

AFTER THE WEDDING

Your post-wedding legal checklist

A practical checklist for couples who have married in England and Wales. Use it to identify the legal and administrative tasks that may need attention after your wedding.

One important point

Marriage usually revokes an existing Will. If you made a Will before your wedding, review it promptly. The main exception is a Will specifically drafted in contemplation of that marriage.

Start here - strongly recommended for every couple

- ☐ **Review or make a new Will.** Make sure your estate reflects your wishes as a married couple.
- ☐ **Consider Lasting Powers of Attorney (LPAs).** Marriage does not automatically give your spouse authority to manage your finances or make health and welfare decisions if you lose capacity.
- ☐ **Update pension and life insurance nominations.** Check workplace pensions, personal pensions, life insurance and death-in-service benefits separately.
- ☐ **Review how jointly owned property is held.** Check whether you own as joint tenants or tenants in common and whether a Declaration of Trust may be appropriate.

Important legal reminders

Your Will

If your pre-marriage Will has been revoked and you do not make a new one, your estate may pass under the intestacy rules rather than your previous wishes.

Power of attorney

A husband or wife does not automatically gain legal authority to act for the other person. An LPA can put that authority in place in advance.

Beneficiaries

Pensions, death-in-service benefits and some life policies may be dealt with outside your Will. Review each nomination or expression of wish separately.

Property and family circumstances

- ☐ If one of you owned the home before marriage, check whether contributions or ownership arrangements should be documented.
- ☐ If you contributed unequal amounts to a property, consider whether tenants in common and a Declaration of Trust better reflect your intentions.
- ☐ If either of you has children from a previous relationship, review your Will, property arrangements, guardianship provisions and LPAs together.

PERSONAL DETAILS & PRACTICAL ADMIN

If you are changing your name

Changing your surname after marriage is optional. If you do change it, work through the organisations below so your records remain consistent.

DVLA

If you hold a driving licence and change your name, notify the DVLA. The article identifies this as a legal requirement.

- ☐ **DVLA** - update your driving licence if your name changes.
- ☐ **HM Passport Office** - update your passport if appropriate, especially before travelling.
- ☐ **HMRC** - update your tax and National Insurance records.
- ☐ **Bank, building society and credit providers** - update your personal details.
- ☐ **Employer** - update payroll, HR, pension and workplace benefit records.
- ☐ **GP, dentist and healthcare providers** - update your records.
- ☐ **Mortgage lender or landlord** - notify them where relevant.
- ☐ **Utilities, council tax and electoral roll** - update your details.
- ☐ **Insurance providers** - review car, home, life and travel policies.

Depending on your circumstances

- ☐ **Marriage Allowance** - check whether one spouse can transfer part of their unused Personal Allowance to the other.
- ☐ **Joint bank accounts** - decide whether combining some finances suits you and understand joint liability for any overdraft or shared debt.
- ☐ **Postnuptial agreement** - consider one if you want clarity over finances, have significant assets, a business, an inheritance, or children from a previous relationship.
- ☐ **Employer benefits** - ask whether medical cover, life cover or other benefits can be extended to your spouse.
- ☐ **Immigration status** - seek specialist advice if either spouse is not a British citizen and marriage may affect visa or immigration arrangements.
- ☐ **Extra marriage certificates** - consider obtaining certified copies if several organisations need evidence of the marriage.

Not sure what applies to you?

Howard & Co. has supported individuals and families since 1976. Our teams can advise on Wills, Lasting Powers of Attorney, property ownership, postnuptial agreements and wider family matters.

Call 01226 215 215 Email law@howardandco.co.uk

General information only: This checklist is based on Howard & Co.'s article about post-marriage legal steps in England and Wales. It does not constitute legal advice. Legal and tax rules can change and the correct steps depend on your circumstances.