

| CASH FLOW ISSUES | YES | NO |
|--|--------------------------|--------------------------|
| <p>As a couple, do you need to discuss financial topics? If so, consider the following:</p> <ul style="list-style-type: none"> ■ Your own individual career and personal goals. ■ The amount you are both comfortable saving for the future and the amount you are comfortable spending now. ■ The issues that may cause money-related stress between you. | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Will your cash flow needs change? If so, consider developing a new income and expense plan.</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Do you need to adjust how much you are saving?</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Do you need to establish responsibilities for who handles the finances?</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Do you plan to combine finances?</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Do you and your spouse use credit cards? If so, consider which card provides the best benefits (features, points etc.) and the potential benefits of consolidating the number of cards.</p> | <input type="checkbox"/> | <input type="checkbox"/> |

| ASSET & DEBT ISSUES | YES | NO |
|--|--------------------------|--------------------------|
| <p>Have your investment goals or risk tolerance for any of your accounts changed as a result of the marriage?</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Do you maintain separate accounts (investments, checking, saving)? If so, consider the benefits of opening joint accounts.</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Do you or your spouse have any substantial debts? If so, consider the following:</p> <ul style="list-style-type: none"> ■ Pay down debts with the highest interest rates first. ■ Consolidate debts when possible. (continue on next column) | <input type="checkbox"/> | <input type="checkbox"/> |

| ASSET & DEBT ISSUES (CONTINUED) | YES | NO |
|---|--------------------------|--------------------------|
| <p>Do you need to determine the size of the emergency fund?</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Are there credit history issues? If so, consider:</p> <ul style="list-style-type: none"> ■ Pulling annual credit reports to understand where the issues arise. ■ Developing a plan to rebuild credit history. ■ Maintaining joint credit cards, to help build the credit history of the spouse with poor credit. | <input type="checkbox"/> | <input type="checkbox"/> |

| INSURANCE PLANNING ISSUES | YES | NO |
|---|--------------------------|--------------------------|
| <p>Are you each currently covered by your respective employer's health insurance? If so, consider the following:</p> <ul style="list-style-type: none"> ■ One health plan may be more advantageous than the other. ■ There is a limited window to enroll after a qualifying event. ■ For the Health Insurance Marketplace, you have 60 days after your marriage to enroll according to the special enrollment period rules. ■ If participating in a Health Savings Account, family plans offer higher contribution levels than individual plans. | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Has there been a change to the amount of life/disability coverage you need?</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Do you need to update homeowners or renters insurance? If so, consider adding your spouse to the policy and updating the coverage in light of the combined value of your belongings, including jewelry.</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Do you and your spouse own vehicles? If so, consider reviewing auto insurance policies to see if there can be a cost savings from consolidating.</p> | <input type="checkbox"/> | <input type="checkbox"/> |

| TAX PLANNING ISSUES | YES | NO |
|---|--------------------------|--------------------------|
| <p>Do you need to review your filing status? If so, MFJ offers more deductions than MFS and will result in lower tax liability in most cases. MFS can make sense in certain situations, such as business owners attempting to qualify for the QBI deduction.</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Do you need to review and update withholding?</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Do either of you have tax loss carryforwards? If so, consider how to best utilize such carryforwards in the future.</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Does your new filing status and Adjusted Gross Income impact your ability to contribute to tax-advantaged accounts?</p> | <input type="checkbox"/> | <input type="checkbox"/> |

| LONG-TERM PLANNING ISSUES | YES | NO |
|--|--------------------------|--------------------------|
| <p>Are you planning on making any major expenditures in the near future (such as buying a home, home improvements, or education)? If so, consider developing a plan now to ensure adequate funding.</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Do you need to review or compare goals as a result of the marriage?</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Do you need to create or update your estate plan?</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Do your beneficiary designations need to be reviewed and possibly updated? This includes retirement plans, life insurance, and TOD accounts.</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Do you or your spouse have a successful business, sizable inheritance, unpaid debts or a bad credit rating? If so, consider a prenuptial agreement.</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Do you plan on having children and want yourself or your spouse to stay home to raise the children? If so, consider the ability to pay for a major purchase (such as a house) and living expenses on one income.</p> | <input type="checkbox"/> | <input type="checkbox"/> |

| OTHER ISSUES | YES | NO |
|---|--------------------------|--------------------------|
| <p>Were you or your spouse previously married? If so, consider the following:</p> <ul style="list-style-type: none"> ■ Note any claim an ex-spouse may have on assets. ■ If there are support obligations, consider how they will impact cash flow. ■ Note the impact of remarriage on Social Security benefits. | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Do you or your spouse have children from a previous marriage? If so, consider the following:</p> <ul style="list-style-type: none"> ■ How the children from the previous marriage will be included in the estate plan. ■ The extent to which a prenuptial agreement is needed. ■ If the children from the previous marriage are minors, the extent to which they will require financial assistance (including education funding). ■ If the children from the previous marriage are minors and will be attending college soon, financial aid for FAFSA-schools will be based on the income and assets of the custodial parent. | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Are you or your spouse planning to change names? If so, be sure to take all proper legal steps, and make global updates (Social Security, driver's license, passport, financial accounts, etc.).</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Are there state-specific issues that should be considered, such as living in a community property state?</p> | <input type="checkbox"/> | <input type="checkbox"/> |

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Wealth Management with *Wisdom and Care*



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