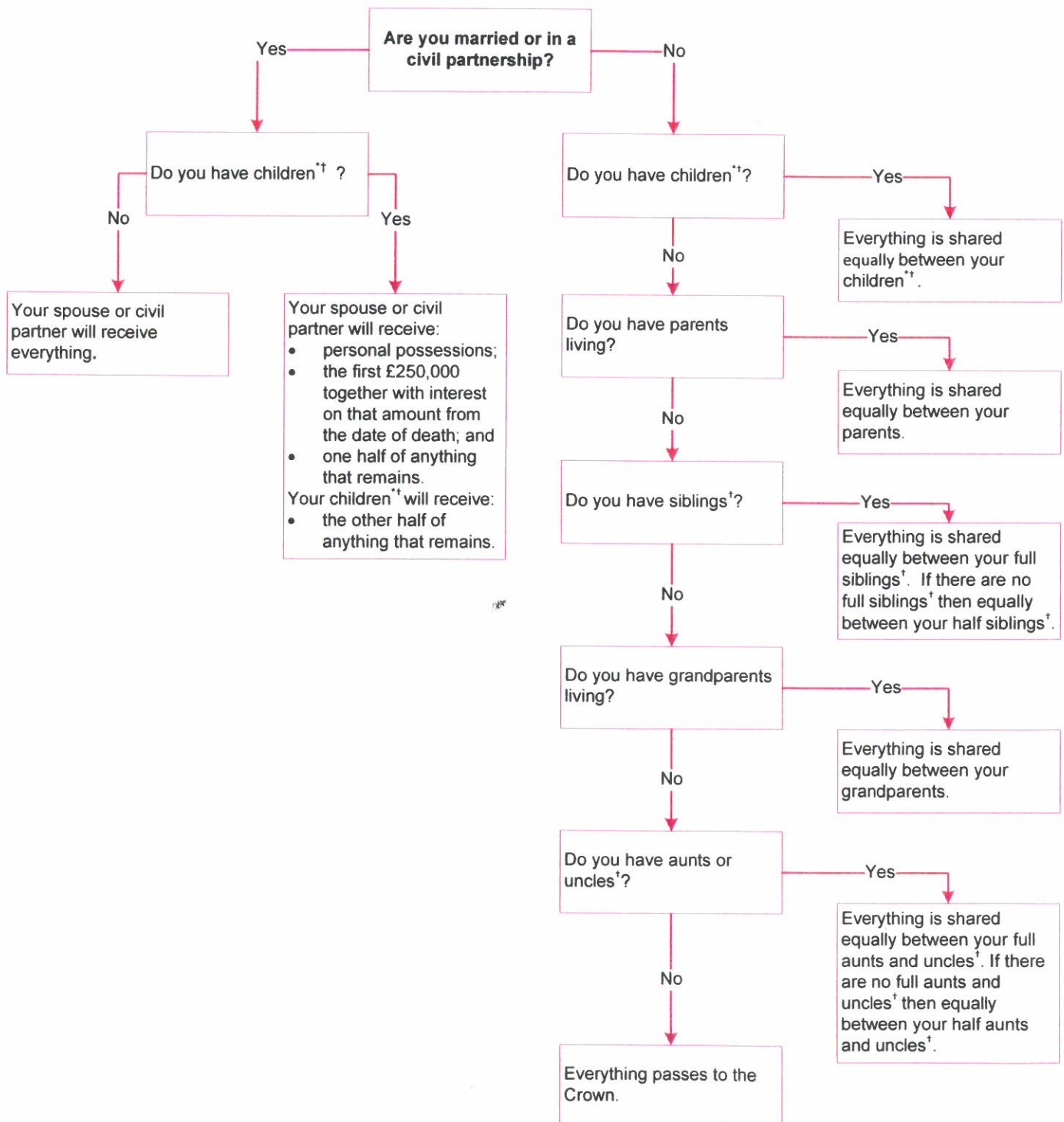


**INTESTACY: WHAT DOES IT MEAN?**

When a person dies without having left a valid will, he or she is said to have died “intestate”. The law sets out the rules, which apply in that situation.

Following the recent introduction of the Inheritance and Trustees’ Powers Act 2014, the rules of intestacy have been revised.

The flowchart below illustrates how the intestacy rules could affect you and your family. This is a simple guide only. There may be exceptions to the general rule, which are not set out. Please contact us for further advice before acting on any understanding of the law as set out in this Fact Sheet.



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

†† If those relatives were not living at the date of your death but they left descendants who are, then those descendants would usually inherit the share their parent would have taken had they survived you.