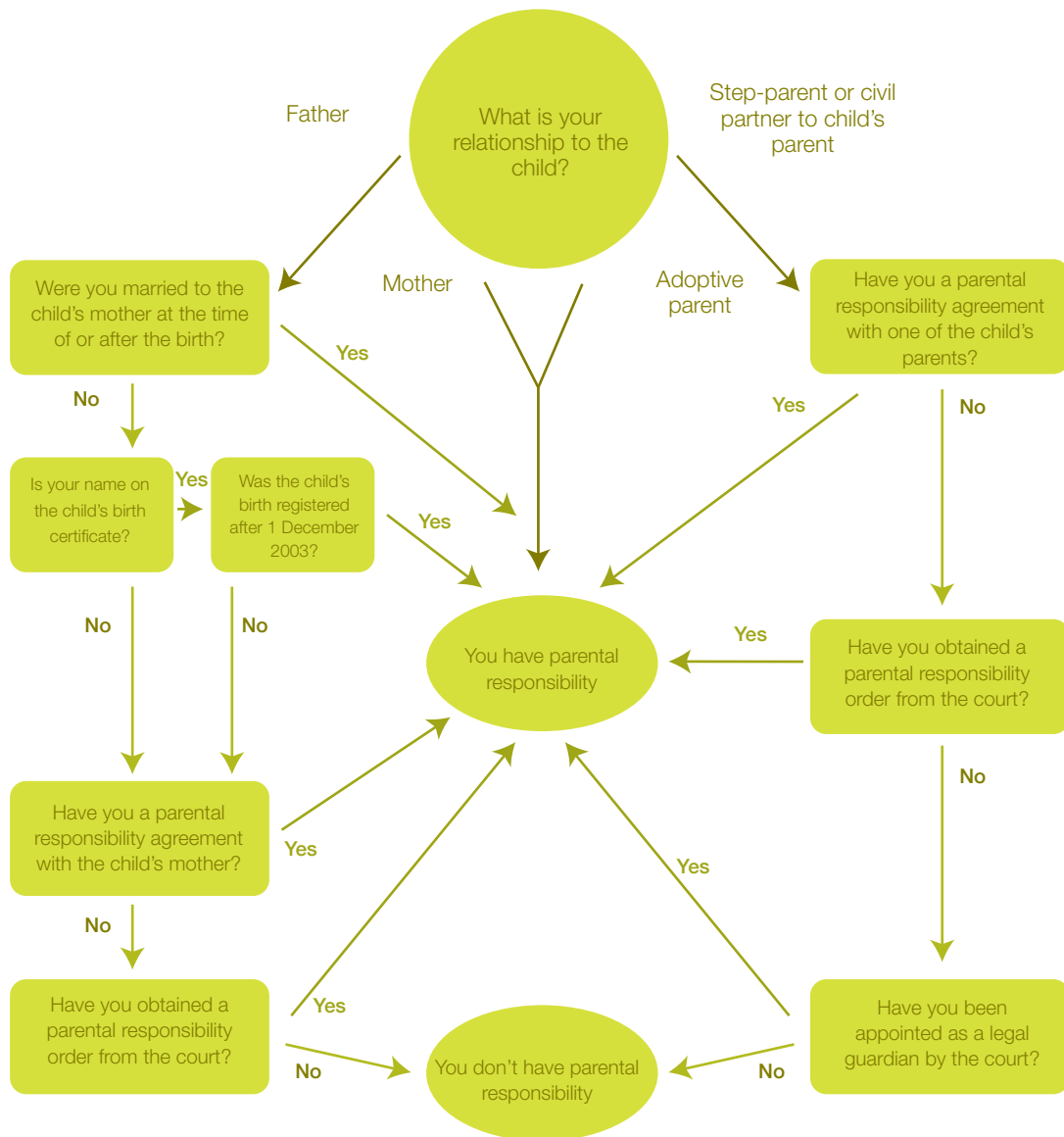


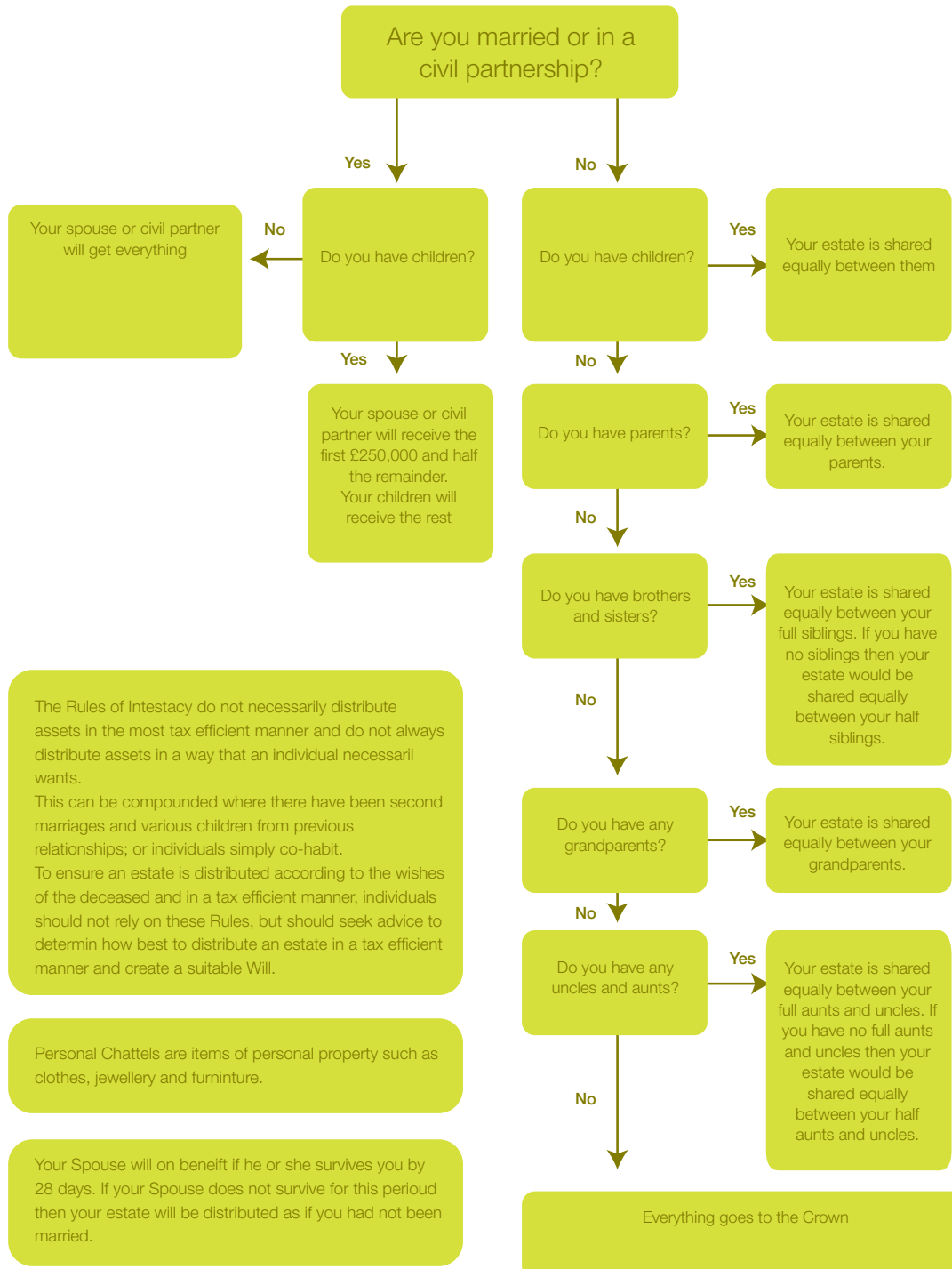
## Parental Responsibility – England & Wales

This flow chart highlights situations where a father may not have automatic parental responsibility if his unmarried partner dies. In these cases, it is advisable that the mother grants parental rights to the father in case anything happens to her.

The chart assumes that the parent has not legally lost parental responsibility, and doesn't give details of parental responsibility rights for carers.



## The Rules of Intestacy – England & Wales



The Rules of Intestacy do not necessarily distribute assets in the most tax efficient manner and do not always distribute assets in a way that an individual necessarily wants. This can be compounded where there have been second marriages and various children from previous relationships; or individuals simply co-habit. To ensure an estate is distributed according to the wishes of the deceased and in a tax efficient manner, individuals should not rely on these Rules, but should seek advice to determine how best to distribute an estate in a tax efficient manner and create a suitable Will.

Personal Chattels are items of personal property such as clothes, jewellery and furniture.

Your Spouse will on benefit if he or she survives you by 28 days. If your Spouse does not survive for this period then your estate will be distributed as if you had not been married.