

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. ■ What issues might 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 or keep them separate?</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 both currently covered by your respective employers 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 wedding 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 value of you and your spouse's 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 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 carryovers? If so, consider how to best utilize that carryover 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 purchases in the near future (such as buying a home, home improvements, or education)? If so, consider developing a plan now to purchase and pay for it.</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 the account beneficiaries 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 you 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"> ■ Does the ex-spouse has a legal claim on any of the assets? ■ Is there alimony and how it will impact cash flow and tax planning? ■ Social Security benefits will change based upon remarriage. 	<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"> ■ The extent to which 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 there state specific issues that should be considered, such as living in a community property state?</p>	<input type="checkbox"/>	<input type="checkbox"/>

As an Independent Wealth Management firm, we strive to help families plan and manage the aspects of their financial lives. Our objective is to mitigate or eliminate the financial challenges that can distract families from enjoying what matters most to them. By following a goal-oriented approach supported by objective advice and guidance, our goal is to provide our client's peace-of-mind to enjoy the live's they have worked hard to accomplish. Put simply, Your Success is Our Priority.

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