

The Least Romantic but Most Loving Things to Do as Newlyweds

So you've found the love of your life—congratulations! Somewhere in between the blur of cake tastings and writing thank-you notes, remember to make a to-do list for your financial well-being.

Sure, talking about an insurance update is hardly romantic. But there's more to a loving union than candlelit dinners and those long walks on the beach.



Two Financial Must-do's for a Healthy Marriage

1. Protect your spouse and yourself with life insurance

The last thing you want to think about as newlyweds is worst-case scenarios, but updating your insurance policy is a very caring thing to do. It can help protect you, your spouse, and your loved ones from financial hardship should something unexpected happen.

Take a moment with your insurance agent to make sure that your policy:

Covers outstanding loans and debt, funeral costs, living expenses, and future commitments;
Reflects your new, wedded lifestyle, whether you're combining two incomes into one household for the first time or you're paying a higher mortgage; Consolidates your two plans into one, if applicable; Lists your new spouse as a beneficiary, if desired.

Tempted to procrastinate? Don't. The younger and healthier you are when you apply, the lower your rates will be. Be sure to explore your life insurance options.

2. Safeguard your quality of life with disability income insurance

It's easy to take the daily grind for granted—the quick kiss on the cheek before work in the morning, the warm embrace when you both get home in the evening. But can you imagine what your lives would be like if either you or your spouse lost the ability to work and earn paychecks?

You're so happy to have this new life together—now protect it with disability income insurance. Your insurance agent can help you figure out the right plan, factoring in your new lifestyle and both of your incomes.

Life sure does get sweeter when you have that special someone to share it with. Though you can't predict the challenges and joys you'll face together as a married couple, with the right insurance plan, you can help prevent financial disaster—no matter what happens.

