

## Meet SHANNON (58)....

Residence	\$400,000 (Mortgage \$120,000)
Pension	Will provide stable monthly income
Retirement Account	\$300,000
Savings	\$30,000
Brokerage	\$100,000
Credit Card Debt	\$5,000

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## and SHAWN (60)

Residence	\$1,500,000 (Mortgage \$300,000)
Commercial Real Estate:	\$2,000,000 (Mortgage: \$800,000)
Rental Property	\$500,000 (Mortgage \$200,000)
Ownership Business:	\$3,000,000 (Loans/LOC \$500,000)
Business Assets	\$500,000
Brokerage	\$1,000,000
401K, IRA	\$800,000

Shawn, a father of two adult children from a previous marriage, is a successful entrepreneur with significant assets (real estate, investments, a thriving business). Shannon, a mother of one adult child, is a teacher with modest savings and a comfortable pension. This is an exciting time in their lives, and it's also an important moment to review their financial situation and plan for the future together as they begin this new chapter.

### **Here are some key financial considerations second marriage couples like Shawn and Shannon may face:**

- Should they combine finances completely, keep them mostly separate, or create a hybrid system?
- Provide for children from previous marriages while also protecting your spouses financial future by establishing a comprehensive estate plan, including a will, trust, or other essential documents.
- How to handle any existing debts (e.g., mortgages, loans), coordinate retirement accounts (401(k), IRAs, pensions), and create a joint budget.
- Determine joint retirement goals and creating a plan to reach them.
- Consider a prenuptial agreement to protect assets acquired before marriage.
- Plan for potential long-term care needs (e.g., assisted living, in-home care).

Good financial planning should align your money with what matters most - your unique set of life goals. You deserve financial advice tailored to your individual needs and having an advisor that understands those needs can make all the difference.

Let me help you embrace your financial future—and guide you with clarity, confidence, and control through the three most important steps:

### 1 Life Planning

Picture yourself in retirement.  
What does it look like to you?

What are your immediate goals and  
what do you want to accomplish long  
term?

What do you value and believe?

### 2 Financial Planning

What present financial resources are  
at your disposal (salary, business  
income, IRAs, 401(k)s, brokerage  
accounts)?

What future financial resources will  
you have (pensions, Social Security,  
inheritance, etc.)?

### 3 Investments

Only after steps one and two are  
complete, do we move onto  
this step.

Now we can begin building a  
portfolio that increases the  
likelihood of accomplishing the  
goals we set in your life plan.

Shannon and Shawn's advisor will ask plenty of questions about their dreams, goals, and priorities...

### 1 Life Planning

How do you envision balancing your  
financial obligations to your new  
spouse with your existing obligations  
to your children from previous  
marriages?

What are your individual and shared  
goals for your retirement, and how  
will we ensure those goals are met  
while also addressing potential  
long-term care needs?

How will we define and manage  
'shared' versus 'separate' finances  
within this marriage?

### 2 Financial Planning

How will we integrate your existing  
retirement income streams and  
investment portfolios to create a  
cohesive financial plan that  
maximizes your combined resources  
and minimizes tax liabilities

How will we address the potential for  
unequal asset contributions and  
ensure fairness in the distribution of  
assets, both during the marriage and  
in the event of death or divorce?

How will we handle potential  
healthcare expenses, including  
long-term care, so you have  
adequate insurance coverage to  
protect your combined assets?

### 3 Investments

Since I am only managing a portion  
of your investments, let's take a look  
at all your assets (not just the liquid  
ones) to make sure we are looking at  
your entire balance sheet.

We need to talk about how you feel  
about risk? We want to make sure  
you are only taking the amount of  
risk necessary to help your plan be  
successful.

We need to align your individual risk  
tolerances and investment time  
horizons to create a unified portfolio  
strategy that addresses both your  
short-term and long-term goals?

Congratulations on your upcoming marriage! Open communication and seeking professional advice are key to a financially independent and happy second marriage. I can help you navigate these important considerations. Schedule a complimentary consultation today!

Advisor logo and  
contact info.

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