AMANA CENTRAL · A CARD TO TAKE HOME

Three questions to ask your parents this week

1. **Do you have a will, and where is it?**
   Without a will the intestacy rules decide who inherits, and they are not the Islamic shares. A will is the only way the shares happen.

2. **How is the house held?**
   Joint tenants: it passes to the survivor automatically, outside any will. Tenants in common: each half can be left by will. Neither is wrong; one of them is what they meant.

3. **Whose name is on your pension form?**
   Most pensions are paid under the scheme's nomination form, not the will, and the form may be twenty years old. From 6 April 2027 unused pensions also count for inheritance tax.

General information, not advice. For your own family, speak to a solicitor. Sources on the back.

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IF THE ANSWER IS "WE SHOULD SORT THAT OUT"

Where to start

amanacentral.com/forum
This card, the specimen will read in the margin, and the executor card, to keep.

1. **Wills surgeries, with a regulated solicitor**
   Birmingham first, then where people ask. Leave your details with any of us, or online, and we will tell you when a surgery opens in your area.

2. **Find the pension form**
   Ask each scheme whom you have named, and when. It takes one phone call, and the answer often surprises.

3. **Check the title**
   How the home is held is on the Land Registry title, or ask the solicitor who did the purchase.

Sources: GOV.UK, Joint property ownership · GOV.UK, Inheritance Tax: unused pension funds and death benefits (from 6 April 2027) · Administration of Estates Act 1925, s.46.
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