

BRIDAL FACTS & FIGURES

Newlyweds: Time to Marry Your Finances

(NAPSA)—While preparing a wedding, some brides and grooms may neglect to think about an important piece of their planning—building a strong financial future together.

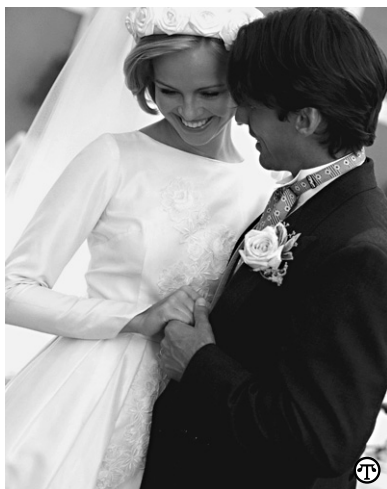
You can do several things before and after the wedding to help ensure that your finances seamlessly become one—and most are as simple as having a conversation.

- Understand each other's savings and spending habits. Spend some time evaluating the investment tools you each already have in place, like an employer sponsored 401(k), Individual Retirement Accounts (IRA)s, mutual funds or stocks. Then assess debt you bring to the marriage including credit card bills, student and car loans, along with other recurring expenses like home mortgage or rent, utility bills and insurance.

Once you understand what you have versus what you need, you can begin to:

- Identify opportunities to reduce debt and save money. If you are bringing debt into the marriage, work together to establish a plan for reducing or eliminating it. Surprisingly, your marriage provides several opportunities to save. For example, if you lived separately before marriage, you may save money on rent or mortgage payments and utility bills by living together. In addition, there may be opportunities to combine insurance policies and qualify for discounts. Finally, adding your spouse to your medical benefits coverage through your employer (or visa versa) may help you save money on premiums. Money you save as a couple could, in turn, be used toward decreasing debt.

Once you determine how to free up dollars for savings, you can:



Marrying your finances can help couples say “I do” to saving and investing.

- Plan for the future. As part of a new duo, you and your spouse are undoubtedly looking forward to a long life together. Financing your family and retirement dreams might seem premature now, but proper planning can help ensure you meet your long-term retirement goals. By talking with a financial professional, you can learn early how to best protect what you have now and prepare for the future. Several savings tools exist that can help you prepare for the road ahead, including 529 College Savings Plans or Coverdell Educational Savings Accounts to begin saving for a child's education; annuities and IRAs to save for retirement; life insurance to help provide for your loved ones, and Certificates of Deposit (CDs) to help fund some miscellaneous expenses along the way.

Congratulations as you embark on a new financial life together. For more information, visit www.allstate.com.