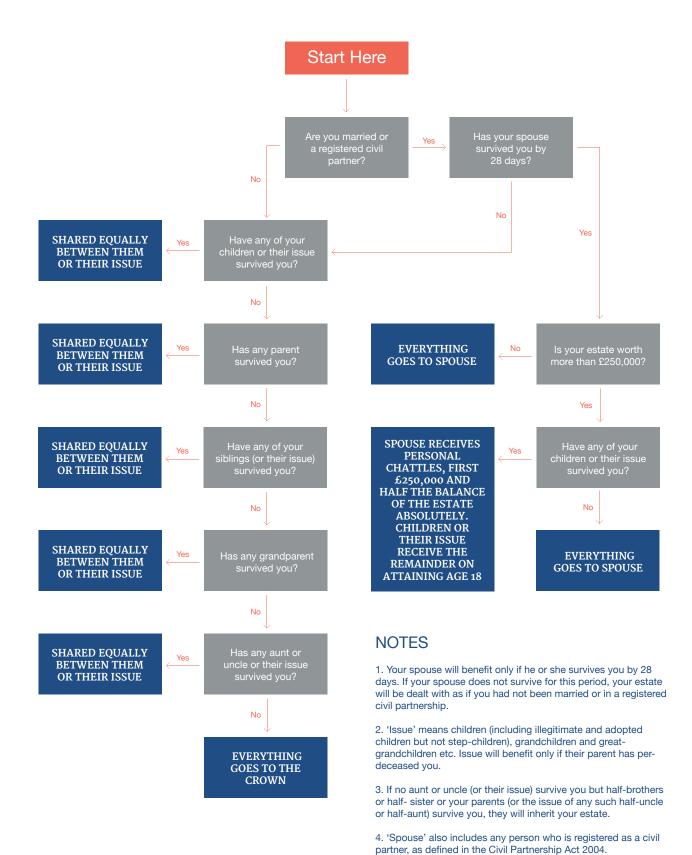


A SUMMARY OF THE INTESTACY PROVISIONS IN ENGLAND & WALES





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inherit your estate.

5. If no brothers or sisters (or their issue) survive you but half-brothers or half-sisters (or their issue) survive you, they will