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**LIFE CHANGES (LEGAL & PRACTICAL)****1. Moved to a Different State**

Most Wisconsinites know this matters, even if they don't understand why. Different probate laws, tax regimes, and executor rules may apply.

**2. Divorce, Legal Separation, Marriage, or Remarriage**

Often misunderstood. People assume divorce automatically updates an estate plan. Not true! These events often revoke a will in Wisconsin.

**3. Death or Estrangement of Executor, Trustee, or Guardian**

If your fiduciaries (as they're called) are no longer suitable, you need new ones. Many people forget to revisit these appointments.

**4. New Children or Grandchildren**

New family members can mean, among other things, that you should nominate guardians and trustees.

**5. Major Change in Financial Situation**

Inheritance, business sale, or job loss? These can create new estate planning needs—especially if your will was written when there was less to lose or give.

**6. Change in Non-Probate Assets (insurance proceeds, etc)**

These often bypass the will entirely, but few people realize the implications. A mismatch between these and the will is a common problem.

**7. Death or Incapacity of Someone You Named in Your Will**

For example, a child, grandchild, brother, sister, or your initial or backup personal representative (executor), trustee, or guardian.

**8. Started or Closed a Business**

Especially relevant if you're self-employed or launching a "side hustle." Few people appreciate how a new business can complicate an estate plan.

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**ROLE AND RELATIONSHIP CHANGES****1. Loss or Change in Relationship with a Trusted Advisor**

Your attorney, CPA, or financial advisor is no longer available or has lost your trust.

**2. You've Become a Caregiver**

You're now taking care of an aging parent or other family member.

**3. New Employer, Job Change, or Retirement**

Affects life insurance, pensions, stock options, and more. Also triggers psychological "clean-slate" thinking that may prompt revisiting legal documents.



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**COGNITIVE, MEDICAL, AND CAPACITY CHANGES****1. Acute or Terminal Illness**

A wake-up call that your planning should match your new reality, especially if it may affect your capacity.

**2. Onset of Disability or Cognitive Decline (Real or Anticipated)**

May lead you to rethink who should have decision-making power or how detailed your instructions should be.

**3. Transition to Assisted Living or Long-Term Care**

Often accompanied by changes in asset structure, priorities, and dependency levels.

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**ASSET AND OWNERSHIP STRUCTURE****1. Purchased or Sold Real Estate (especially in multiple states)**

Creates probate complications and often requires deed-related planning.

**2. Acquired New Asset Types (e.g., crypto, digital assets)**

You may own online businesses, domain names, or crypto holdings that require special handling in estate plans.

**3. Changed How Assets Are Owned (joint vs. individual, etc)**

May impact how or whether the will controls those assets at all.

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**VALUES, LEGACY, AND REFLECTION****1. Change in Religious, Moral, or Charitable Priorities**

Mid-life religious reawakening or a new philanthropic interest can motivate updates.

**2. Emotional Growth, Maturity, or Regret Over Past Decisions**

You've softened or want to repair a broken relationship through your estate plan. Or you've let go of earlier judgments.

**3. Desire for Ethical Legacy or Guidance (e.g., personal letters, values statements)**

Especially relevant to those with children or grandchildren.

**4. New Charitable Commitment or Community Involvement**

You've joined a church, cause, or club you care deeply about. You want to support it.



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**LIFE PLANNING AND PRACTICAL FORESIGHT****1. Desire to Avoid Probate, Simplify, or Increase Privacy**

You've heard horror stories or just want to spare your family a mess. Revising the will can help, but it more often triggers trust-based planning.

**2. Preparing for Extended Travel Abroad**

Especially relevant to early retirees, remote workers, or those spending winters out of state.

**3. Hitting a Life Milestone (turning 50, retiring, becoming a grandparent)**

Reviews at key ages prompt new planning goals. "I just turned 50" is a surprisingly common reason for contacting an estate attorney.