



GETTING MARRIED CHECKLIST

CUSO Financial Services, LP

Retirement Planning & Investment Center

Workers Credit Union
815 Main Street Fitchburg, MA 01420

www.wcu.com
800-221-4020

General Information	Yes	No	N/A
1. Has relevant personal information been gathered? <ul style="list-style-type: none">Names, ages, health statusesDependentsChildren from previous marriages			
2. Has financial situation been assessed? <ul style="list-style-type: none">IncomeExpensesAssetsLiabilities			
Notes:			

Money management	Yes	No	N/A
1. Have assets been itemized separately/together?			
2. Have debts been itemized separately/together?			
3. Has an apportionment of responsibility for expenses been determined?			
4. Have separate/joint savings plans been discussed?			
5. Will separate/joint checking/savings accounts be used?			
6. Has a record-keeping system been devised?			
7. Are there any credit history concerns?			
Notes:			

Housing	Yes	No	N/A
1. Homeowner?			
2. If not, is a home purchase planned?			
3. Have home ownership options (e.g., joint, sole) been considered?			
Notes:			

Insurance planning	Yes	No	N/A
1. Is health insurance needed?			
2. Will separate health insurance plans be maintained?			
3. Will health coverage be combined?			
4. Does life insurance need to be purchased/upgraded?			
5. Does automobile insurance need to be purchased/upgraded?			
6. Does homeowners/renters insurance need to be purchased/upgraded?			
7. Does disability income insurance need to be purchased/upgraded?			
8. Does personal liability insurance need to be purchased/upgraded?			
9. Will beneficiary designations be changed?			
Notes:			

Investment planning	Yes	No	N/A
1. Have investment profiles been determined separately/together?			
2. Have investment goals separately/together been considered/prioritized?			
3. Has size/frequency of investments been determined?			
4. Are separate/joint investments contemplated?			
5. Are there current investments? <ul style="list-style-type: none"> • Stocks • Bonds • Mutual Funds • Annuities • Real estate • Art/collectibles 			
Notes:			

Retirement planning	Yes	No	N/A
1. Is a retirement plan available? <ul style="list-style-type: none">• IRA• Employer-sponsored retirement plan• Beneficiary designation			
2. Will one or both plans be funded?			
Notes:			

Estate planning *	Yes	No	N/A
1. Is there a will?			
2. Will changes be made to the will?			
3. Is there a trust?			
4. Has setting up trusts been considered?			
5. Have durable power of attorneys been considered?			
6. Have health-care directives been established?			
7. Are spousal property transfers anticipated?			
8. Is there a concern about equalizing estates?			
Notes:			

Disclaimer:

Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer [Member FINRA/SIPC](#) and SEC Registered Investment Advisor. Products offered through CFS: **are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal.** Investment Representatives are registered through CFS. The Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.

*CUSO Financial Services, L.P. (CFS) does not provide tax or legal advice. For such guidance, please consult your tax and/or legal advisor.