

Communication is the First Step to Your Financial Plan

One of the most common reasons a marriage fails is money. So before your nuptials or shortly after, sit down with your spouse and discuss important financial planning and money issues. Starting sooner rather than later will solve the problem before it ever becomes one. If you need help in getting started, working out a plan, or are finding holes along the way, ask for help from your trusted financial advisor.



Inquire about advice on other
“Life Events” including:

- Retirement
- Job Change
- New Child
- New Wealth
- Divorce
- Family Loss



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MARRIAGE

Life is Full of
Changes



Where do We Start?

- Consider how integrated you want your finances to be.
 - Check state rules on community property.
- Develop a financial plan that fits for both of you.
 - Identify your goals for the future such as buying a home, starting a family, and retiring in comfort.
 - Get help with your personal Introductory Financial Planning consultation.
- Start investing now to achieve your financial goals.



How Should We Manage Our Shared Finances?

- Make your name change official.
 - Order certified copies of your marriage certificate.
 - Notify your employer, the Social Security Administration, and the DMV.
 - Order replacements for credit cards and bank accounts.
- Request copies of your credit reports to check accuracy. (www.annualcreditreport.com)
- Work together to eliminate unneeded debt.
- Consider your income filing choices.
 - Work with a tax advisor to assess whether to file jointly or individually.
 - Update your W-4 forms which can be found at www.irs.gov.
- Determine current insurance needs and what they will be if/when you have children.
 - Check your life, health, and disability coverage and eliminate any duplication.
- Review and update files for all personal accounts and property.
 - Update beneficiaries for your IRAs, 401(k) and life insurance.
 - Update your name on the titles of all property you own.
 - For individual accounts, consider a Payable-on-Death or Transfer-on-Death arrangement to name a beneficiary.
- Create or update your estate plan, wills, and trusts to include your spouse.
- Review your financial plan and portfolio regularly to stay on track.

Realizing Your Dream

If you need help reviewing these documents, setting up a plan, or completing any of these tasks, set up an appointment for an Introductory Financial Planning Consultation with Jennifer Homman or Erin Jones.