InformationNOW
Information for people in Newcastle upon Tyne

Getting married again and your finances

Remarriage and your finances

It's a good idea to think about how you will manage your new financial and legal arrangements when marrying or starting a new **civil partnership** in later life. We recommend seeking advice from an Independent Financial Adviser. Read more on InformationNOW **Getting advice about your finances.**

Your benefits

Remarriage, civil partnership or living as a couple can affect your **means-tested benefits** due to the addition of your new partner's income. You will need to inform your benefits office as soon as possible to let them know of the changes in your circumstances.

You can get benefits advice from a local independent service. They can help guide you through the application process and explain how some benefits may impact upon another. Services in Newcastle include:

- **Citizens Advice Newcastle (CAN)**.
- **Newcastle Welfare Rights Service** have **self help material** on their website
- **Search Newcastle** give benefits advice to older people in the West of Newcastle
- **Disability North** give disability related benefit advice, help with appeals and representation at tribunals

Search for Benefits advice organisations

Location:
Postcode:
Search

Your State Pension

If you remarry or register for a Civil Partnership after you have reached state pension age, you can use your ex-partner's National Insurance record for your basic **state pension**. This will allow you to receive a higher rate of pension.

Widows, widowers and surviving civil partners who have reached state pension age can also inherit some or all of their late partner's **additional pension** or graduated retirement benefit.

If you have your own private pension scheme and remarry or form a civil partnership, you may like to change the nominated beneficiary for your pension.

If you need more guidance about pensions contact **Pension Wise,** a free, impartial service.

Your will

If you marry again or form a new civil partnership, any existing **wills** that you have will be invalid. However, your will is still valid after a divorce or your civil partnership is dissolved. Contact your solicitor to make any changes to your will or to create a new one.

Read more about **wills** on InformationNOW.

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Useful Organisations

Money Helper

Email: pensions.enquiries@moneyhelper.org.uk

Website: https://www.moneyhelper.org.uk/en

Address: Holborn Centre, EC1N 2TD

Society of Later Life Advisers (SOLLA)

Email: admin@societyoflaterlifeadvisers.co.uk

Website: www.societyoflaterlifeadvisers.co.uk

Telephone: 0333 2020 454

Address: PO Box 590, ME10 9EW

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