

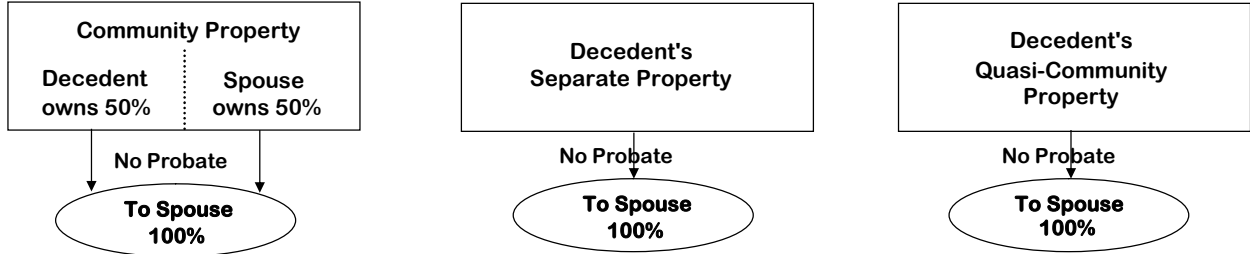


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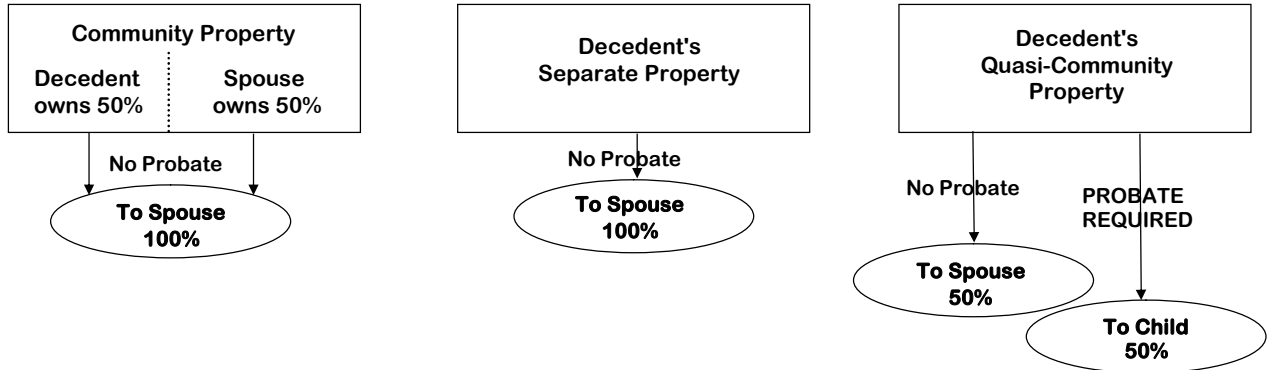
How Intestate Succession Works

If you do not plan your estate, California has the following estate plans for you.

If surviving spouse only - no children, no parents, no sibling and no issue of siblings:



If surviving spouse and one child only - no parents, no sibling and no issue of siblings:



Single person dies intestate; one or more children surviving:

