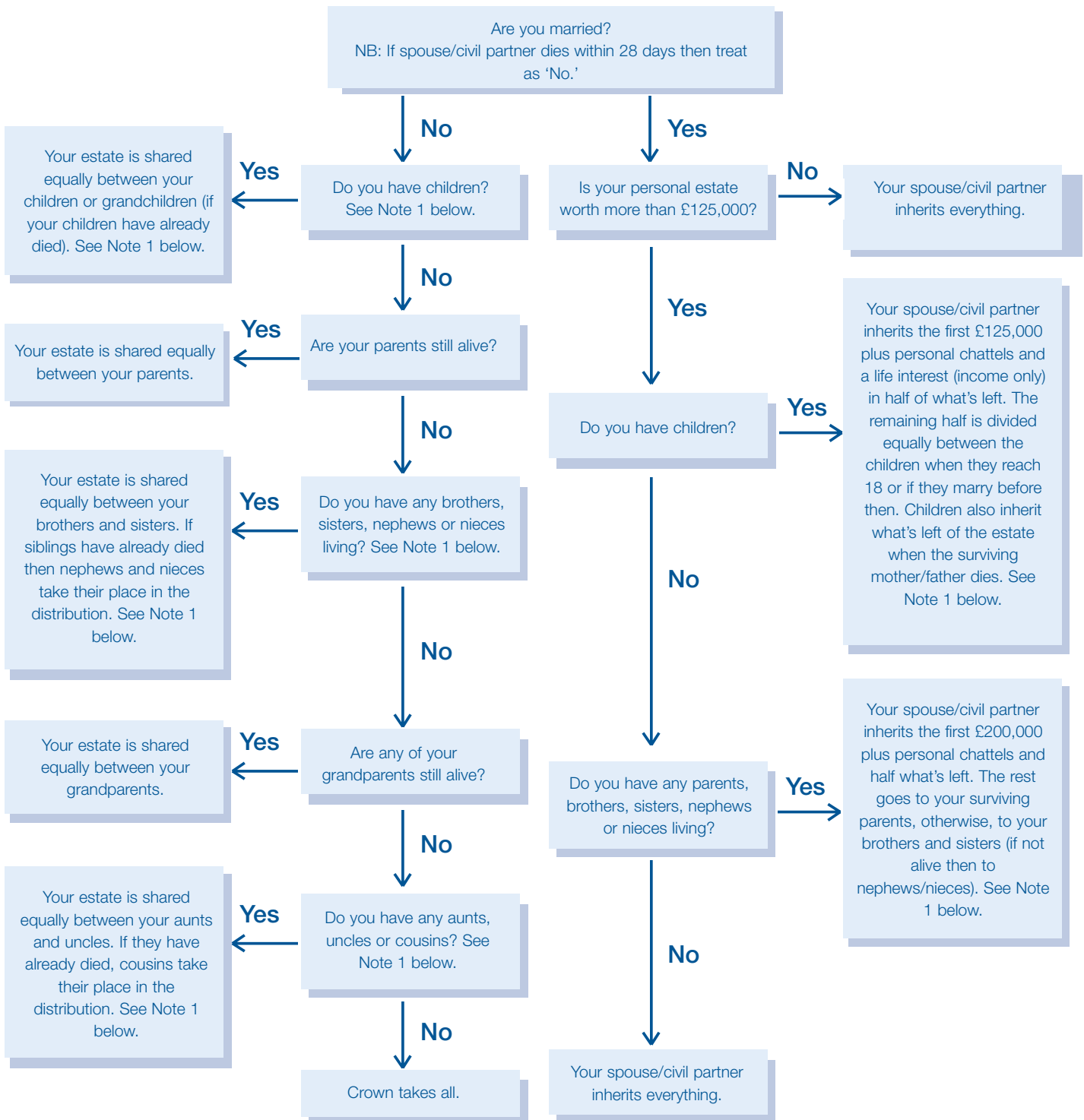


# What happens if you die without making a Will?

When someone dies without making a Will their estate – all their assets and belongings – are distributed according to laws governing intestacy. The problem is that the distribution may not fulfil your wishes.



## Notes:

- Members of younger generations are also entitled to inherit their parent's share if the parent has already died.
- This flow-chart applies only to people domiciled in England or Wales at time of death. It is intended as a brief guide, not a definitive summary of intestacy law. For example, it does not cover half-blood relationships, although intestacy rules do cover them. It is based on our understanding of the Law at July 2003.
- The term 'children' includes illegitimate and adopted children but not step-children (unless legally adopted).
- "Personal chattels" is defined in law and generally speaking means personal items such as cars, jewellery and other household goods. It does not include, for example, houses, land bank accounts, investments and businesses.
- Joint property generally passes to the surviving joint holder, independently of the intestacy rules, but this is not always the case.