

Why You Should Re-Write Your Will When You Re-Marry

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Creating a will is something that everyone should do. It ensures that your wishes are followed after you've died, rather than your family trying to sort things out, which could cause problems.

If you have a family, this is even more important. But if you divorce or remarry, you should change your will too, as not doing so could cause a lot of problems.

Here's why you should stop putting it off and update your will today to protect your family.

Your new partner may be left out

In many cases, a non-married partner is not automatically entitled to inherit your estate if you die, even if you've been together for decades and have lived as any married couple would. They would also not be entitled to other payouts such as a personal pension or other benefits. Your [family law attorney](#) will be able to advise you on the rights of your partner under current regulations.

If you have a life insurance policy, then check it to make sure that it pays out a named person on the policy, rather than just next of kin.

Also, if you're separated or estranged from your previous spouse, but have not [officially divorced](#), then they will be counted as your next of kin, and any wealth and assets may pass to them, rather than where you want them to be.

Your children may be disinherited

If your previous marriage has produced children and you then remarry without making provision in your will, your new spouse would inherit your estate and your children may not receive anything. Then, if anything happens to your new spouse, the money and assets would then pass on to their next of kin and bypass your children altogether.

In order to stop this from happening, you can choose to write a will that gives your children money or assets when you die. You could also place your assets in a trust to benefit both your new partner and children from your first or subsequent marriages.

A lot of people feel awkward doing this as they want to believe that their new spouse will [include their children](#), but this isn't always the case as relationships change.

Make any omissions clear

Not all family relationships are smooth. For many reasons, you might choose not to leave any money to a particular relation, spouse, or child. If they are someone who can reasonably or [legally be entitled to](#) it, then you will need to detail in your will why you have purposefully left them out. They could still contest this in a legal way but at least you would have had a chance to make your position clear.

Don't assume

Regulations around marriage, inheritance, and the rights of non-married partners are changing all the time. There are many loopholes that catch people out. Don't just assume that something will happen when you die. Make a detailed will and ensure that any insurance policies and other benefits paid after your death are going to the people you want them to. It's one less thing to worry about.

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