



The above diagram sets out what happens to your estate should you die without making a will.

Only married or civil partners and some other close relatives can inherit under the rules of intestacy.

Married partners or civil partners inherit under the rules of intestacy only if they are actually married or in a civil partnership **at the time of death**. So if you are divorced or if your civil partnership has been legally ended, you can't inherit under the rules of intestacy.

Partners who separated informally can still inherit under the rules of intestacy.

Cohabiting partners who were neither married nor in a civil partnership cannot inherit under the rules of intestacy, even if they have been living together for a number of years.

Adopted children (including step-children who have been adopted by their step-parent) have the rights to inherit under the rules of intestacy. But otherwise you have to be a biological child to inherit.

Writing a will is the only way to achieve chosen objectives.