

## **6 reasons why you might want to change your will**

You may have written your will already, but that doesn't always mean your needs and wishes are always going to stay the same. In fact, most lawyers recommend reviewing your will every 2 to 3 years.

We know it can be tempting to put off writing your will for as long as possible. It feels easier to wait until you've bought the dream house, you have the right partner, had your first child and achieved everything you had planned in life, before writing a will you'll inevitably have to change.

But we never know what's around the corner, and not changing your will as things in your life change, can leave all your hard-earned assets, and the people you want to inherit them, vulnerable.

### **Rather than changing your will we prefer to think of it as upgrading**

Think of your will as a living document that grows and changes alongside you with every major life change. This can take the pressure off trying to future proof every decision.

The most popular reasons people change their will

#### **1. There's a new baby in town**

A new baby in the family, be it a child, grandchild, niece or nephew can be an important time to think about updating your will. You may want to reconsider how you're splitting your money or you may want to give your newest and smallest family member a special gift like a favourite ring or some old photographs.

#### **2. You've gotten married or divorced**

Life can change quickly, and that means the people closest to you can change too. This can be another reason you may want (or need) to change your will. If you've gotten married but wrote your will without expecting that to happen, it can be automatically revoked. This is because your will doesn't take into account your new spouse.

A revoked will means it's invalid and will be treated like it does not exist. If you get divorced, your will is not automatically revoked. But it does affect how your will is interpreted. So it's still important to change your will so it reflects your most up to date wishes.

This does not mean you have to cut someone out entirely or give your entire estate to your partner now that you're married (though you can if you want!)

But it's important to think about how you'd like to pass on everything you own at this moment in time.

### **3. You've moved up in the world**

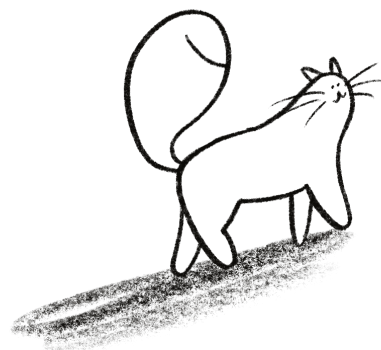
When you buy a house for the first time, move house or own multiple properties (wow you're doing well!) it's important to take a look at your will to see how it needs changing. You may want to share your house with more than one person if you die, or if you own multiple properties you may like them to go to different people.

### **4. Someone close to you has died**

Moving forward in life isn't always easy; we lose the people we love along the way. If that someone was previously a beneficiary (someone who benefited from your will) or an executor of your will (the person in charge of your will and sorting everything out after you die), it's important to evaluate whether your will still reflects what you want.

### **5. You get a furry friend**

After becoming a cat parent, or a puppy's new best friend, it's a good idea to think about who'd take care of them once you're gone. Writing it in your will helps make sure the best person ends up looking after your precious Whiskers.



### **6. You've just changed your mind**

Maybe you've realised you want to include a certain charity in your will or you've decided to switch who gets the vinyls and who gets your favourite guitar around. Once you see your will as the living document it is - you can start to get personal and meaningful with it now you've taken the pressure of it only being made once.



**Write your will for free today**

Through our charity partnership, you can write your will for free today (usually £100).

Follow our link to start writing your will online. It's free to try and, if you want to take a break, you can save your progress and come back to it whenever it suits you.