

Josh Rubenstein talks to *The Tribune News Service* about the financial challenges of getting married later in life

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In a recent article in *The Tribune News Service* about financial difficulties that arise later in life, Katten Trusts and Estates partner Joshua Rubenstein was quoted about how these complications relate to retirement and estate planning, remarriage, pension and other important financial decisions.

“Remarriage later in life comes with its own set of complications,” Joshua said. “It's somewhat easier when you're young to say, 'Honey, I love you, but I have to do this.' When you're getting married in your 50s or 60s, it's all on you.”

With remarriage rates having increased 15 percent among people 55 and older between 1960-2013, according to the Pew Research Center, at a time when decisions related to long-term pensions, social security checks and estate planning need to be addressed, the article explains how finances become more complex at later stages in life.

“Neither spouse at this point probably will make a case for including child support or alimony [in agreements],” said Joshua. “It can be a fairly short, simple prenup that basically says what each partner brings into the marriage remains theirs.”

In addition to prenuptial agreements, couples who are getting married later in life also need to consider how to combine their financial lives. Before getting married, they should determine their combined net worth, which includes disclosing their total income sources and monthly expenses, and how they will divide their shared living expenses. They should also consider how their new marriage will impact their taxes and other benefits and hire a tax adviser to help with issues such as financial aid and scholarship eligibility, tax credits and social security benefits.

Finally, estate planning is a major issue that many elderly couples worry about, so it's important that they prepare estate documents (such as trusts or wills) and their future healthcare needs to establish a sense of comfort and security.

Read, “The Journey: The financial complications of getting married later in life,” in its entirety. The article was also published in *The Kansas City Star*, *The Pittsburgh Post-Gazette*, *ArcaMax*, *The Bulletin and The Morning Call*.

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