

Wills, partners and marriage

If someone passes away and they have a will, the rules of inheritance are pretty clear. Your Money Guider can offer you support and guidance on this.

However, if someone passes away without a will, this is called 'intestacy' and means that there is no way of organising their affairs in line with their wishes because their wishes aren't known.

There are rules on how inheritance works during intestacy, and your Money Guider can support you with this.

The most important thing to be aware of is that if you are in a relationship with someone, but not married, then the rules of intestacy do not provide you much support. In fact, the following people have no right to inherit where someone dies without leaving a will:

- unmarried partners (even if living together)
- lesbian or gay partners not in a civil partnership
- relations by marriage
- close friends
- carers

The important thing to consider here is that – if you are in an unmarried relationship, despite how long you have been together, whether you live together or even whether you have children, you do not have an automatic right to inherit anything.

In these cases, it may be worthwhile considering making wills – your adviser can support you with this – or even considering getting officially married at a registry office. This costs £46 if you have the ceremony at a register office, but may be more at other venues. The marriage or civil partnership certificate costs £4 on the day of the event or £10 after.

Remember – Many pensions will pay out to a spouse or civil partner, but not to a partner, even if there is co-habitation and children involved.