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INVESTMENTS

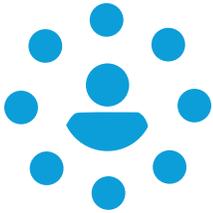
PLANNING FOR
WHAT'S NEXT

GETTING MARRIED

Getting married is about more than spending your life with that special person you love. Marriage is one of the biggest lifestyle adjustments most of us will make. Merging two lives into one takes planning and compromise. Beyond the wedding day, there are many considerations to take into account.

To help you address some of the unknowns, consider starting with the following steps.

LIFESTYLE



- Plan for the wedding and start with a budget.**
You'll find many ways that you can spend money when planning a wedding, but try to think of the incremental value of each additional cost.
- Think of your future beyond the wedding day.**
The wedding is important, but the rest of your life is far more important than a single (albeit significant) day. Starting your married life with a financial strain may not be worth overspending on your wedding. And it may hinder your ability to save for retirement, purchase a home, or start a family.

FINANCIAL



- Work together.**
Remember that there are two of you working together and sharing expenses. Discuss and work through your finances together as a team.
- Determine the best savings plans for your situation.**
Employer benefits like 401(k)s or other retirement plans may be offered through both of your workplaces. If you each have access to plan options, consider each option and determine the most optimal way to save.
- You married your spouse...and possibly their debt.**
Even if you maintain separate finances after marriage, you're still in it together. Consider a coordinated plan to pay off debt together, focus on paying highest interest rate debt first, and always understand that your financial futures are intertwined.
- Save early, often and consistently.**
Beyond dealing with debt and budgeting expenses, talk about and decide on longer-term financial goals, such as saving for a house. With goals in place, develop a coordinated savings strategies to accomplish them together. If you're unsure, a professional financial advisor may be able to help and, in certain cases, can act as a referee when trying to prioritize your goals.

HEALTH



- Compare health insurance options.**
If you and your spouse both have access to health insurance through your employer, it may be better to obtain coverage on your spouse's plan or vice versa. Similarly to retirement plans, health insurance varies in cost and quality from one employer to another. Make an optimal decision based on all your options.
- Consider a high-deductible health plan (HDHP), if available.**
If monthly expenses are a concern, HDHP's typically feature a lower monthly premium, but understand that by enrolling in a health plan with a high deductible, you will generally pay more out-of-pocket for certain health expenses than you would with traditional health coverage.
- HDHP's have another upside beyond lower premiums.**
By enrolling in a HDHP, you are eligible to open and contribute to a Health Savings Account (HSA).

SAFEGUARDS



- Understand insurance options.**
Consider life insurance (if you haven't already) and re-evaluate all other insurance coverage. Insurance can be a valuable tool for protection...not just in terms of material loss and liability, but also in terms of helping your spouse preserve his/her lifestyle should something happen to you.
- Review your beneficiary designations.**
Determine if you should designate your spouse as the beneficiary for all retirement plans and life insurance policies. For the most part, your designation of beneficiaries for retirement accounts and insurance policies does not automatically change just because you got married. Check with all providers and update accordingly.
- Consider a will and health care proxy.**
Look to create a will including health care powers of attorney. Although you generally do have power to act on behalf of your spouse in the event they are incapacitated, consider establishing a health care proxy (also known as a durable power of attorney for health care) giving your spouse the explicit authority to act on your behalf in the event of a medical emergency. A formal will and testament can also help clarify your wishes, should it ever be needed.

PITFALLS



- Prepare together.**
Getting married brings a number of consequential changes. Although it's natural to focus on the wedding and starting a new life together, don't ignore the other aspects of married life. Do your best to prepare together for unexpected events by reviewing insurance policies and beneficiary designations, and work efficiently toward longer-term objectives like buying a house and starting a family.

PLANNING FOR WHAT'S NEXT

Franklin Templeton offers resources to help plan for what's next when getting married. 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

Understand the Difference Between Saving and Investing

Do you know how saving and investing are different? This video shows how they work together in your investment strategy.

Five Strategies for College Saving Success

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



DOWNLOAD

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.

Meet Blake & Michelle

Learn how Blake & Michelle, hypothetical Franklin Global Discovery Fund investors, paid for important family milestones.

Financing Education Is a Retirement Issue

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



ONLINE

Spryng by Franklin Templeton Investments

Spryng is a personal crowdfunding tool designed to help you save for the increasing costs in education. Learn more about this exclusive tool at franklinspryng.com.

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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