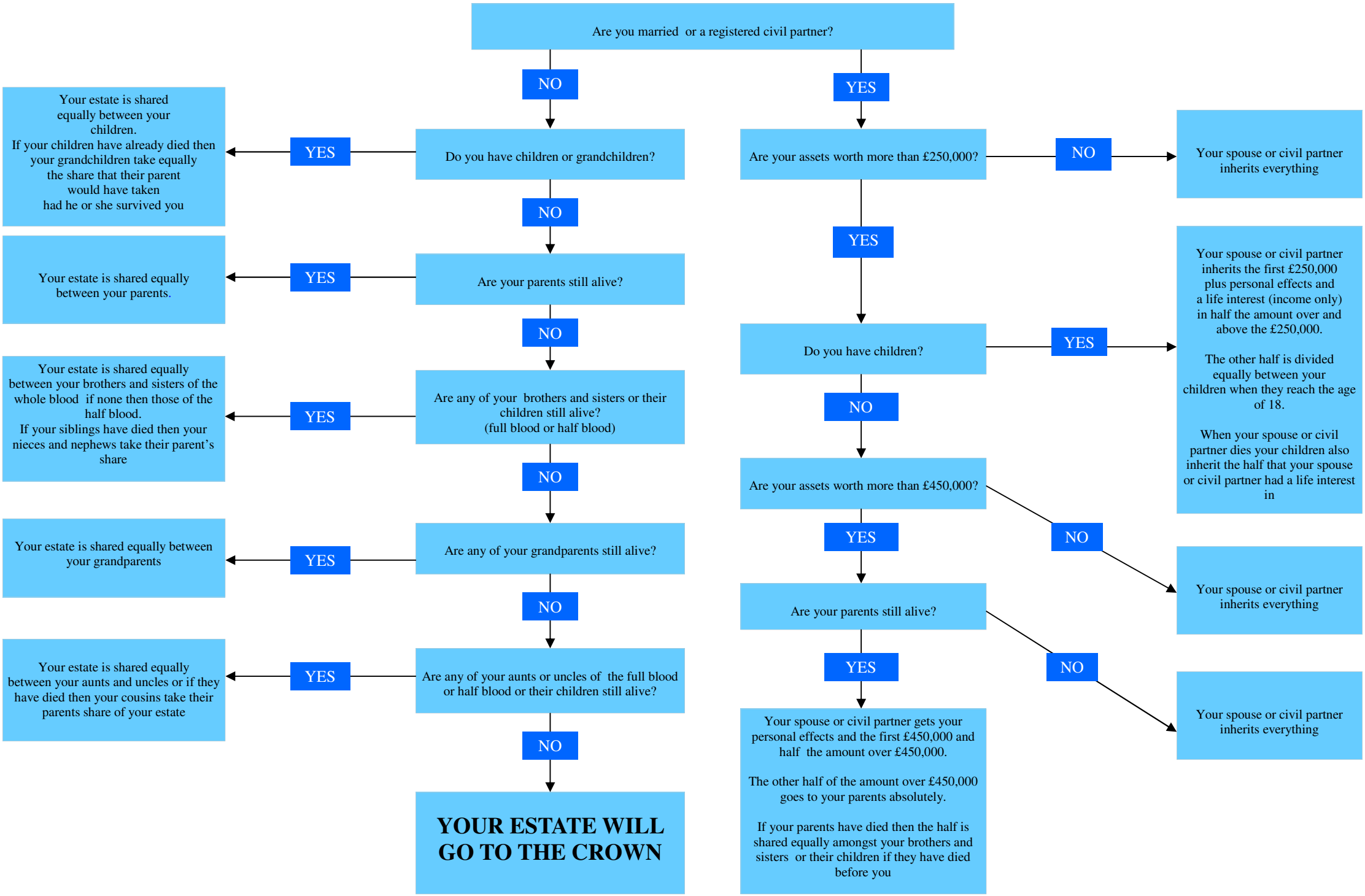What happens if you die without making a Will