

What Happens If You Die Without a Will?

There are laws that govern what happens to your belongings after you die if you have no up to date will in place. What actually happens may be very different to the way you'd want to pass these things onto your loved ones and could add to the stress they may already be experiencing at a very emotional time.

There are legal procedures that determine who inherits your possessions. A deceased without a will is referred to as 'intestate', either whole or partial;

- Whole Intestate is when there is no will in place, or the will that has been left is invalid or revoked
- Partial Intestate is where the will in place does not cover the whole estate or debts, or someone within the terms of the will has died or invalidates the will in some way

The important question of who will receive what from your estate depends on different factors; the date of the death, the size of the estate and those people in your life who are alive at that time.

The order of inheritance of your estate if you have left no will depends upon your individual circumstances, is as follows;

1. Your Spouse or Civil Partner
2. Your Issue, e.g. children, grandchildren, great-grandchildren and so on
3. Parents
4. Siblings, or the children of your brothers and sisters

5. Any Half-brothers/sisters or their children
6. Your Grandparents
7. Any aunts and uncles or their children
8. Any Half-aunts and uncles you may have or their children

A vast majority of people **do not have** a will in place, with some reports indicating it could be as high as 60% in general, and up to 25% of those aged over 65.

Wills are not something only the elderly should consider, and with a simple call from our advisers, they can help remove the future heartache and give you and your loved ones peace of mind now.