



FRANKLIN TEMPLETON
INVESTMENTS

STARTING A FAMILY

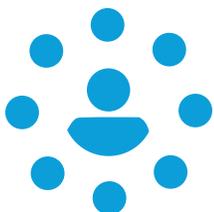
PLANNING FOR
WHAT'S NEXT



Starting a family is a big decision. With it comes more responsibility and an increased need for planning. However, with the realization that there is a need for additional planning, there is often less time as your days are filled with the responsibility of a newborn.

To help navigate life with children, consider the following steps.

LIFESTYLE



- Family is important.**
Help your children understand the importance of family. Spend time doing activities together – whether it’s reading a book, playing a board game, taking a walk, or going on a family vacation. Time spent together enforces the value of family.
- Be active.**
Underscore the importance of physical activity as a means for improving health and well-being.

FINANCIAL



- Assess your current savings and investments, make changes as necessary, and continue to save.**
Review your asset allocation models within your investment plans so that they match your goals, time horizon, and risk tolerance.
- Plan for education costs.**
Consider opening an education savings plan. The earlier you begin saving for your child’s education, even if it is just contributing a little each month, the more time available for your savings to grow and make financing education that much easier. Encourage other family members to join your efforts to save for school costs – think about discussing these options with grandparents and relatives.
- Children affect taxes.**
Review implications of having children prior to completing tax submissions.
- Research childcare savings options.**
Look into ways to save on childcare costs if needed. You may be eligible for workplace childcare assistance programs or other benefits like a *Dependent Care Flexible Spending Account*.
- You are now a role model.**
Set a good financial example for your children, as you will be their first financial role model. Teach your kids about finance early and throughout their time at home. Tools such as an allowance can teach them the value of money, as well as the importance of responsibilities.
- Seek a financial professional for help.**
Consider getting professional financial advice to further understand tax implications, assess appropriate savings vehicles, and make adjustments for your personal situation.

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HEALTH



- Review current health insurance coverage.**
Having a child is a good time to review and adjust your health insurance. Don't wait for the traditional enrollment period – the birth of a child qualifies you for a special enrollment period.
- Research other health insurance options.**
Take advantage of Health Savings Accounts to help cover medical expenses on a tax-free basis.

PROTECTION



- Consider emergency planning beyond saving money.**
Work with your attorney to establish a will and other estate planning documents.
- Ensure your children will be cared for if you are no longer around.**
Designate a guardian for minor children in the event that you and your spouse die. Your attorney can help you with this, so that you may avoid the unfortunate circumstance of not being prepared and having the courts choose for you.
- Assess whether current insurance coverage is sufficient for your growing family.**
Review your life and disability insurance policies (and consider opening them if you do not have them currently) to ensure that you have adequate coverage to protect your family.

PITFALLS



- Understand that there are multiple things to plan for and different ways to do so.**
Be careful about managing your savings, so that you don't lose focus on your retirement savings at the expense of saving for college. There are various options to try to optimize saving and paying for both.
- Take care of your family.**
If you have an IRA or insurance, make sure all beneficiary designations are in place including naming children as “contingent beneficiaries.”

PLANNING FOR WHAT'S NEXT

Franklin Templeton offers resources to help plan for what's next when starting a family. To learn more, visit us at franklintempleton.com or call Franklin Templeton at (800) DIAL BEN® / 342-5236 to obtain any of the following materials.



VIDEO

Understanding Investor Behavior

Watch these short videos to see how behavioral biases can affect our investing approach.

Five Strategies for College Saving Success

This video outlines five simple steps that you can do to help your college saving efforts.



DOWNLOAD

Financing Education Is a Retirement Issue

Financing education is a top investment goal that ultimately intersects and competes with retirement saving efforts.

10 Things You Should Know About 529 College Saving Plans

Learn why many new parents select 529 savings plans to help invest for their loved ones' future college expenses.

10 Things You Should Know About Health Savings Accounts

As high deductible health plans and health savings accounts rise in popularity, here are ten things everyone should know.

What You Need to Know About Beneficiary Designations

Do you have an IRA, annuities, or insurance? This brochure explains the importance of beneficiary designations and provides a way to record beneficiary information.



ONLINE

Spryng by Franklin Templeton Investments

Spryng is a personal crowdfunding tool designed to help existing Franklin Templeton 529 account owners save for the increasing costs in education.

College Planning Calculator

An in-depth calculator that helps compare projections of future college expenses with potential college funding options including a 529 savings account, grants, and student loans.

Open an Account

If you are interested in opening a new retirement or investment account with Franklin Templeton, visit franklintempleton.com.

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