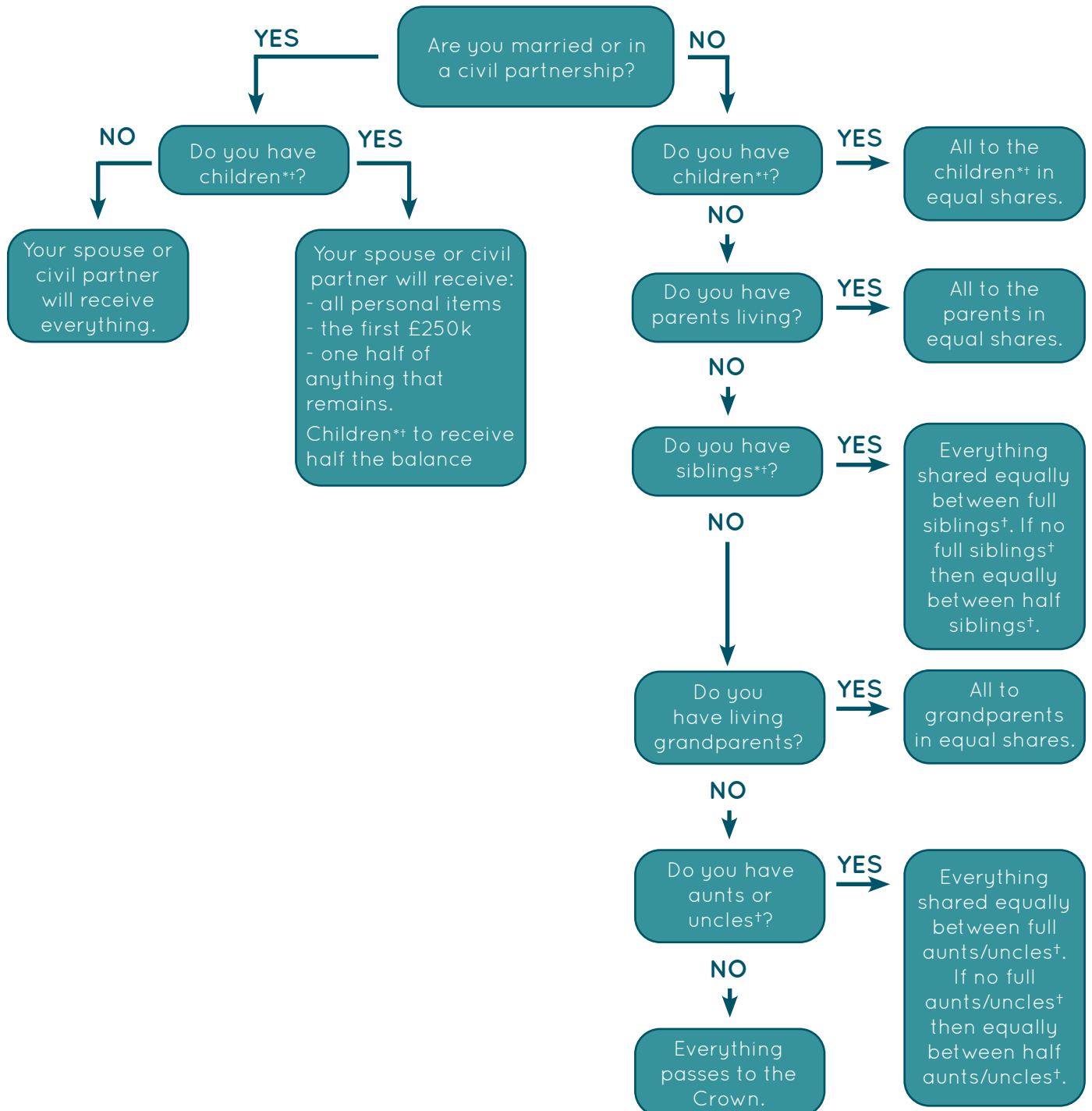


WHAT HAPPENS IF YOU DIE WITHOUT A WILL?

Your assets will be divided in accordance with the laws of intestacy which the flowchart below summarises.



* The term children includes illegitimate and adopted children, but not stepchildren.

† 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.