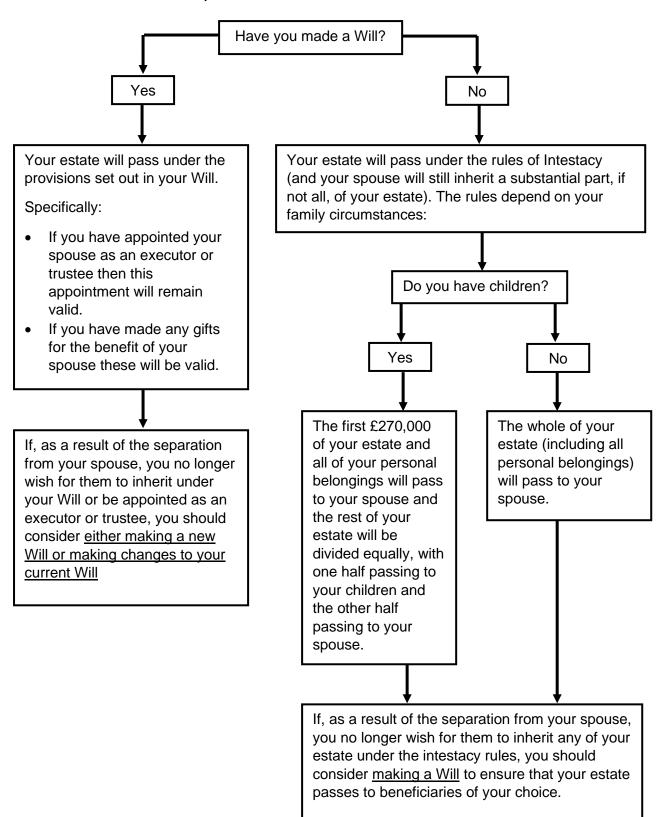
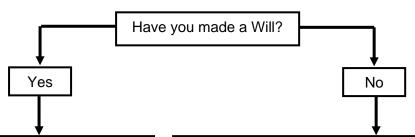
WHAT HAPPENS TO MY ASSETS IF I DIE ONCE SEPARATED/DIVORCED?

1. You have separated but are not yet divorced (i.e. you have not received Decree Absolute from the court)



2. You are divorced (i.e. you have received Decree Absolute from the court)



Your Will is not automatically void upon divorce and your estate will pass under the provisions set out in your Will but it will be treated as if your ex-spouse had died during your lifetime and therefore:

- If you have appointed your spouse as an executor or trustee then this appointment will fail.
- If you have named your exspouse as a residuary beneficiary of your estate they will not inherit and your residuary estate will pass to the other residuary beneficiaries.
- If your Will provides for all of your estate to pass solely to your ex-spouse, with no substitution provisions, then as this clause fails, the intestacy rules will apply to the distribution of your estate.

If, as a result of a divorce, you wish to change who to appoint as an executor or trustee or the beneficiaries of your estate, you should consider making a new Will.

If you remarry following a divorce, your Will is automatically revoked and you need to make a new Will.

Your estate will pass under the rules of Intestacy. The rules depend on your family circumstances:

- If you have children, your estate will be shared equally between them or their descendants if they have already died;
- 2. If you don't have children, your estate will be shared equally between your parents;
- 3. If your parents have died before you, your estate will be shared equally between your full siblings (or if they have already died, their children so your nieces or nephews);
- 4. If you do not have full siblings, your estate will be shared between half-siblings (or if they have already died, their children);
- If you do not have half siblings, your estate will be shared between any living grandparents;
- If you do not have any living grandparents, your estate will pass equally to any aunts or uncles (or if they have already died, their children so your cousins);
- If you do not have any living aunts or uncles, your estate will pass equally to any half-aunts or half-uncles (or if they have already died, their children);
- 8. If there are no relatives in any of the above categories then your whole estate will pass to the Crown.

If, as a result of a divorce, you want to ensure that your estate passes to beneficiaries of your choice and not under the intestacy rules, you should consider making a Will.