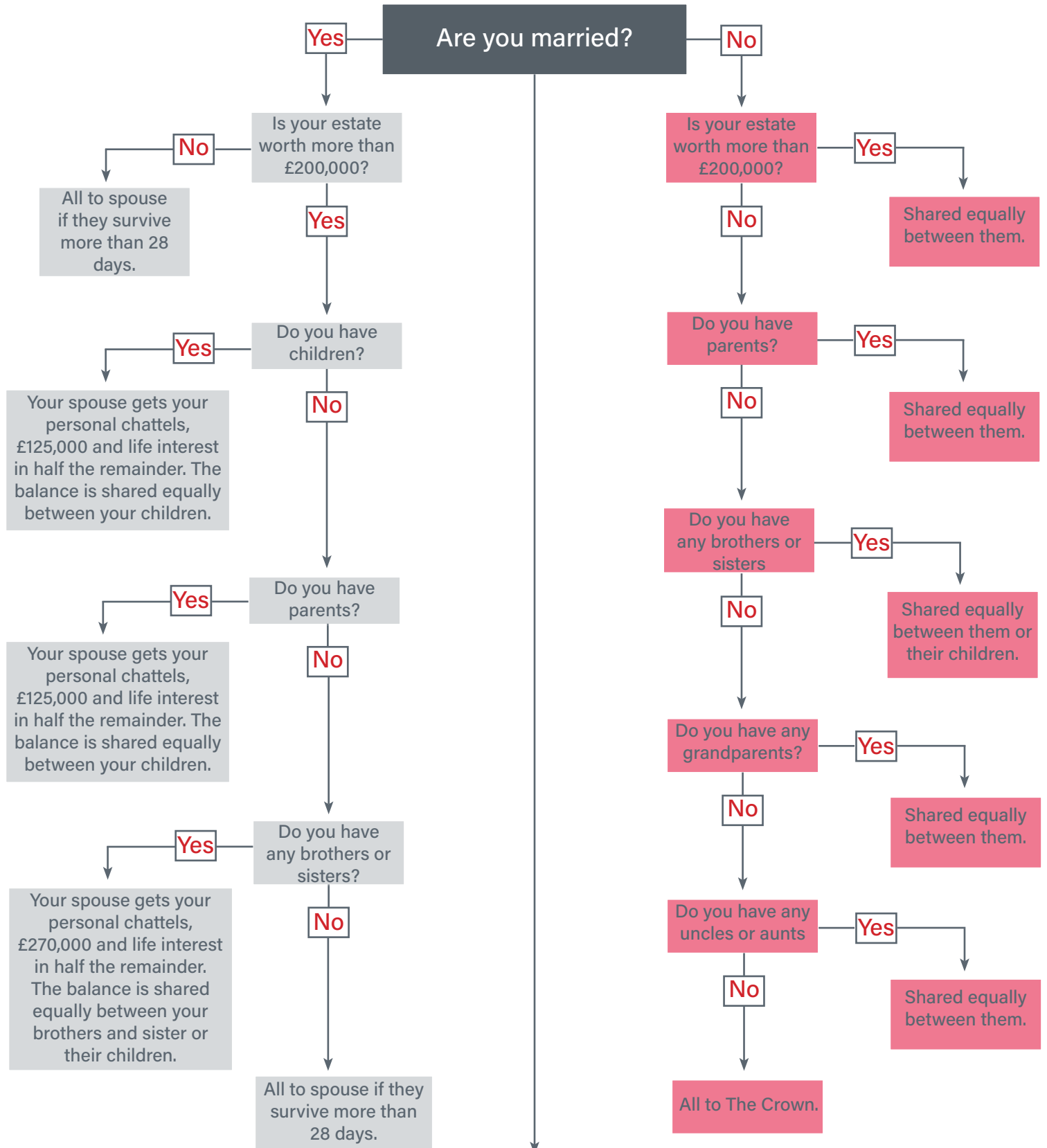


WHAT HAPPENS TO YOUR ASSETS IF YOU DIE WITHOUT LEAVING A VALID WILL?

THE RULES OF INTESTACY



It should be noted that these rules on intestacy do not recognise “common law” partners and that “children” includes, natural, adopted and illegitimate children, but excludes step-children.