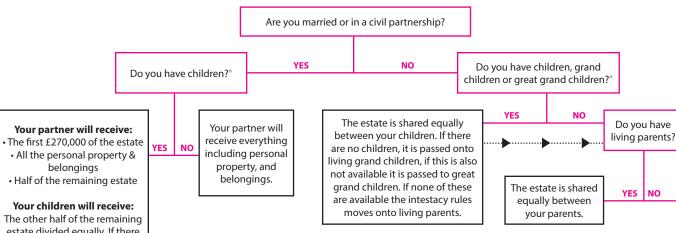




Rules of intestacy

When a person dies without leaving a Will, their property (the estate) must be shared out according to the intestacy rules.

A person who dies without leaving a Will is called an intestate person.



estate divided equally. If there are no surviving children, their children (vour grandchildren) will inherit in their place. If this is not available it is passed to great grand children. If none of these are available your partner will receive everything.

* If a person dies intestate, we recommend seeking legal advice. The guick answer and the information printed is to be

used as a guide only and the laws may be subject to change.

[^] This includes children who are adopted but does not include step-children unless they were adopted by the step parent.

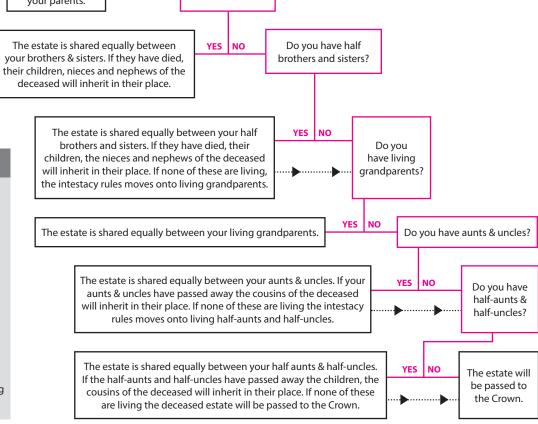
Who cannot inherit:

- Your partner (even if cohabiting), if you are not married or in a civil partnership
- Relations by marriage
- Close friends
- Carers

Did vou know?

- Both biological children & adopted children have a right to inherit under the rules of intestacy
- Step-children do not inherit unless they are adopted by a step-parent
- · Children do not receive their inheritance immediately and is often received when they reach the age of 18, or they marry or form a civil partnership under this age. Until they come of age, the trustee will manage the inheritance on their behalf
- If you have informally separated, your ex-partner can still inherit under the rules of intestacy

- If you were beneficial joint tenants of a house, you will automatically inherit the share of the property, but if the partners are tenants in common, the surviving partner does not automatically inherit the other person's share
- Couples with joint bank accounts or building society accounts will automatically inherit all the money
- Jointly owned property and money passes by survivorship to the surviving joint owner and does not count as part of the estate of the person who has died when it is being considered for the intestacy rules



Do vou have

brothers & sisters?