



## DON'T JUST CHANGE YOUR WILL

Because our relationships have lacked legal recognition of any sort for so long, most of us know how important it is to have a will or a trust and keep it up to date, says Rachel J. Robasciotti, the founder and president of Robasciotti & Associates Inc., a financial planning and investment management firm that has specialized in the needs of LGBT clients since 2004. But when you get married or divorced (or have kids), it's essential not just to update your will but to also change the beneficiary designations on *each* retirement account and life insurance policy (even group policies offered through employers). That's because, in general, named beneficiaries trump instructions left in wills or trusts. "Even if you don't think a change is necessary," says Robasciotti, "it's a good idea to review your beneficiary designations every few years. You may be surprised at how much things can change. We check in on the beneficiary designations for our clients' retirement accounts every year, and about half of the time a change is requested."



Want to say "I do" with diamonds?

**A. Jaffe's new same-sex collection offers the antidote to boring bands: a ring that features baguette and round diamonds that are distinctively arranged to say "I Love You" in Morse code.**



**Where can we obtain a marriage license?** You can apply at any city or town clerk's office. Some accept applications online, but the process must be finalized in person.

**What documentation is needed?** Bring two forms of ID to prove age and identity such as a birth certificate, driver's license, or passport. Divorced applicants and minors may require proof of dissolution of previous marriages, domestic partnerships, and civil unions, or the written consent of both parents. Check with the office in advance.

**Can the waiting period be waived?** The mandatory 24-hour waiting period between the issuing of the marriage license and the ceremony can be circumvented with a judicial waiver. Consult with the clerk to make arrangements.

**Who can perform the ceremony?** A valid license entitles the holders to a civil marriage ceremony or a religious ceremony, provided the clergy member or house of worship approves. City and town clerks that issue marriage licenses also perform civil ceremonies, as do eligible officiants throughout the state.

**How much does it cost?** A marriage license in New York City costs \$35. The ceremony is an additional \$25 if performed by the clerk. Outside New York City, the marriage license costs \$40.

**Should we bring a witness?** Yes, try to bring at least one adult witness over age 18. It is likely, but not guaranteed, that clerks' offices can provide a witness.

**Can we change our last names?** The marriage license application offers spouses the option of keeping or changing their last names in a variety of formulations.

**Will our marriage be recognized by other states?** While six states, one district, and the Coquille Indian Tribe in Oregon recognize same-sex marriages performed in New York, most states and the federal government do not. As of press time, California, Connecticut, D.C., Hawaii, Illinois, Iowa, Massachusetts, Maine, Nevada, New Hampshire, New Jersey, Maryland, Rhode Island, Vermont, Washington, and Wisconsin are expected to recognize the union as either a marriage, civil union, or all-but-marriage civil partnership, which may afford a different status.

## What Your Money Will Buy<sup>4</sup>

*Any wedding is going to cost you. But you can save some cash by trading the Empire State for the Hawkeye State.*

**NEW YORK CITY**  
\$21,885 - \$36,475

**DES MOINES**  
\$14,575 - \$24,291



7. "Pour Some Sugar on Me" -Def Leppard



8. "Let's Get It Started" -Black Eyed Peas



9. "We Are Family" -Sister Sledge



10. "Celebration" -Kool & the Gang

**SOURCES:** 1 Public Religion Research Institute surveys from July 2011; 2 Human Rights Campaign; Intersections International; Institute for Welcoming Resources; individual denominations; 3 Class-Acts.com; 4 CostOfWedding.com