



Remarriage checklist

As you begin this new chapter, make sure you and your partner are both on the same page. It's time to get real about how to finance your romantic merger.

Print our checklist and keep it handy. It can help you stay on track.

Have the big talk.

Start your new partnership right. Discuss retirement plans, investment style, your children's financial security and anything else that could affect long-term plans.

Decide if you want to merge your assets.

Are you ready to pool income with your partner? Or would you prefer to keep things separate and split household expenses in two?

Calculate where you stand today.

Use a [retirement calculator](#) to get a clear picture of what you have now and what you need to retire.

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Play catch-up as a couple.

If you have a few years before you retire, make sure you contribute as much as you can annually to your [401\(k\)s or individual retirement accounts \(IRAs\)](#), as well as your health savings account (HSA).

Be open to change.

It may cost more to retire as a couple. Pushing out your target retirement date or deciding to spend less in retirement may help get you closer to your goals.

Provide for your children.

If you're blending families, be upfront about how much each of you plans to contribute to their future education and/or living expenses – along with any [inheritance](#) you want to leave behind.

Address the age issue.

If there's an age difference between you and your partner, understand how to factor that into your decisions about [when to retire](#) and how much you'll need. Make sure you are both saving enough to provide for the younger spouse's retirement.

Consider a premarital agreement (prenup).

Prenups aren't just for Hollywood power couples. You may want to [negotiate now](#) to help eliminate any tensions about money later.

Decide on your dream home.

You and your partner may want to start your new life in a brand-new house. Consider how a new home purchase will affect your retirement income before you call the realtor.

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Build your team.

You're not in it alone. Make sure you've got the right [team of professionals](#) to help you create the life that you want.

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