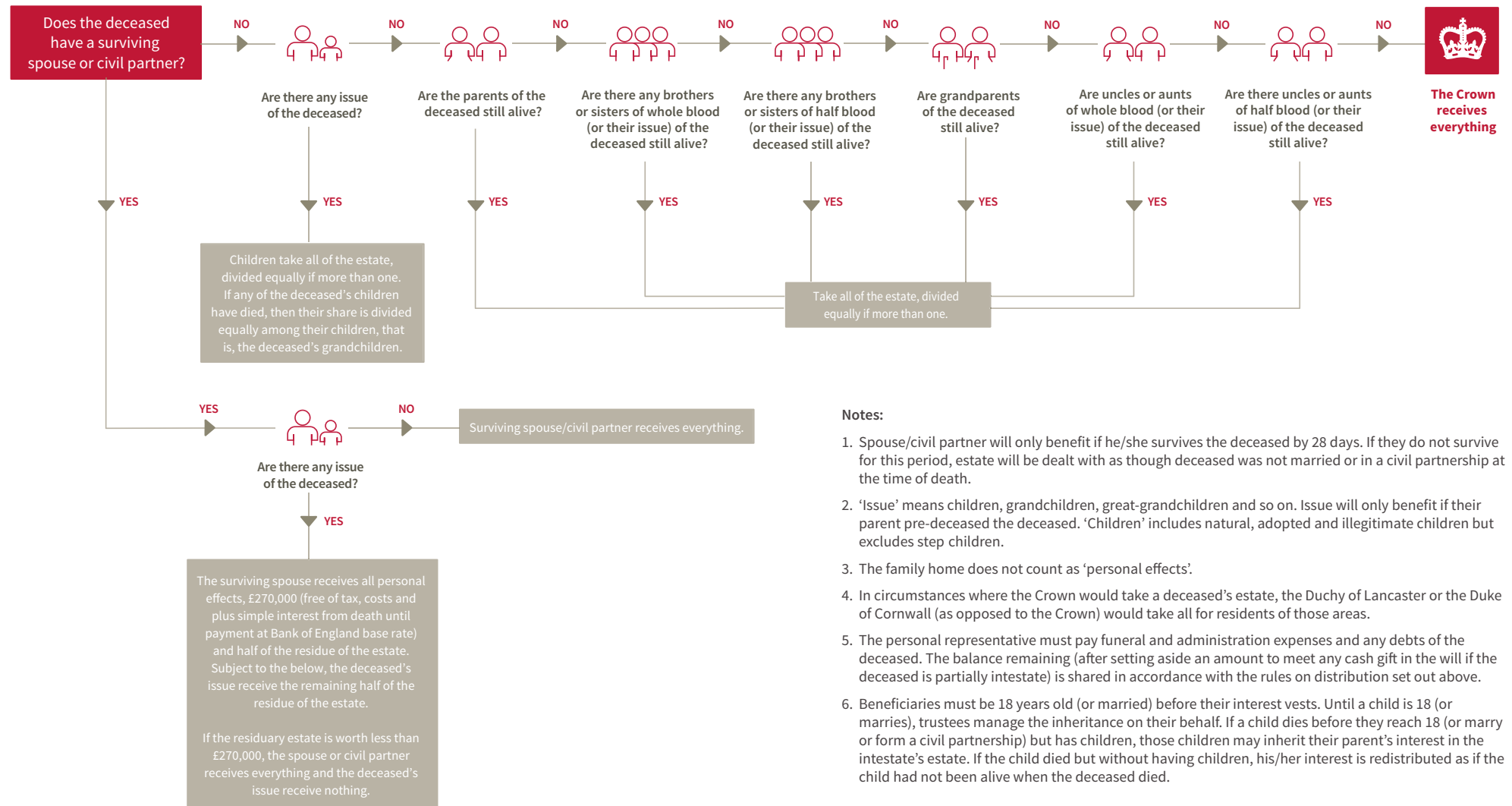


The laws of intestacy in England and Wales

The flowchart below reflects the intestacy rules where an individual died on or after 6 February 2020. If you require advice in relation to an individual that died before 6 February 2020 please seek professional advice.



Notes:

1. Spouse/civil partner will only benefit if he/she survives the deceased by 28 days. If they do not survive for this period, estate will be dealt with as though deceased was not married or in a civil partnership at the time of death.
2. 'Issue' means children, grandchildren, great-grandchildren and so on. Issue will only benefit if their parent pre-deceased the deceased. 'Children' includes natural, adopted and illegitimate children but excludes step children.
3. The family home does not count as 'personal effects'.
4. 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.
5. The personal representative must pay funeral and administration expenses and any debts of the deceased. The balance remaining (after setting aside an amount to meet any cash gift in the will if the deceased is partially intestate) is shared in accordance with the rules on distribution set out above.
6. Beneficiaries must be 18 years old (or married) before their interest vests. Until a child is 18 (or marries), trustees manage the inheritance on their behalf. If a child dies before they reach 18 (or marry or form a civil partnership) but has children, those children may inherit their parent's interest in the intestate's estate. If the child died but without having children, his/her interest is redistributed as if the child had not been alive when the deceased died.

Canada Life can help you keep control of your money

The Canada Life marketing group has used its expertise, built-up over a number of years, to develop tried and tested estate planning solutions to help individuals mitigate their potential inheritance tax liability. These effective solutions will allow you to choose who you want to benefit from your estate. **Ask your professional adviser for more information about Canada Life's range of estate planning solutions.**

This document is based on Canada Life's understanding of applicable UK tax legislation and current HM Revenue & Custom's practice, as at April 2023 and could be subject to change in the future. It is provided for professional advisers only.



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