

*Probate Court wishes to
extend our congratulations
and best wishes
for a happy future together.*

Judge Ralph (Ted) Winkler has proudly served as the Hamilton County Probate Court Judge since 2015. He was reelected to a second term in November 2020. As Probate Judge, Judge Winkler presides over cases involving adoptions, marriage licenses, estates, guardianship, mental health, name changes, and other probate matters, many of which concern families in some way. Judge Winkler is honored to hold this position of public trust and his mission is to ensure that Probate Court delivers prompt and friendly access to justice with dignity and respect for all.

Over his extensive legal career in the courtroom and 24 years of judicial service, Judge Winkler's long-standing professional dream has been to serve as Hamilton County's Probate Judge where he has had the great honor and privilege to help unite couples and join children and parents together in forever families.

LOCATION & HOURS

William Howard Taft Law Center
230 East Ninth Street, 10th Floor
Cincinnati, OH 45202

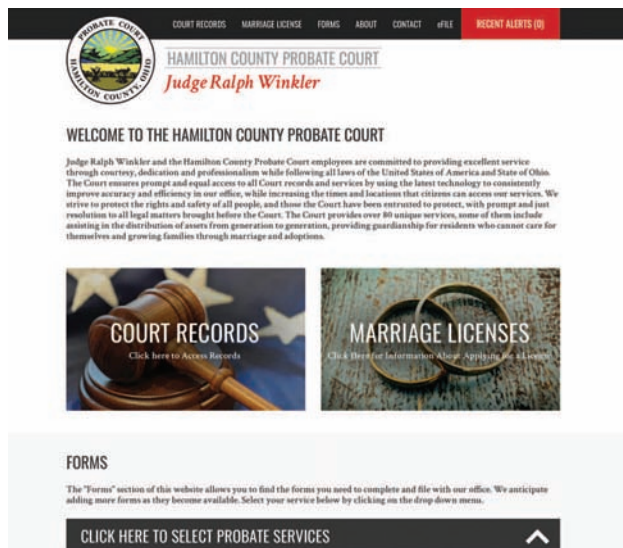
Phone: 513-946-3589

Fax: 513-946-3577

Monday- Friday 8 AM- 3:45 PM

* Note: We no longer issue licenses or conduct transactions after 3:45 PM.

**For more information about
Probate Court services,
be sure to visit our website
www.probatect.org**



The information in this pamphlet is provided as a service of the Court and does not constitute legal advice which can only be given to you by an attorney. Many probate and family law matters involve complex and valuable rights.



Hamilton County Probate Court
Ralph Winkler, Judge

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Ralph Winkler JUDGE, PROBATE COURT
HAMILTON COUNTY, OH



**Informational Guide For
Newly Married Couples**

CONSIDER WHO TO NOTIFY

Spouses planning on taking their partner's last name should remember to change their Social Security records. This service is provided through any of Ohio's 47 Social Security offices.

If a spouse changes their last name or address, they should also notify the Bureau of Motor Vehicles, the Board of Elections, credit card companies, and all financial institutions at which they have accounts.

Both spouses should notify their employers of their change in marital status and may wish to adjust their federal income tax withholding, and any beneficiary designations on insurance, retirement plans, and payable/transfer on death accounts.

Some loan agreements, divorce decrees and domestic court rules require notice of change of marital status. Notice may also be required if a safe deposit box is leased.

REVIEW YOUR INSURANCE POLICIES

It may be important to review your insurance coverage and notify your insurer as to the change in your marital status for a few reasons.

Homeowners and Renters - If you lived separately prior to marriage, the standard homeowner/renter policy generally extends to the spouse of the owner of the policy, but the amount of content coverage should be reviewed as the result of combining possessions under one roof.

Auto - Auto policy rates usually decrease with a multi-car policy under one insurer and sometimes with a change in marital status. Policies can also change depending on the neighborhood where you reside. If you already share a policy, your agent should be notified of a change in name or place of residence.

Medical - Prior to marriage, notify your employer of your expected change in marital status. Many

employers that offer medical insurance require that you identify whether your spouse's employer also offers coverage. If you have the option to choose, you may wish to decide which spouse has access to better coverage and the right plan for your new family status.

SAFEGUARD YOUR RECORDS

After the wedding, with a new marriage license and making any changes to your Social Security record, it is a good time to think about keeping these important documents in a safe location where you and your spouse know where to find them. Other important documents that you may wish to store for safe keeping include: original wills; birth certificates; deeds; insurance policies; business agreements; court decrees; bonds; stock certificates; CDs; recent tax returns; military service papers; burial instructions; cemetery plot deeds; and living wills.

CONSIDER YOUR PROPERTY OWNERSHIP

In Ohio, individual ownership of real estate or personal property by each spouse does not automatically change to joint or co-ownership after marriage as occurs in community-property states. In Ohio, married couples acquire certain property interests including, among others, the right of support, dower interest in real estate, and the right to remain in a residence after the death of the other spouse.

As a newly married couple you may wish to consider the possibility of co-ownership of your property. Specific types of property commonly held jointly are: homes; checking and savings accounts; investments (stocks and bonds); and automobiles.

This form of joint ownership is called "joint and survivorship property." Upon the death of one of the spouses, his or her shares pass automatically to the surviving spouse. Establishing a joint and survivorship account at a financial institution is a simple process. Establishing a joint and survivorship

deed to real estate is more complicated and should be accomplished through an attorney.

As a couple you may wish to consider consulting an attorney to have a will created for important estate matters including the guardianship of minor children.

For more information about property ownership and simple ways to avoid probate transfers upon death, visit the Probate Court's Good Deeds page at

<https://www.probatect.org/about/good-deeds-program>

or scan the QR code below:

