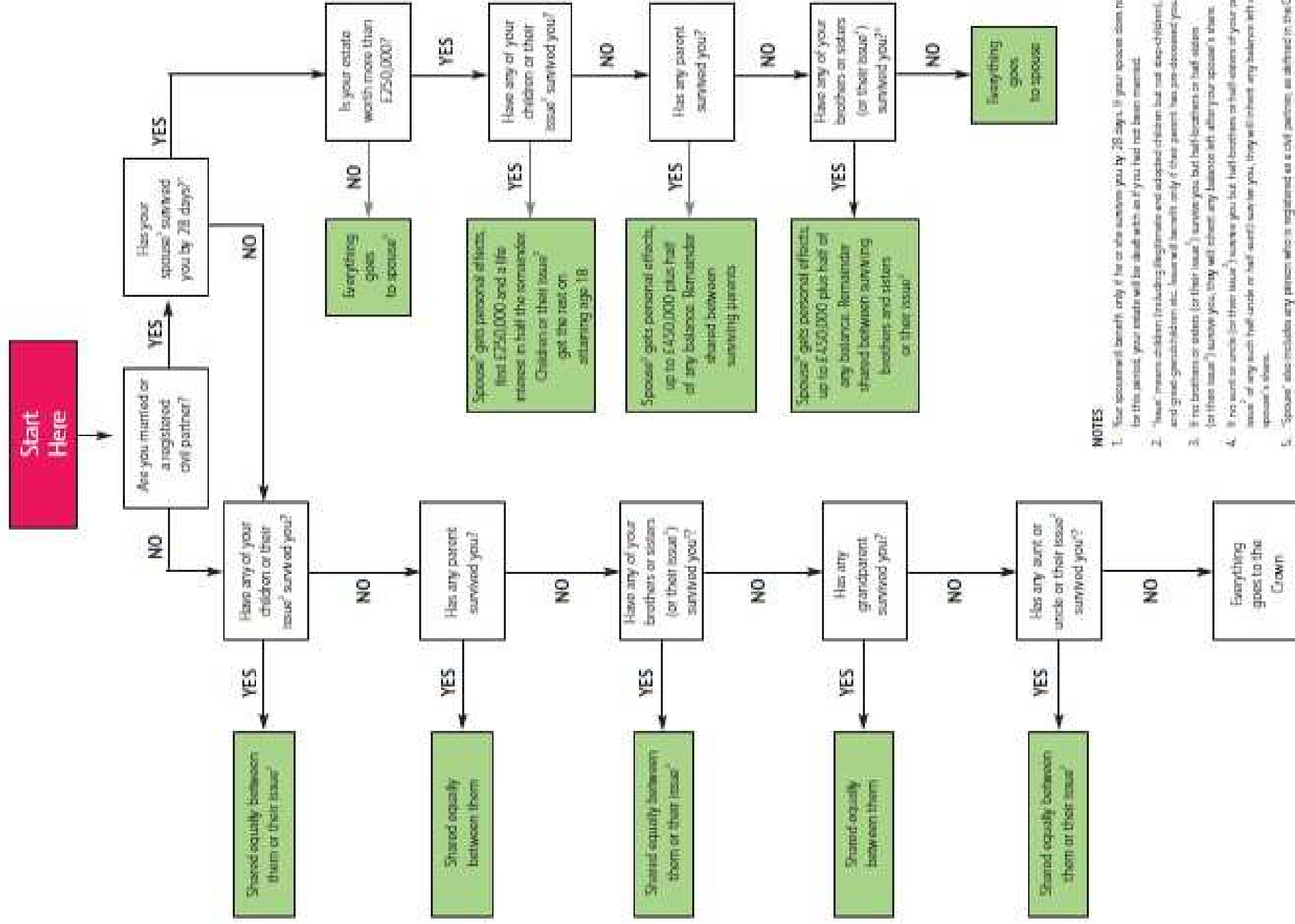


A summary of the intestacy provisions in England and Wales



NOTES:

1. Your spouse will benefit only if he or she survives you by 28 days. If your spouse dies not earlier than this period, your estate will be dealt with as if you had not been married.
2. 'Issue' means children (including illegitimate and adopted children but not step-children), grand-children and great-grandchildren etc. However, benefit only if their parent has pre-deceased you.
3. If no brothers or sisters (or their issue) survive you but half-brothers or half-sisters (or their issue) survive you, they will inherit any balance left after your spouse's share.
4. If no aunt or uncle (or their issue) survive you but half-brothers or half-sisters of your parents (or the issue of any such half-uncle or half-aunt) survive you, they will inherit any balance left after your spouse's share.
5. 'Spouse' also includes any person who is registered as a civil partner, as defined in the Civil Partnership Act 2004.