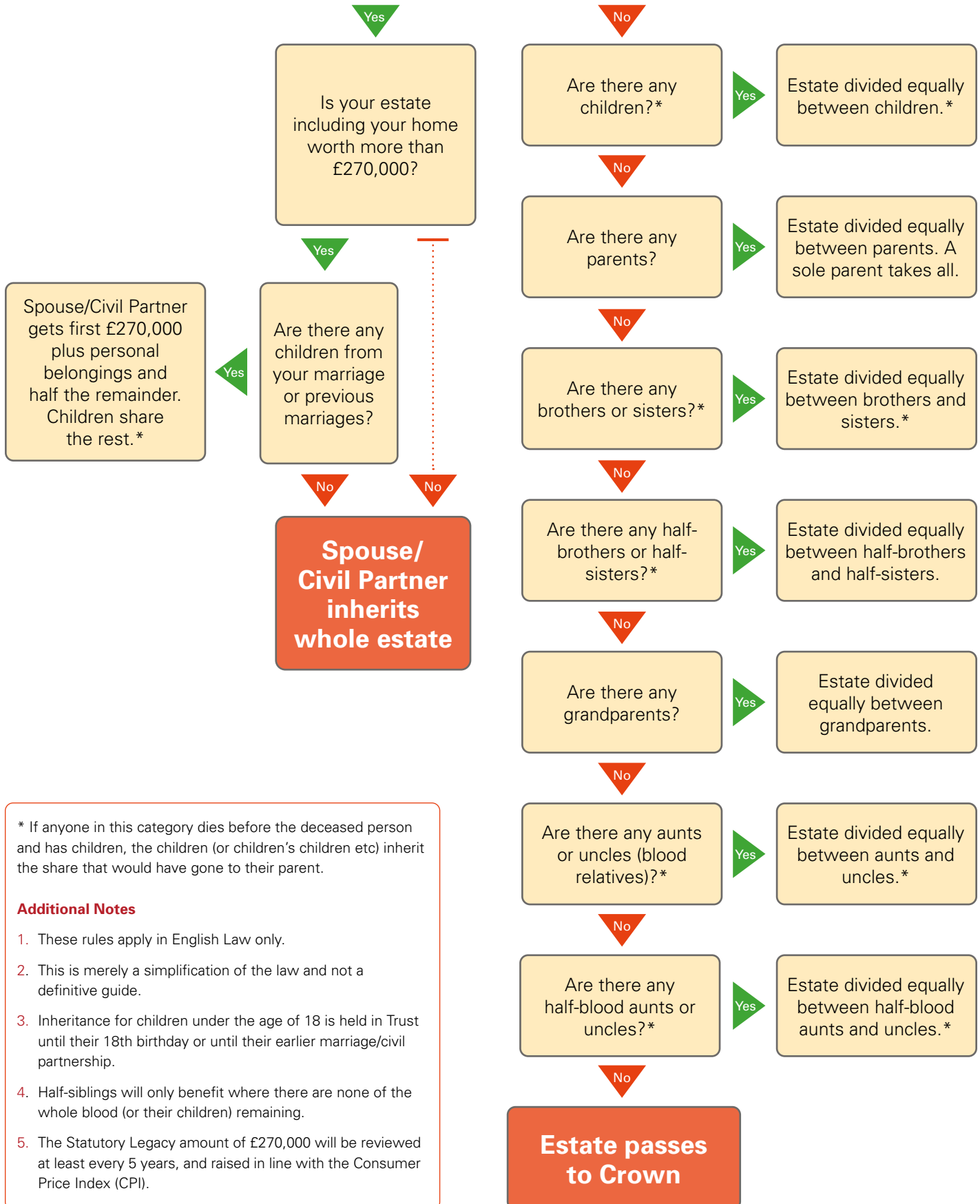


# What happens if you don't write a Will?

## Are you married or in a Civil Partnership?

If you are not married or in a Civil Partnership then your partner will receive nothing



\* If anyone in this category dies before the deceased person and has children, the children (or children's children etc) inherit the share that would have gone to their parent.

### Additional Notes

1. These rules apply in English Law only.
2. This is merely a simplification of the law and not a definitive guide.
3. Inheritance for children under the age of 18 is held in Trust until their 18th birthday or until their earlier marriage/civil partnership.
4. Half-siblings will only benefit where there are none of the whole blood (or their children) remaining.
5. The Statutory Legacy amount of £270,000 will be reviewed at least every 5 years, and raised in line with the Consumer Price Index (CPI).