



Concepts & Results

Free Resource

Love, Loss & Legal Shifts Why Relationship Changes Call for an Estate Plan Update



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Relationships are deeply personal—but they come with legal and financial consequences too.

Whether you're celebrating a new marriage or navigating the end of a relationship, it's important to make sure your Will and Power of Attorney reflect your new reality.

Marriage, divorce, separation, or a new long-term partner? These major moments are a signal to update your estate plan. Here's why it matters.

1. Marriage Can Automatically Void a Previous Will

In many places, getting married cancels any Will you made before. That means unless you've created a new one post-marriage, your estate may be distributed based on default laws—not your wishes.

What to do:

- Create a new Will that includes your spouse
- Consider how your assets will be divided
- Revisit your Power of Attorney and advance care directive—especially if your new spouse should have decision-making power

2. Divorce Doesn't Automatically Remove an Ex from Your Will

Getting divorced or separating? If your ex is still named in your Will or POA, they might legally inherit your assets—or worse, still be responsible for medical or financial decisions on your behalf.

What to do:

- Remove your ex-spouse as executor, beneficiary, or attorney
- Appoint new, trusted people for these roles
- Consider how to protect children from the previous relationship

3. In a Long-Term Relationship But Not Married? Don't Leave It to Chance

If you're in a de facto relationship (living together long-term without being legally married), **your partner may not automatically have a right to your estate.**

Without clear instructions in your Will:

- They may be left with nothing

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- Legal disputes could arise between your partner and family

What to do:

- Clearly name your partner in your Will and POA
- Discuss shared assets and how you want them divided
- Consider a binding nomination for superannuation and life insurance

4. Children and Stepchildren: Protect All of Your Loved Ones

New relationships often involve **blended families**. Without proper planning, stepchildren or children from a previous relationship could unintentionally be left out.

What to do:

- Be specific about who inherits what
- Consider setting up a trust to protect younger or vulnerable beneficiaries
- Talk to your family to avoid surprises and reduce conflict

5. Make Updating a Habit

Your Will and POA should grow with you. Life changes fast—and your documents need to keep up.

- ☒ Got married?
- ☒ Divorced or separated?
- ☒ Started a new relationship?
- ☒ Formed a blended family?

If any of these sound like you, now's the time to review your estate plan.

We're Here to Help

Whether it's a fresh start or a major transition, making sure your estate plan reflects your current relationships is one of the most caring things you can do—for yourself and for the people you love.

Book a consultation today to make sure your Will and Power of Attorney are up to date, legally valid, and aligned with your wishes.

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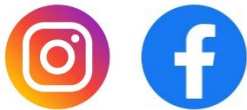
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