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LIFE

Planning for Your Perfect Day and Beyond

Ensuring Your Wedding Dreams Come True

The Company You Keep®

Congratulations! This is one of the most exciting times of your life. Revel in the attention and the joy—there's nothing like getting married and beginning the rest of your life with the person you love.

Of course, weddings don't plan themselves. There is a lot to arrange—and decisions to make—between the engagement and the wedding. The following information is meant to be a helpful guide to the wedding-planning process. While not everything included may apply to your particular situation, it can help you tackle the often-overwhelming process of planning a wedding.

What You'll Need to Arrange

Weddings come in all sizes and types. Some are simple, while others are quite elaborate. Either way, you'll want to arrange for some (or all) of the following: license, ceremony, reception location, catering, music, flowers, photography/videography, transportation, clothing, rings, rehearsal dinner—and honeymoon.

As you give thought to the type of ceremony you and your intended prefer, you may decide that you want to have a member of a clergy perform the ceremony. If you are not affiliated with a place of worship, friends, or your local yellow pages, are a good resource.

Along with the type of ceremony, you'll want to think about what kind of reception you'd like. Receptions can range from a party at home or a local VFW or Firemen's hall, to an elaborate multi-course dinner at a

restaurant or catering hall. A lot of it will depend on your personal style, the number of guests you're inviting, and the costs involved.

Since cost will be a factor in whatever you do, it's important to decide who is going to pay for what. Traditionally, the bride's parents covered most expenses. Today, the groom's family—or even the engaged couple themselves—often help pay for this special occasion.

Think of Others, Too

As you are planning the wedding of your dreams, don't forget to consider your family and close friends. Choose a wedding date that works best for as many people as possible—and let people know well in advance. Register for gifts early, since some people may want to send an engagement gift when they hear the news. Select a store everyone can get to—or even better, that offers registry online—and choose gifts within a wide range of prices, so that everyone can find something that works for them.

It's also important for brides-to-be to take into account who their bridesmaids are before deciding on a particular color or dress style. Since bridesmaids often pay for their dresses, you'll want them to be happy with what they're wearing. It doesn't take much to show kindness and consideration to those who are important to you—and it will help make your day all the more special.

Cutting Costs

Looking for ways to keep wedding costs down? If you select a winter month—or a Friday, Sunday, or Saturday afternoon as opposed to a Saturday evening—you may be able to save significantly. You can also save on the cost of catering by having the wedding earlier in the day rather than in the evening. And, having a buffet-style reception instead of a sit-down dinner can reduce your catering costs, since you won't have to pay for a wait staff.

For wedding apparel, there are many less expensive options than bridal shops. Renting a dress can be an option—or consider resale shops. A bride may find a beautiful vintage dress or lightly worn designer dress at a fraction of the cost. Also, borrowing a dress or having one made can be good options, if available. Grooms can rent or borrow a tuxedo instead of buying one. Being resourceful can help you save wedding dollars.

Internet Resources

If you have access to the Internet, it's an excellent resource for planning a wedding. There are dozens of wedding-related sites that offer etiquette and budget advice, helpful articles, local resources lists, online planners and organizers, and even makeup tips. You can use the Internet to compare shop, or actually purchase a dress or tux and accoutrements online. Some helpful websites include www.wednet.com; www.wedding-zone.net; and www.wedding-details.com.

Some wedding websites will also give you space to create a home page, so relatives and friends near and far can share in the joy and excitement of this very special time in your life. And the Internet is ideal for researching and booking a honeymoon.

Protecting Your Wedding

No matter what your choices, make sure you plan for the unexpected. Ask wedding professionals how they insure the event. For example, if the reception hall you book a year in advance goes out of business or has a fire in the months before your wedding, make sure they'll be able to refund the money you've given them. Also, if you're having an outdoor wedding or a wedding at home, you may want to consider event insurance.

After the Wedding—Your Financial Future Together

As you can imagine, you may find it hard to make yourself tackle all the things that need to get done once the wedding and honeymoon are over and “real life” starts again. Keep in mind that taking care of certain things early on can help you start your married life off on the right foot.

Something old...

Changing Beneficiaries—It's important to dig out any old insurance policies, as well as documentation for your 401(k) and/or other retirement plans and update the beneficiary information on each.

Existing Bank Accounts—To some extent, you and your spouse will probably consolidate your finances. Review the terms of your existing bank accounts. Should you keep them? Close them? Open a joint account at the same bank?

Health and Auto Insurance—Assess your existing health and auto insurance. In many cases it will save you and your spouse a significant amount of money to obtain joint coverage.

Something new...

What's in a Name?—If you or your spouse change your last name, make sure it's done on your credit cards, tax forms, driver's license and passport, Social Security card, and voter registration card, as well as bank accounts and insurance policies.

Homeowners or Renters Insurance—If you haven't already done so, make sure you've protected your home and other valuables with homeowners or renters insurance. In addition, extend coverage to the wedding gifts you receive and obtain coverage for your engagement and wedding rings.

Life Insurance Policies—Getting married greatly increases your need for life insurance. Make sure both you and your spouse have the coverage you need.

Something borrowed...

Wedding and Honeymoon Expenses—Weddings can be expensive. When you and your spouse return from your honeymoon, set up a timeframe in which any remaining expenses from your wedding—such as those on credit cards—can be paid off, whether with gifts received or otherwise.

Student Loans and Credit Card Debts—Assess how much money you and your spouse owe. Consolidating assets can also mean consolidating liabilities. Plan a budget to manage any debts you and your spouse may have.

Mortgages and Other Loans—Always make sure you've saved enough so that your mortgage, car payments, and/or other loan payments fit into your household budget.

Something blue?

With a little bit of planning, you won't find yourself feeling blue.

A Lifetime of Happiness

From the moment of your engagement, your and your future spouse's lives will change forever. While you might feel overwhelmed by all the arrangements you need to make for both the immediate and long-term future, being prepared and organized is the best way to ensure the wedding and life of your dreams. Don't forget to enjoy yourself and feel the excitement of this special time.

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The Indispensable Wedding Checklist

*As you plan your wedding and your new life, here's a checklist to help you get organized—
imagine how satisfied you'll feel filling in each piece of information as it is decided!*

Pre-Wedding Arrangements (Some or All)

- Date _____
- Ceremony and reception location(s) _____
- Gift registration (you may want to register before any engagement party) _____
- Wedding Party selection: _____
 - Maid of Honor _____
 - Bridesmaid(s) _____
 - Best Man _____
 - Usher(s) _____
 - Flower Girl(s) _____
 - Ring Bearer _____
- Who will perform the ceremony _____
- Caterer _____
- Music _____
- Flowers _____
- Photographer/videographer _____
- Clothing for entire wedding party _____
- Rings _____
- License _____
- Honeymoon _____

Post-Wedding Life Organization

- Write thank-you notes—the faster you get them done with, the happier you'll be!
- Update beneficiary information on insurance policies, bank accounts, 401(k) and other retirement plans.
- Decide what to do about bank accounts and other assets. (Consolidate? Maintain separately?)
- If one or both of you changes your last name, make sure it's done on credit cards, tax forms, driver's license, passport, Social Security card, bank accounts and insurance policies.
- Protect your home and valuables with Homeowners or Renters insurance.
- Make sure you and your spouse have the life insurance protection you need.
- Review your expenses and bills and create a budget to pay off any debts and loans you may have.



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