



# You have been together for years. But in the eyes of the law, you are strangers.

Many people believe that living together for long enough creates a common law marriage, a legal status that automatically protects a partner if the other dies. It does not exist in England and Wales. It never has.

No matter how long you have lived together, how many children you have raised together, or how intertwined your finances are, an unmarried partner has no automatic legal right to inherit anything if you die without a will. Everything passes according to the rules of intestacy, and those rules do not recognise your relationship at all.

## What actually happens under intestacy

If you die without a will and you are not married or in a civil partnership, your estate passes to your blood relatives. Your children, your parents, your siblings. Your partner, the person you share your home and your life with, receives nothing. Not the house. Not the savings. Not the contents of your home. Nothing, unless it is already legally in their name.

In the worst cases this means a surviving partner can be left without a home, without access to funds, and facing a legal process to claim anything at all, whilst grieving.

## The solution is straightforward

A will changes everything. It allows you to decide exactly who receives what, in what proportion, and under what conditions. It gives your partner the legal protection that the law otherwise refuses them. It removes uncertainty at the worst possible time.

A will can also work alongside other planning, such as ensuring property is held in the right way, that life insurance is written into trust, and that your wider estate is structured to minimise unnecessary tax.

## Do not assume love is enough. In law, it is not.

The good news is that sorting this does not have to be complicated or expensive. Every family is different and we look at your individual circumstances to find the right solution for you. A conversation with Jo is the first step to understanding exactly where you stand and what you need to put in place.

**Book a free initial consultation today. Protect the person you love before it is too late.**

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