

When to contact Fern Wills & LPAs

Keep this with your estate-planning documents

Your Will, Lasting Powers of Attorney and related papers were prepared for your circumstances at the time. Many documents remain suitable for years. The useful question is whether they still fit your life, family and practical needs.

Please contact Fern if any of the points below apply. Sometimes the answer will be that no change is needed. A short message is enough to start the conversation.

Family, relationship or personal changes

- You marry, enter a civil partnership, separate, divorce, remarry, or begin a new long-term relationship.
- You have or adopt a child, grandchildren become more relevant, or guardianship arrangements need checking.
- A beneficiary, executor, trustee, guardian or attorney dies, loses capacity, becomes unsuitable or is no longer the right person in practice.
- A name, address or contact-detail change may make documents harder to use or harder to explain later.

Property, money and specific gifts

- You move house, buy or sell property, change ownership, take on a new mortgage, or become concerned about how the home is protected.
- You receive a significant inheritance, your estate grows, or inheritance tax, business, pension, life insurance or investment planning becomes more relevant.
- You make or plan substantial lifetime gifts that could change the balance between gifts in your Will and what remains for other beneficiaries.
- A specific item or property mentioned in your Will is sold, lost, replaced, changes in value, or is no longer owned by the right person.
- You acquire assets abroad, or you make or change a Will in another country.

Wills, trusts and Letters of Wishes

- You want to change who benefits, how much they receive, or when they should receive it.
- You want to check whether trust planning, property protection, blended-family protection, vulnerable-beneficiary planning, or inheritance protection should now be considered.
- Your Letter of Wishes no longer reflects your priorities, family circumstances, trustee guidance or practical messages for those left behind.

You do not need to wait for a periodic check-in if something important changes.

Lasting Powers of Attorney

- An attorney, replacement attorney or trusted helper is no longer suitable, willing or able to act.
- Your health, care, treatment or financial preferences have changed in a way your attorneys should understand.
- You cannot quickly find the registered LPAs, registration letters or online activation/access-code details.
- You need help deciding whether to use online LPA access, original documents, official paper copies, or a donor-signed copy route.

Storage and practical records

- Your executors or attorneys may not know where the signed originals, copies, access codes or key papers are kept.
- Your original Will is stored at home and you would like to reduce the risk of loss, damage, delay or confusion later.
- You move home, reorganise your papers, change who should know where documents are, or want file notes updated.
- You would like practical records for property, finance, LPAs, care contacts or family administration.

Other useful reasons to get in touch

- You would like a no-obligation discussion about whether your current estate plan could do more for you or your family.
- You are interested in strengthening or upgrading your plan with trusts, Lasting Powers of Attorney, secure storage, Life & Legacy Logs, inheritance planning or clearer family guidance.
- A friend, family member or colleague would value a no-obligation conversation about their own Will, LPAs, storage or estate planning.
- You are simply unsure. You do not need to diagnose the legal issue before contacting us.

What happens after you contact us

- We may say that no document change is needed and simply note the file.
- We may suggest a short call if the change could affect wording, storage, LPA use or family administration.
- We may recommend a Will MOT, LPA MOT, updated Letter of Wishes, storage step or new document only where a proper review is safer.
- You stay in control. Contacting us is the first step, not a commitment to rewrite everything.

Keep this sheet with your copies. If something changes, email or call Fern Wills & LPAs so we can help you decide whether any action is needed.

The first step can be very simple: "This has changed - do I need to do anything?"