



TRANSPARENCY - Get “financially naked” with each other about key money aspects:

- ☐ Income
- ☐ Spending/ Lifestyle
- ☐ Assets
- ☐ Liabilities



FUTURE DREAMS - Share your future dreams and desires to be funded

- ☐ Wedding and honeymoon
- ☐ Work Sabbaticals
- ☐ Career shifts
- ☐ Home improvements
- ☐ Additional properties
- ☐ Children



LEGAL ASPECTS OF PROPERTY - Consult with a legal expert

- ☐ Consider any legal agreements that you want to make – for anyone who desires to understand the concepts of community property & separate property
- ☐ This may not apply to you if you desire to fully combine and not maintain separate property status of any assets
- ☐ These agreements are best completed pre-nuptial but can be done post-nuptial
- ☐ Can be edited or rescinded in the future



ESTATE PLANNING - Create a joint estate plan

- ☐ Ensuring your money goes where you want
- ☐ You don't necessarily need to have all the same beneficiaries
- ☐ Granting each other as your POAs and Healthcare Agents
 - Each having your own “back-ups” to these roles
- ☐ Guardianship for Pets and Children



PROTECTION - Discuss protections needed for each other (or not)

- Reasons for life insurance and disability insurance
- Determine your goals for each other (if any) and run an analysis to quantify need
- Being mindful of your age and health now v. waiting until later



PLANNING TOGETHER - Consider creating a Joint Financial Plan, even if you don't commingle assets



FUTURE INVESTMENTS - Consider creating a Joint Investment account for specific family goals or future enhancements to your retirement lifestyle together



PARENTAL CONSIDERATIONS - Discuss differences in your money backgrounds and family resources

- Will anyone depend on you financially (parent, sibling?)
- Will you potentially inherit money that would require planning, change your lifestyle, etc.?
- Keep in mind any Wills or Trusts your parents have are not editable by you
- However, in creating your own estate plan, you decide where your money goes



QUALIFYING EVENT – Changes to your Employer Benefits, especially health plan access and cost

- Marriage and children are qualifying life events so you can change your health plan enrollment at those times without it being “open enrollment” season



EXPANDING YOUR FAMILY - Specifics about adding Children

- Creating the maternity/ paternity leave you desire
- Adding childcare costs, extra postpartum support, etc. to your finances
- Fluctuations of income based on family needs
- Your values about education and how to save for them
- Other investments for children (e.g. custodial Roth IRA)
- Increased need for life and disability insurance
- Guardianship considerations - have at least 2 “back ups” in your estate plan

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