

Getting married

Action plan checklist

Creating a financially secure future together depends largely on the choices you and your spouse make today. Use this checklist to help manage your transition.

Where do I start?

- Discuss how integrated you want your finances to be.
 - Consider the rules in your state concerning community property. Visit the IRS website (www.irs.gov) to learn more.
- Develop a financial plan you can both live with.
 - Create a family net-worth statement.
 - Identify your goals for the future, such as buying a home, starting a family, and retiring comfortably.
 - Find out all the ways Schwab can help you make decisions about your investments. Go to schwab.com/portfolioreview to learn more.
- Start investing now toward your financial goals.
 - Consider opening a Schwab One® brokerage account. Go to schwab.com/schwabone.
 - Consider opening a Schwab IRA. Go to schwab.com/ira.
 - Get invested with professionally managed, broadly diversified portfolios offered by Schwab. Go to schwab.com/portfolios.
 - Set up regular, automatic funding to an investment account. Go to schwab.com/accountsandservices.
 - Get help with investing basics—find tips and guidance on investing at schwab.com/howtoinvest.

How should we manage our shared finances?

- If you're changing your name, take the necessary steps to make it official.
 - Order certified marriage certificate copies for agencies that require originals.
 - Notify your employer, the Social Security Administration, and the Department of Motor Vehicles.
 - Order replacements for credit cards and other documents to reflect your new name.
- Request copies of your credit reports to check them for accuracy.
- Work together to eliminate unneeded debt.
- Consider your income-tax-filing choices.
 - Have a tax professional assess whether to file taxes jointly or separately.
 - Update your W-4 forms with your employer (employee withholding allowance form).
 - Use the IRS Withholding Calculator (www.irs.gov) to see if you need to adjust your tax withholding.
- Determine your insurance needs now, and if or when you have children.
 - Make sure you're not duplicating coverage with your life, health, or disability insurance.

- Review and update files for all personal accounts and property.
 - Update beneficiaries for your IRAs, 401(k) plans, and life insurance policies.
 - Update your name on the titles of all property you own.
 - For separately titled accounts, consider a payable-on-death arrangement to name a beneficiary on your bank account, or a transfer-on-death arrangement to name a beneficiary for your stocks, bonds, and mutual funds.
- Consider updating your estate plan, wills, and trusts to include your spouse.
- Review your financial plan and portfolio regularly to stay on track.

We're here to help.

Speak with a Schwab investment professional at [1-866-855-7545](tel:1-866-855-7545).

Schedule an appointment at a Schwab branch near you at schwab.com/branch.

Notes

This information is not intended to be a substitute for specific individualized tax, legal, or investment planning advice. Where specific advice is necessary or appropriate, Schwab recommends consultation with a qualified tax advisor, CPA, financial planner, or investment manager.

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