

Legal Help For Those Living Together

(NAPSA)—There's good news for the increasing number of American couples who are living together as a prelude to—or substitute for—marriage. There are nearly 6 million such couples in the U.S., according to census data, and recently strides have been taken to recognize these relationships.

The reasons for cohabitating are as varied as the people themselves. For example, many are testing the waters before making a marriage commitment. Others feel that marrying isn't appropriate for their relationship or are unable to, or they are widowers who will lose survivor benefits if they remarry. However, while cohabitation offers many conveniences, these couples also face limited legal rights and financial vulnerability.

For that reason, cohabitating couples have unique legal needs. Marriage entitles a couple to certain legal rights and protection in most common situations. On the other hand, if a couple is cohabitating and their financial accounts, loans, or place of residence are listed under one person's name, the other can be left without any support or protection in the event of an emergency. New privacy laws make it more important than ever to be certain

that, as domestic partners, you have access to critical information and the legal ability to act as your partner's advocate when the unexpected happens.

"The fact is, marriage is not an appropriate or attainable arrangement for all couples, but this doesn't mean cohabitators can't legally validate their situation," said Michael Orlowitz, a Financial Advisor with Smith Barney. "By setting forth and solidifying intentions relative to particular issues on paper, unmarried couples may be able to strengthen their financial positions regardless of marriage."

Now you can do that on your home computer. Muses Products' "Legal Guide to Living Together" is the first legal software designed specifically for domestic partners. The software provides more than 150 documents to help you choose which rights to share with your partner. Areas covered include health care, finances, taxes, child-related matters, insurance, household arrangements, dispute resolution and even pet ownership.

To learn more about protecting your legal rights and finances together, or to purchase the software, go to www.musesproducts.com.