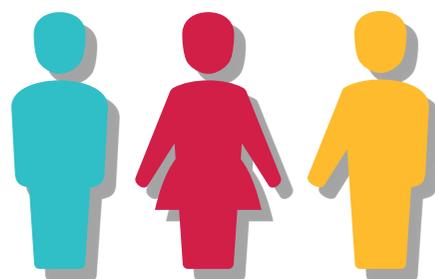


## What happens if I don't have a Will?

Dying without a valid Will is known as intestacy. But what's the worst that could happen if you don't have a Will? Our expert Wills solicitors have explain what can happen, in simple terms, below.

**1** 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** 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** If you are married or civil partners with children or grandchildren, your spouse will receive the first £250,000 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** If your estate is worth less than £250,000, your spouse or civil partner will inherit everything, and your children will inherit nothing.

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

**6**

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** 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.



**8**

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** 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.



If you'd like to discuss your specific circumstances or get some advice about making a Will, get in touch today on [info@bannerjones.co.uk](mailto:info@bannerjones.co.uk)

Phone: 0330 017 6309 Web: [www.bannerjones.co.uk](http://www.bannerjones.co.uk)

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