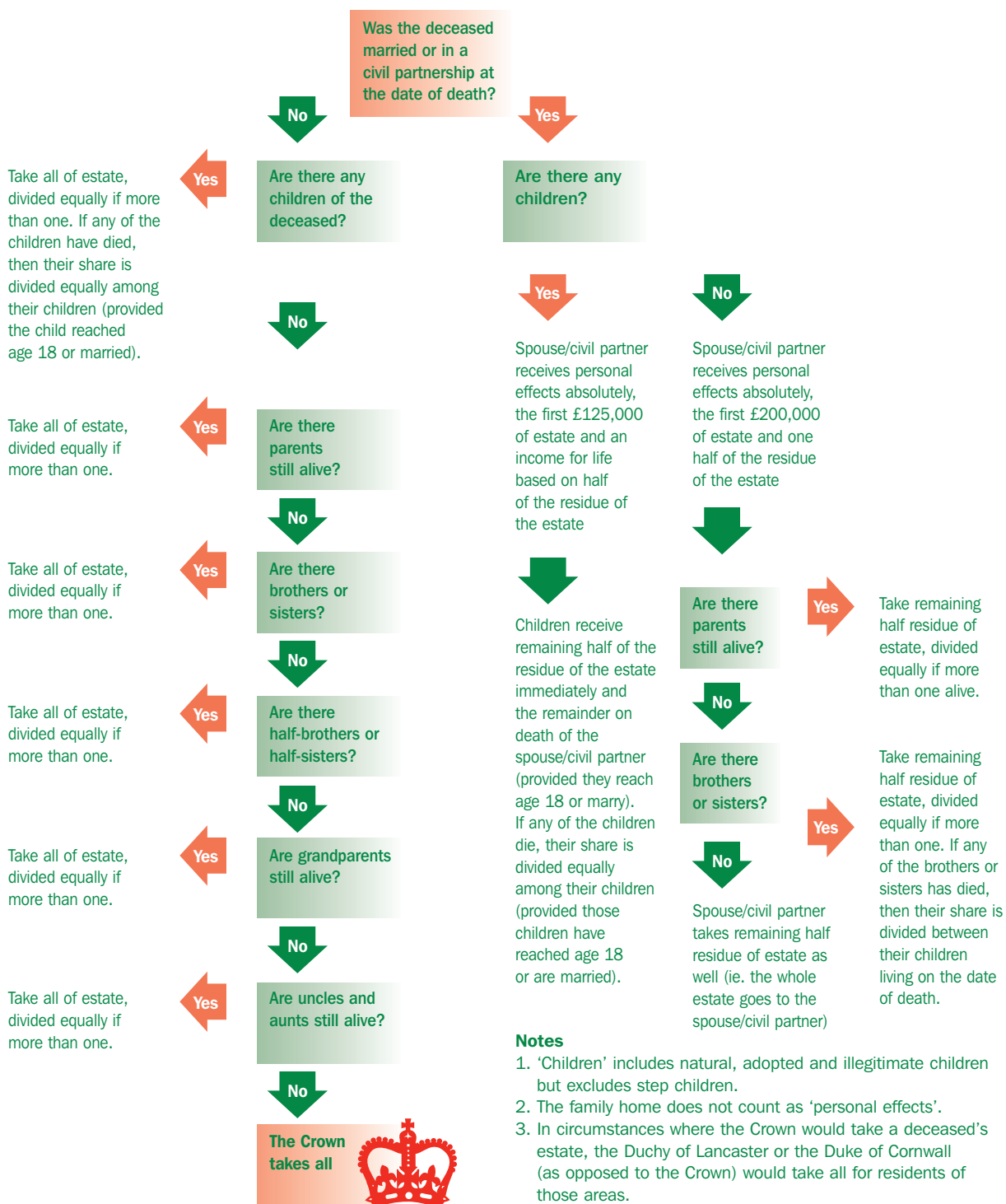


# The laws of intestacy in England and Wales

A guide to who benefits where no will was made or a valid will has not been found



- Notes**
1. 'Children' includes natural, adopted and illegitimate children but excludes step children.
  2. The family home does not count as 'personal effects'.
  3. In circumstances where the Crown would take a deceased's estate, the Duchy of Lancaster or the Duke of Cornwall (as opposed to the Crown) would take all for residents of those areas.
  4. This document is based on Canada Life's understanding of current law in England and Wales, which is subject to future variation.

This document is based on Bradley Stuart's understanding of applicable legislation, English law and current HM Revenue & Customs practice as at March 2006. It is provided solely for general consideration. The information regarding taxation is based on our understanding of current legislation, which may be altered and depends upon the individual financial circumstances of the investor. No action should be taken or refrained from being taken without prior consultation of professional advisers.

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