

*A message from Liberty Mutual Insurance*

From Dennis Goebel, Vice President, Liberty Mutual Insurance Company

## **Tasks to Complete After You Get Married**

Getting married is one of the most exciting things you will do in your life. But after you say “I do,” there are certain tasks that most newlyweds need to take care of. Here are a few of them:

### **Changing your name?**

If you're changing your last name, you can make it official by applying for a new Social Security card with the updated information. You'll need a certified copy of your marriage certificate displaying the raised seal and your new last name to get started on this process.

Next, go to the Department of Motor Vehicles to get a new driver's license. In most instances, you'll need to bring your old license, your marriage certificate, and your new Social Security card. Update your passport as soon as you can, too.

### **Get your financial affairs in order.**

If you've changed your name, you'll need to go to the bank and put your new married name on all your accounts. You'll also need to order new checks, credit cards, and ATM cards. Again, don't forget to bring your marriage certificate, new Social Security card, and driver's license.

Getting married also means changes to how you file taxes. The IRS considers you married for the entire calendar year of your wedding, regardless of whether you married on January 1 or December 31. Have a discussion with your spouse about your options to file jointly or separately.

### **Plan for the long term.**

It's a good idea to plan ahead for the unexpected. Consider working with a lawyer to create a will, and be sure to update the designated beneficiary on your bank accounts, retirement accounts, and insurance policies.

This is also a good time to take stock of your insurance policies, and decide whether you need to make updates or purchase new coverage.

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