

A close-up photograph of a bride and groom holding hands. The groom is on the left, wearing a dark suit, and the bride is on the right, wearing a white wedding dress. They are holding hands in the center of the frame. The background is slightly blurred, showing other people in wedding attire.

Newlywed **Guide to Insurance**

**YOUR MARRIAGE.
YOUR FUTURE.
PROTECTED.**

YOU SAID YES TO FOREVER!

Now let's make sure your future is protected with the same care and intention you brought to your wedding day.

Your journey together is just beginning—and we're here to guide you through the "what's next" of life, health, and every unexpected moment in between.

This guide offers a gentle, refined, and easy-to-understand walk-through of the key decisions to consider as you build a life side by side.

When you schedule your complimentary Financial Needs Analysis, you'll meet with a licensed professional who will either review your current policies or design a tailored, strategic plan that aligns with your goals as a newly married couple.

We're offering this FREE for a limited time (a \$500 value) as our way of celebrating the beautiful beginning you're stepping into.

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WHAT THIS GUIDE WILL COVER

- ✓ What changes with insurance after marriage
- ✓ How to choose the right health plan as a couple
- ✓ Why life insurance becomes essential (even if you're young!)
- ✓ Vision, dental & cancer coverage options newlyweds should consider
- ✓ How Legacy Banking helps you build wealth, pay off your home early & secure your family's future
- ✓ The top financial moves newlyweds should make in the first 12 months

This guide is designed to help you protect everything you're building together and will walk you through the exact steps newlyweds should take to secure coverage, avoid unexpected costs, and start building generational wealth.



WHAT CHANGES WITH INSURANCE AFTER YOU GET MARRIED?

Marriage transforms more than your last name—it reshapes your financial world, your protections, and the way your future is built.

Once you say “I do,” your lives become intertwined in ways that make thoughtful, elevated insurance planning not just wise, but essential.

Your household becomes a unified financial estate. Your income, tax status, and eligibility merge, opening the door to premium coverage options and exclusive advantages available only to married couples.

You gain access to refined, higher-value coverage opportunities.

Your wedding triggers a 60-day Special Enrollment Period, a rare window that allows you to curate or upgrade your health coverage with intention—selecting benefits that match your lifestyle, priorities, and long-term vision.

WHAT CHANGES WITH INSURANCE AFTER YOU GET MARRIED? (CONT)

Your financial risks—and rewards—are now shared. The life you're creating together deserves protection worthy of its value. When unexpected events arise, the right insurance ensures that neither spouse carries the burden alone. It preserves your lifestyle, stability, and peace.

Your legacy planning becomes a shared work of art. Whether you're preparing to buy a home, start a family, build wealth, or secure your future retirement, insurance becomes the elegant framework that supports your dreams and safeguards the life you're crafting together.

Your choices now protect someone you love. Before marriage, coverage gaps affected only you. Now, your decisions echo through your partner's well-being, security, and future. Luxury is peace of mind—and the right insurance delivers exactly that.

Your marriage is a beautiful beginning. Thoughtful protection ensures the life you build together remains secure, stable, and luxuriously supported—no matter what tomorrow brings.

HOW TO CHOOSE THE RIGHT HEALTH PLAN AS A COUPLE

Marriage triggers a Special Enrollment Period, meaning you can change or update your health plan outside of Open Enrollment.

What changes once you're married?

- You may now qualify for lower premiums due to combined household income.
- You gain access to new plan options through your spouse's employer or private marketplace.
- You can avoid paying duplicate coverage or overpaying for separate health plans.
- Maternity & fertility benefits become much more important when planning a family.

Common questions:

Can we get on one plan together?

Yes — sometimes it saves money, sometimes it doesn't.

That's why a review is important.

Do we need to report our marriage to the health marketplace?

Yes — it affects your eligibility and subsidies.

QUOTE LINK:

[!\[\]\(6a9b39b98eb945faa14c645ec99e4eaa_img.jpg\) **Get a personalized health insurance quote here.**](#)



WHY LIFE INSURANCE BECOMES ESSENTIAL (EVEN IF YOU ARE YOUNG)

Life insurance is one of the most important protections for married couples — especially if you share a home, income, or plan to have children.

Why it matters now:

- Ensures your spouse is financially secure if anything unexpected happens
- Covers mortgages, debts, and future childcare costs
- Locks in low rates while you're young and healthy
- Helps you build long-term wealth (with cash-value policies)

Did you know that you can use the cash at any time through the policy years, especially while you are healthy!

Types of life insurance to consider:

✓ Term Life Insurance

Affordable coverage to protect income and family needs for a fixed period (20–30 years).

✓ Whole Life or IUL (Legacy Banking)

Builds lifelong coverage AND cash value you can access while living.

[!\[\]\(cf531ed27e91483460120fcc057b3901_img.jpg\) Get a life insurance quote here](#)

VISION, DENTAL & CANCER COVERAGE OPTIONS NEWLYWEDS SHOULD CONSIDER

Newlyweds often overlook dental and vision — but both play a huge role in long-term health and financial stability.

Why it's important:

- Dental problems can cause or worsen heart disease, diabetes, pregnancy complications & more
- Vision plans help cover exams, contacts, glasses, and early detection of medical conditions
- Affordable coverage that prevents high out-of-pocket bills later

➔ **Vision & Dental Quotes**

🧡 CANCER & CRITICAL ILLNESS PLANS

No one wants to think about it — but these policies can protect your finances during the worst-case scenario.

Why newlyweds should consider this:

- Cancer expenses can exceed \$100,000+ even with regular health insurance
- Policies pay cash directly to you, not the doctor
- Helps cover income loss, travel for care, deductibles, and everyday bills
- Protects your family from financial stress during a health crisis

➔ **See cancer plan options**

HOW LEGACY BANKING HELPS YOU BUILD WEALTH, PAY OFF YOUR HOME EARLY & SECURE YOUR FAMILY'S FUTURE

A Wealth-Building Strategy for Families, Retirement & Generational Security

Legacy Banking uses a specially structured life insurance policy (such as an IUL or whole life) to help you:

🔥 Build wealth tax-free

Grow cash value that you can access without paying taxes when structured properly.

🔥 Pay off your home early

Use your policy's cash value as your private bank to pay down your mortgage faster.

🔥 Fund children's needs for life

College

First car

Wedding

Business startup

Home down payment

— all without taking out high-interest loans.

🔥 Create guaranteed retirement income

Your policy grows even when the stock market drops — making it a powerful retirement backup.

🔥 Leave generational wealth tax-free

Your family receives a payout instantly, no matter when you pass.

➡ [Schedule your complimentary Legacy Banking strategy session.](#)

THE TOP FINANCIAL MOVES NEWLYWEDS SHOULD MAKE IN THE FIRST 12 MONTHS

1. Schedule a Joint Financial Planning Session

Sit down together to review income, debts, goals, and long-term dreams. This sets the tone for a unified financial future.

2. Complete a Comprehensive Insurance Review

Evaluate health, life, dental, vision, and supplemental coverage. Upgrade or align your policies to protect your household as one.

3. Establish or Update Beneficiaries

Marriage changes who should be protected. Update beneficiaries on life insurance, retirement accounts, bank accounts, and investment portfolios.

4. Build or Strengthen Your Emergency Fund

Aim for 3–6 months of living expenses. This is one of the most sophisticated forms of financial security for a new family.

5. Review Employer Benefits Together

Compare each spouse's benefits—health plans, retirement matches, HSA contributions—and choose the most strategic options.

6. Create a Newlywed Budget That Reflects Your Lifestyle

Merge spending habits, monthly obligations, and future priorities into a cohesive, realistic financial plan.



THE TOP FINANCIAL MOVES NEWLYWEDS SHOULD MAKE IN THE FIRST 12 MONTHS

7. Evaluate Life Insurance & Legacy Banking Options

Secure income protection and begin building cash value through modern life insurance strategies designed for long-term wealth and early mortgage payoff.

8. Set Shared Savings Goals

Whether it's a home, travel, starting a family, or investing—define what you're saving for and automate contributions.

9. Review and Consolidate Debts Strategically

Decide how to handle car loans, student loans, credit cards, or a new mortgage. Align on a repayment strategy that benefits both spouses.

10. Begin Building a Retirement Plan Together

Decide how much each of you will contribute to retirement accounts and explore additional options like Roth IRAs or IULs for tax-advantaged growth.

11. Protect Your Assets With Proper Legal Documents

Create or update your will, power of attorney, and medical directives to reflect your new family structure.

12. Establish a Financial Calendar for the Year Ahead

Set dates for quarterly check-ins, annual reviews, open enrollment, insurance updates, and major planning milestones.



LINKS TO DO SELF GUIDED QUOTES

Click the word to be directed to the associated quote page. Please reach out for assistance as we provide expert led quoted for free as well!



Health Insurance

Life Insurance



Vision/Dental

Cancer





WHAT TO DO NEXT

1. Book your appointment to meet with an expert for free, or access your quote links for the self-guided service on the next page.

2. Complete Your Newlywed Insurance Review

We will check:

Health insurance options & pricing

Life insurance needs

Vision/Dental coverage gaps

Cancer policy recommendations

Legacy Banking roadmap

3. Put Your Protection Plan in Place

Most couples secure multiple policies because bundling provides discounts and financial stability.

CALL US @ 561-720-4532

Click To Schedule a Free Consultation

