The Professional Will Writer
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FREE PRINTABLE CHECKLIST • ENGLAND & WALES

Your Legal Planning Life Journey

Has your legal planning kept up with your life?
Tick what you have sorted, and mark anything that needs attention. You do not need every document or trust on this page — just the arrangements that fit your circumstances.

1 The essentials — worth checking at any adult age

- ☐ I have considered whether I need a Will, and any existing Will still reflects my wishes.
- ☐ I have chosen suitable executors and, where needed, replacement executors.
- ☐ I have considered both types of Lasting Power of Attorney (LPAs), while able to make them.
- ☐ I have checked life insurance and pension beneficiary nominations.
- ☐ My chosen people know where to find my original Will and important records.
- ☐ I have reviewed my plans within the past three years, or since a major life change.

2 When life changes, your plans may need to change too

Starting adult life / first job

- ☐ Consider your first Will and whether LPAs are right for you.
- ☐ Review pension, savings and life-cover nominations.
- ☐ Keep a secure record of key accounts and contacts.

Living together / buying a home

- ☐ Check how the home is owned and whose shares it represents.
- ☐ Consider a Declaration of Trust if contributions differ.
- ☐ Unmarried partners: check Wills and housing arrangements.

Marriage / civil partnership / separation

- ☐ Review your Will promptly: marriage usually revokes it.
- ☐ After separation or divorce, check your Will and LPAs.
- ☐ Review pensions, insurance and property arrangements.

Children / grandchildren / blended families

- ☐ Choose suitable guardians for children under 18.
- ☐ Decide when and how younger beneficiaries should inherit.
- ☐ Check how a partner and children from prior relationships are provided for.

Remember: In England and Wales, living together does not give an unmarried partner automatic inheritance rights if there is no Will. A trust is not automatically needed — or right — for every family.

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Planning for what comes next

Some of the most important reviews arise from changes in health, finances or family responsibilities — not simply reaching a particular age.

3 Other milestones that deserve a review

Business / changing finances

- ☐ Check succession and who can act if you cannot.
- ☐ Review business and personal property arrangements.
- ☐ Consider Inheritance Tax and pension implications.

Illness / caring responsibilities

- ☐ Review LPAs and who could act in a crisis.
- ☐ Check whether a Will still reflects your wishes.
- ☐ Discuss future care and healthcare preferences.

Retirement / later life

- ☐ Review executors, trustees and replacement attorneys.
- ☐ Check pensions, savings and property ownership.
- ☐ Make funeral wishes known and organise key records.

After a death / receiving an inheritance

- ☐ Review your own Will and beneficiary nominations.
- ☐ Check whether any Will trusts need to be set up.
- ☐ Get advice if probate, property transfers or tax are involved.

4 Make it easier for the people who may have to help

- ☐ I have prepared a list of important accounts, policies, property and advisers (not passwords).
- ☐ Someone suitable knows how to locate documents and access instructions securely.
- ☐ I have considered whether my family knows my funeral and personal wishes.
- ☐ My executors and attorneys know I have chosen them, and are willing to act.

5 My next three actions

1. _____

2. _____

3. _____

Date checked: _____ **Next review:** _____

A couple of cautions. Trusts have ongoing costs and tax consequences; they do not guarantee protection from care fees. Major pension Inheritance Tax changes take effect from 6 April 2027, so take advice if pensions are important to your plans.

A friendly conversation can help you prioritise.
To make a Will or LPA, or review one, contact Stephen Pett: 01323 766766 | steve@theprofessionalwillwriter.co.uk
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General information only, not individual legal or tax advice. England & Wales, November 2026. Keep completed checklists safe — they may contain personal details.