



Collaborative Financial Solutions, LLC
CA Insurance License
#0B33145
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Getting Married Checklist

Getting Married Checklist

General information	Yes	No	N/A
1. Has relevant personal information been gathered? <ul style="list-style-type: none"> • Names, ages, health statuses • Dependents • Children from previous marriages 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Has financial situation been assessed? <ul style="list-style-type: none"> • Income • Expenses • Assets • Liabilities 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			
Money management	Yes	No	N/A
1. Have assets been itemized separately/together?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Have debts been itemized separately/together?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Has an apportionment of responsibility for expenses been determined?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Have separate/joint savings plans been discussed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Will separate/joint checking/savings accounts be used?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Has a record-keeping system been devised?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Are there any credit history concerns?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			
Housing	Yes	No	N/A
1. Homeowner?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. If not, is a home purchase planned?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Have home ownership options (e.g., joint, sole) been considered?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			

Insurance planning	Yes	No	N/A
1. Is health insurance needed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Will separate health insurance plans be maintained?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Will health coverage be combined?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Does life insurance need to be purchased/upgraded?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Does automobile insurance need to be purchased/upgraded?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Does homeowners/renters insurance need to be purchased/upgraded?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Does disability income insurance need to be purchased/upgraded?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Does personal liability insurance need to be purchased/upgraded?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Will beneficiary designations be changed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			
Investment planning	Yes	No	N/A
1. Have investment profiles been determined separately/together?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Have investment goals separately/together been considered/prioritized?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Has size/frequency of investments been determined?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Are separate/joint investments contemplated?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Are there current investments? • Stocks • Bonds • Mutual funds • Annuities • Real estate • Art/collectibles	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			
Retirement planning	Yes	No	N/A

1. Is a retirement plan available? • IRA • Employer-sponsored retirement plan • Beneficiary designation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Will one or both plans be funded?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			
Estate planning	Yes	No	N/A
1. Is there a will?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Will changes be made to the will?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Is there a trust?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Has setting up trusts been considered?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Have durable power of attorneys been considered?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Have health-care directives been established?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Are spousal property transfers anticipated?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Is there a concern about equalizing estates?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			

The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual. To determine which investment(s) may be appropriate for you, consult your financial advisor prior to investing. All performance referenced is historical and is no guarantee of future results. All indices are unmanaged and cannot be invested into directly.

The tax information provided is not intended to be a substitute for specific individualized tax planning advice. We suggest that you consult with a qualified tax advisor.

Securities offered through LPL Financial, Member FINRA/SIPC



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