

## Life Events Planning Checklist Getting Married



### Before Wedding

- Make time for big conversations about money. For example: how will you handle one partner's debt? How will you make decisions on spending and saving? Will you pool your money and pay bills from a joint account or keep money separate and assign certain bills to one person?
- Create New Projections with Updated Cash Flow
- Review Updated Liquidity Needs
- Review and Update Financial Goals -New Short and Long-Term Goals Because of Marriage

- Pre-Nuptial Agreement if needed
- Decide on Titling of Accounts -Joint Accounts or Separate?
- Review Insurance to Make Sure There is Sufficient Coverage
- Review Future Spouse's Investments, 401(k), Etc.

### After Wedding

- Make Sure All Estate Documents are Updated
- Take a Look at Balance Sheet and Update Assets and Liabilities
- Make Changes to Titling of Accounts if Needed
- Decide on Beneficiaries for Accounts
- Review Tax Situation with CPA
- Review all of these items with your financial advisor.

While this check list can start as a guide, speaking to an independent fiduciary financial planner is the best way to get your financial life in order. Reach out to us today!

All the Best !

*Gordon Achtermann*