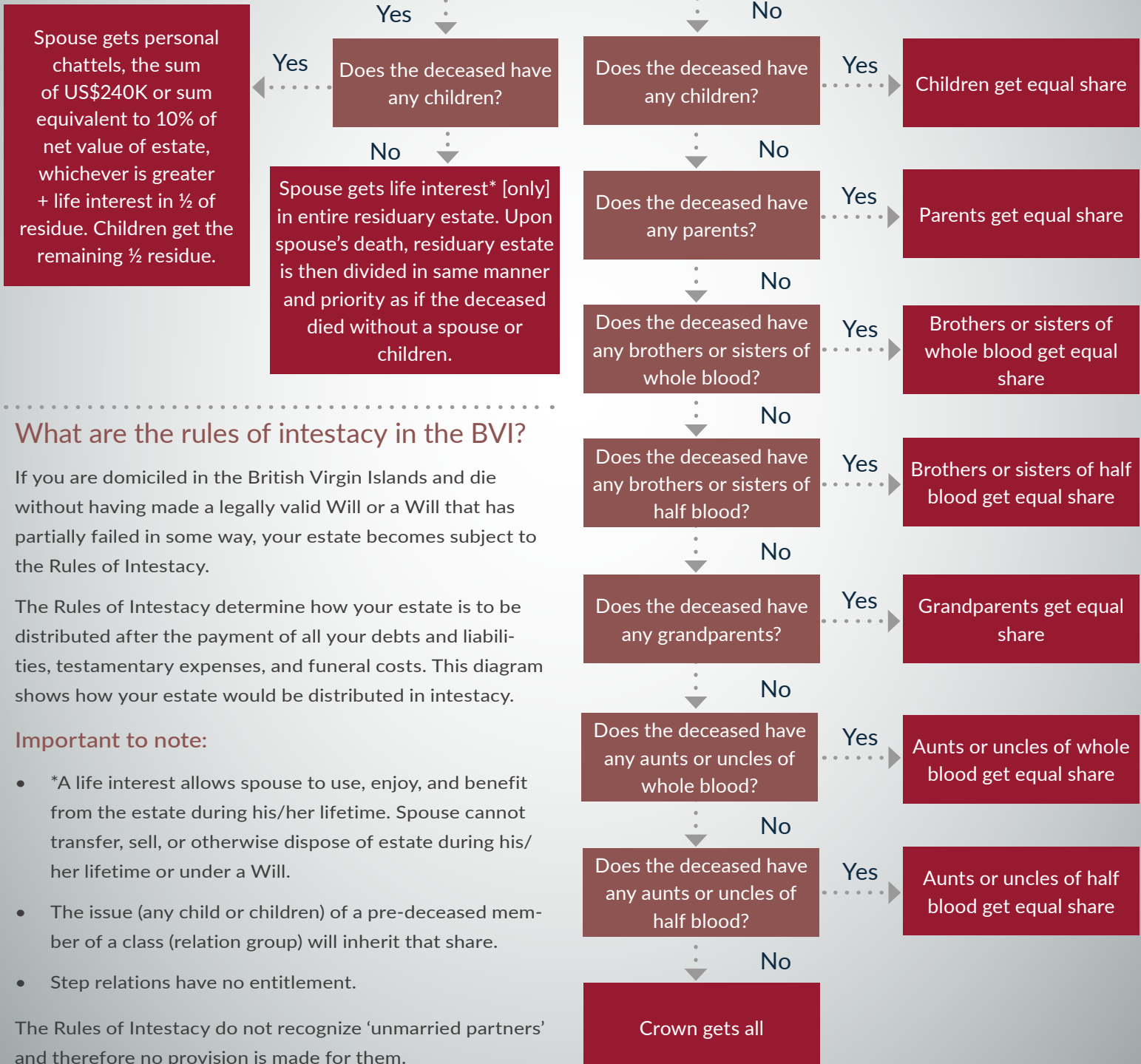


## IS THERE A SURVIVING SPOUSE?



### What are the rules of intestacy in the BVI?

If you are domiciled in the British Virgin Islands and die without having made a legally valid Will or a Will that has partially failed in some way, your estate becomes subject to the Rules of Intestacy.

The Rules of Intestacy determine how your estate is to be distributed after the payment of all your debts and liabilities, testamentary expenses, and funeral costs. This diagram shows how your estate would be distributed in intestacy.

### Important to note:

- \*A life interest allows spouse to use, enjoy, and benefit from the estate during his/her lifetime. Spouse cannot transfer, sell, or otherwise dispose of estate during his/her lifetime or under a Will.
- The issue (any child or children) of a pre-deceased member of a class (relation group) will inherit that share.
- Step relations have no entitlement.

The Rules of Intestacy do not recognize 'unmarried partners' and therefore no provision is made for them.