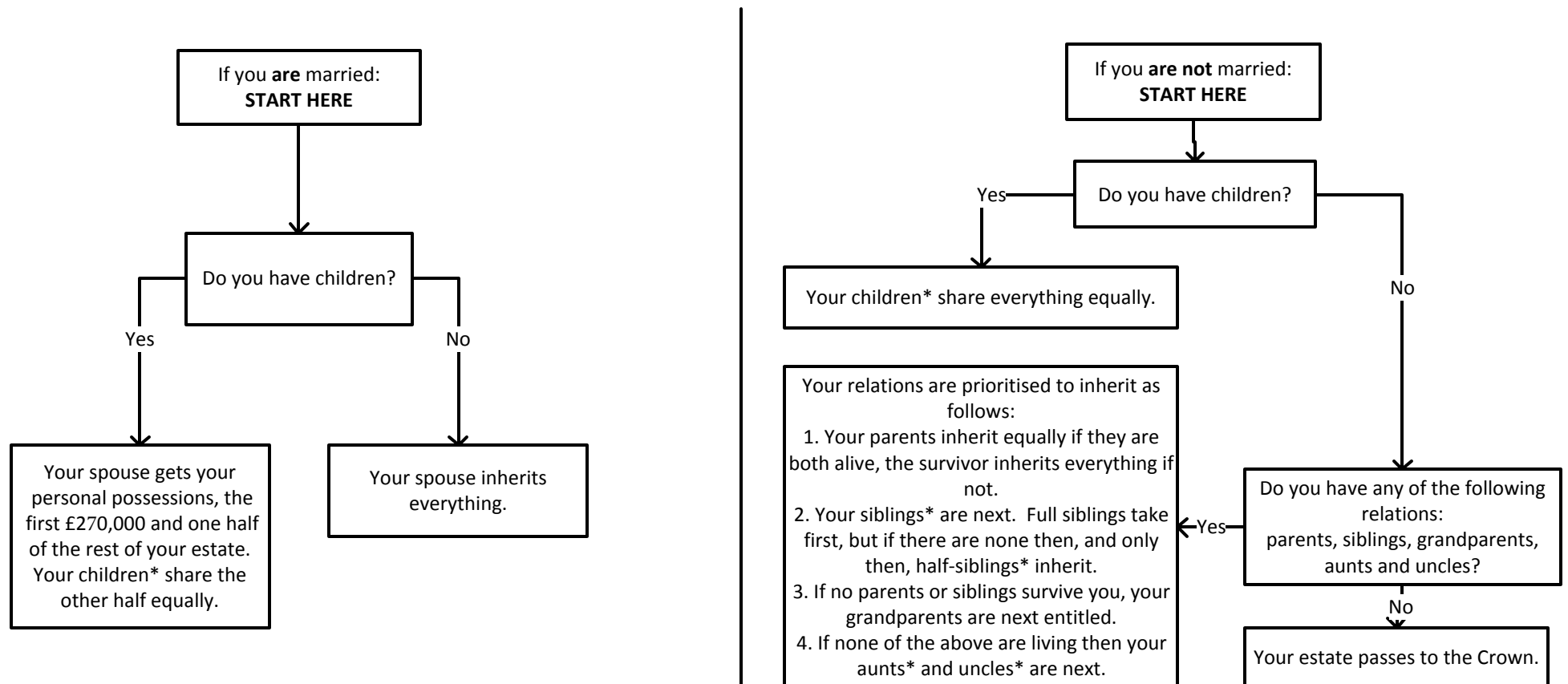


# What happens if you don't make a will?

If you don't make a will, a set of rules called the **Intestacy Rules** direct who inherits your estate after your death.

You may be surprised to learn that cohabittees and step-relationships are not provided for at all under the rules: making a will is the only way to ensure such loved ones will benefit. Even if the intestacy rules do leave your estate to the people you wish to benefit, you should still consider making a will. A will puts your particular wishes on record, which can reduce the risk of the distribution of your estate being challenged by any disgruntled beneficiaries who believe they were entitled to more than they received. Making a will can also make the process of administering your estate quicker, and potentially cheaper, than an "intestate" estate where the deceased didn't leave a will.

Follow the flowcharts below to find out how the Intestacy Rules would apply to your estate.



All references to marriage and spouses apply equally to civil partnerships and civil partners. All references to children include illegitimate children and adopted children, but it does not include step-children. Wherever you see an asterisk (\*) after a relationship it means that if that person dies before you then their children would usually inherit their share of your estate in their parent's place.