

# Typical Estate

Cash, ISA,  
Unit Trust  
Savings

Home  
Tennants  
in common

Life  
Policies

Life company  
bonds

Pension  
Funds death  
benefits

Inheritance Tax Payable if not married

No Wills

Intestacy Rules

Spouse share

Issue share

Residue shared

Where Wills made

Client 1 Will

Client 2 Will

Survivor initial beneficiary

Children and/or nominated beneficiaries