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FREE WILL CHECK GUIDE

Why keeping your Will up to date matters for you and your family.

INSIDE THIS GUIDE

- When and why to review your Will
- Key life events that should trigger a review
- The risks of an outdated Will
- How to update your Will
- How regular reviews protect your family

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By Your Side since 1821

Your Will needs to evolve as your life does. An outdated Will can create legal problems, delays and outcomes you never intended.

Why keeping your Will up to date matters

A Will is only effective if it reflects your current circumstances, relationships, and assets. When it becomes outdated, it can fail to protect the people you care about, cause avoidable disputes, and even trigger partial intestacy. Many people make a Will and never revisit it — in fact, **68% of people with a Will have never updated it** — leaving their estate exposed to risks they don't realise exist.

Risks of an outdated Will

- **Unintended beneficiaries:** Your Will may leave assets to someone you're no longer close to, or exclude new family members entirely. An outdated Will can also appoint executors who have died or are no longer able to act.

- **Family conflict and legal challenges:** Old Wills are more likely to be disputed, especially if they no longer make sense in light of your current life. Disputes can significantly reduce the value of your estate and cause long-lasting family tension.

- **Automatic legal consequences:** Marriage revokes your existing Will unless it was made in contemplation of that marriage. Divorce voids gifts to your ex-spouse and removes them as executor, but leaves the rest of the Will standing — often creating gaps.

- **Tax inefficiency:** Changes in your estate's value or tax rules may mean your Will no longer provides the most efficient structure for inheritance tax planning.

When you should review your Will

Review your Will every **3 - 5 years** and whenever a major life event occurs.

Key life events that should trigger a review

- **Marriage or civil partnership** – automatically revokes your Will.
- **Divorce or dissolution** – gifts to your ex-spouse lapse; the rest of the Will stands.
- **New children or grandchildren** – may not be automatically included unless named.
- **Death of a beneficiary or executor** – may create partial intestacy or require court appointment of an administrator.
- **Buying or selling property** – especially if it changes how you want your estate divided.
- **Significant financial changes** – inheritance, business changes, investments, or retirement.
- **Relationship changes** – separation, new partners, or estrangement.

How to update your Will

If your circumstances have changed significantly, you should make a new Will. A new Will should clearly state that it revokes all previous wills and codicils.

Protecting you and your family

Keeping your Will up to date ensures:

- Your estate passes to the right people;
- Your executors are appropriate and able to act;
- Your wishes are clear and legally enforceable;
- Your estate avoids unnecessary delays, disputes, and costs;
- Your planning remains tax-efficient and aligned with current law

A Will is not a "set and forget" document — it is a living reflection of your life. Regular reviews are one of the simplest ways to protect your loved ones and ensure your wishes are honoured.