



What Happens if I don't have a Will?

We know what you are going through, and we are here to help.



Dying without a valid Will is known as intestacy. But **what's the worst that could happen** if you don't have a Will?

1

Asset distribution

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Under the Intestacy Rules, the law decides who gets what and how much. This is irrespective of your relationship with those people when you were alive. For example, your assets could be passed on to an estranged family member.

2

Unmarried and partner has children

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If you are unmarried but your partner has children, the law usually stipulates that the children get everything, leaving you with nothing of your partner's estate.

3

Married/civil partners with children

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If you are married or civil partners with children or grandchildren, your spouse will receive the first £270,000 of your estate, plus half of everything above that amount. The rest will go to any children or grandchildren. This might also count if you are separated, but not legally.

4

Unmarried/no civil partnership

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Without a Will, if you are not married or in a civil partnership, your partner will not receive any of your estate, no matter the circumstances of how long you have been together.

5

Step-children

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Step-children will receive nothing if there is no Will unless they have been legally adopted.

6

No surviving blood relatives

If you have no surviving blood relatives, your entire estate will be passed to the Crown, and anybody you wish to take care of through your estate may be left with nothing, including friends, in-laws, charities and even your pets.

7

Estate value

If your estate is worth less than £270,000, your spouse or civil partner will inherit everything, and your children will inherit nothing.

8

Inheritance Tax

If you die without a Will, it's possible that any Inheritance Tax that must be paid from your estate would be higher than if you had made a Will.

9

Legal Costs

Dealing with someone's estate who has not left a Will can be very complex and take months, or even years. The legal costs involved in this process significantly outweigh the cost of having a Will in the first place, and the additional pressure it adds to your loved ones during their time of grief can be considerable.

To summarise...

Without a legal Will in place, your estate may not be distributed in a way you would want when you die, and those people you want to look after might be **left without any inheritance.**



Why Choose Banner Jones?

- Fixed Fee Promise on Wills & Probate
- Tailored to ensure you get the right Will to suit your circumstances
- Home and hospital visits available
- Free registration of all Wills on **'The National Will Register'**
- Witnesses provided
- Flexible appointments (phone/video/face to face)
- Free digital storage of your Will
- Inheritance Tax and estate planning advice available
- **97%** of our clients would recommend us to a friend



We know that Making a Will is often seen as a daunting prospect for a lot of people, but here at Banner Jones we'll take you through it step by step ensuring that your Will represents everything you want it to. Most of our clients say it's such a relief to have finally done it and usually they have been putting it off for ages.

Talk to Banner Jones - We are ready to help you



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Disclaimer

The information contained in this update does not constitute legal advice. It's our best assessment of the current position and is in places based on opinion. In order to bring you a comprehensive guide we have included some financial information, but this does not constitute financial advice. If you want specific advice, please contact us.