

**DISTRIBUTION OF ASSETS IN INTESTACY**

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If you do not have a Will, it is important to know how your assets will be distributed under the **“Intestacy”** Laws. This determines who is entitled to a person’s estate when they die without a valid Will.

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| **If you are married and have children** | The spouse or civil partner would receive:  Personal belongings  A legacy of £250,000  Half of the balance of your estate after the deduction of £250,000  Children would inherit other half once they have reached 18 |
| **If you are married but have no children** | The spouse or civil partner inherits the whole estate |
| **If you are not married and have children** | The whole estate would pass to the children on attaining the age of 18. |
| **If you are not married and do not have any children** | The whole estate would pass to parents |
| **If you are not married and have no children or parents** | The whole estate would pass to brothers and sisters in equal shares however if the brother(s) or sister(s) have died their children would be entitled to take their parents’ share |
| **If you are not married and have no blood relatives** | All of the estate will go to the Crown. |

**What about Cohabitation?**

As cohabitation has become so popular in today’s society, ‘common law’ partners may be shocked to hear that under the Intestacy rules, they do not inherit any of their partner’s estate.

Irrespective of whether you have lived with your deceased partner for a long time and had children, it will be a lengthy battle in the courts to receive part of the estate.

**Remember**

Not having a Will is not the only occasion when the Intestacy rules may apply. Divorce and Remarriage can also affect your Will. When you marry, any existing Will is automatically cancelled. Divorce does not make the existing Will void or invalid but any gifts in the Will to your former spouse and his/her appointment as executor/trustee fails.

Therefore, it is crucial to update yours each time your family circumstances change!

Please ask at the reception desk if you could speak to anyone whilst waiting for your appointment. We offer 15 minutes of free consultation.