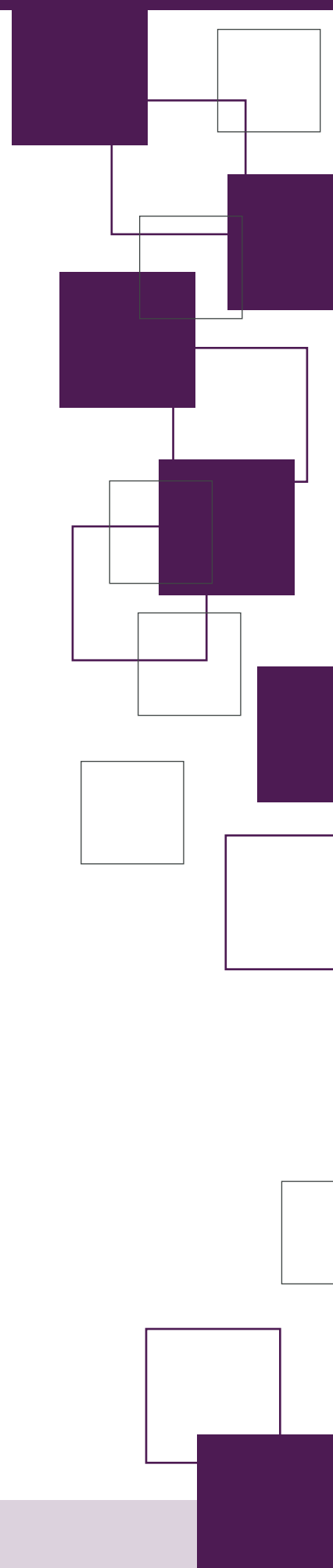




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PREMARITAL PREPAREDNESS CHECKLIST

In financial planning, setting clear and concise goals is paramount. As your wealth advisor and advocate, we help you uncover the Ideal Life you want to lead, and then we create a roadmap to get you there, when you want to be there. We've found that using checklists is the best way to facilitate financial planning so you will ultimately reach your Ideal Life goal. Our Bradley Wealth Premarital Checklist is centered around people who are approaching or considering marriage, or for parents who have children planning their marriage. We will use your responses as a guide to ensure your financial plan continues to meet your goals, preferences, and timeline.



1. PORTFOLIO REVIEW

- What refinements need to be made in the asset-management model based on the pending change in marital status?

2. REVIEW OF HELD-AWAY ASSETS

- (for consideration as part of the larger financial plan)

3. REVIEW OF OUTSTANDING DEBTS/ LIABILITIES

4. PRENUPTIAL AGREEMENT

- (to ensure that, in the event of a divorce, both parties' interests are protected)

5. DEFINE THE WEALTH-TRANSFER STRATEGY

- If there are children from previous marriages

6. CONSULTATION ON FINANCIAL BOUNDARIES

- Will the couple blend personal finances, maintain separate financial lives or create a hybrid structure?

7. PREMARITAL FINANCIAL PLAN

- Cash-flow and budget analysis
- Discovery of long-term financial goals
- Consultation on clarifying values and financial decision-making

8. INSURANCE REVIEW

- Perform a comprehensive beneficiary review of all policies
 - Homeowners' insurance
 - Automobile insurance
 - Life insurance: Are there employment benefits?
 - Health insurance: Are there employment benefits?
 - Disability insurance: Are there employment benefits?
 - Umbrella liability insurance
 - Which policies need to be canceled?

- Which need to be updated?
- Which need to be acquired?
- What coverages need to be changed?

9. INFORMATION CHANGES

- Insurance policies: review terms and beneficiaries
- Wills and trust agreements (self/parents/others)
- Social Security status
- Powers of attorney
- Advance medical directives
- Bank accounts: define survivorship
- Investment accounts: define survivorship
- Credit card accounts: define survivorship
- Health savings accounts (HSA)

10. DOCUMENTATION/FINANCIAL RELATIONSHIPS REVIEW

- Impact of marriage on previous divorce settlements
- Status of previous marital partners: define and clarify awareness of all entitlements
- Loans and contractual agreements (both obligations and benefits)
- Annuity contracts
- Investment account statements
- Pension plans: review beneficiaries and wealth-transfer strategies
- Retirement accounts: review beneficiaries and wealth transfer strategies for 401(k) and IRA
- Children's financial accounts: review wealth-transfer strategy
- Titles of all hard assets (such as real estate, jewelry and investment-grade art): review if retitling or change in survivorship benefit is needed

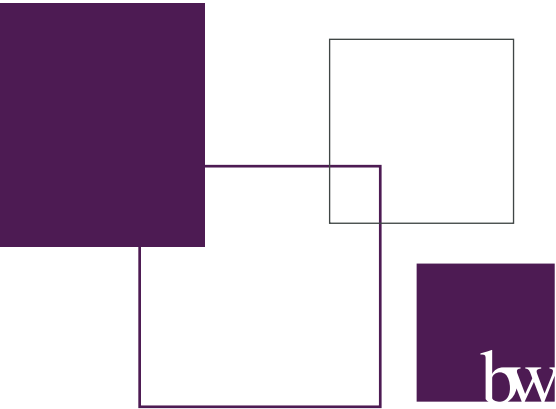
- Business ownership/partnership agreements: review survivorship and wealth-transfer strategy
- Deferred compensation agreements and account balances: review survivorship and wealth-transfer strategy
- Stock option plans: review survivorship and wealth transfer strategy

- Current employment and benefits
- Formal medical diagnosis regarding mental illness and/or substance abuse
- Safe deposit box access and inventory
- Home safe access and inventory
- Original marriage license
- Details about significant unspecified assets that have potential value (such as software programs and manuscripts)
- Property owned and/or acquired by gift or inheritance prior to marriage (both parties)
- Social media accounts and passwords

11. TO KEEP ON FILE

- Social Security numbers for all parties (adults and children)
- Birthdates (adults and children)
- Birth certificates (adults and children)
- Account numbers and passwords

INTERESTED IN HAVING A
COMPLIMENTARY REVIEW?
Give us a call (619) 512-4100



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