Marriage Money and Protection Checklist

Before the wedding, have you discussed what marriage may change?

Name or household: _____ Date: _____

Next review: _____

Where to begin

Before the wedding, talk about the money, work and family responsibilities each of you is bringing into the marriage. Include what would happen if your circumstances changed.

Use this checklist to find the questions you need to discuss together and with your own lawyers. Your insurance, beneficiaries and legal arrangements should support the same intentions.

How to use this checklist

• Work through the sections that apply to you. Involve your partner.

• Tick an item once you've reviewed it and can answer it. Circle anything that's unclear or needs attention.

• Choose one priority and one question to address next. You don't have to settle everything at once.

Keep your information private

Don't record account or policy numbers, passwords, identification details or medical information here. Keep the completed checklist in a secure place.

Ask each person's lawyer to explain Ontario marriage-contract requirements, financial disclosure and the limits that apply to parenting and the matrimonial home. Allow time for independent advice before signing.

I help people make clearer decisions today, before life forces harder ones later.

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1 What are we each bringing into the marriage?

☐	We've listed our major assets, including homes, savings, investments, pensions, valuable personal property, and interests in private companies.
☐	We've listed our debts, guarantees, tax obligations, and other financial commitments.
☐	We've discussed property each person owned before the relationship or marriage.
☐	We understand which accounts and assets are intended to remain separate and which may be shared.
☐	We've discussed how savings, investments, and major purchases will be handled after marriage.
☐	We've discussed gifts and inheritances that one or both of us may receive.
☐	We've considered property, income, or family obligations in another province or country.
☐	We agree on how new debt, joint debt, and financial guarantees will be approved and managed.

Why this matters

Financial clarity starts with a complete picture. Important agreements are harder to make when assets, debts, or expectations haven't been fully discussed.

What needs attention: _____

2 Businesses, professional practices, brands, and intellectual property

☐	One or both of us owns a business, professional practice, partnership interest, or shares in a private company.
☐	Current ownership, approximate value, and important business debts or guarantees have been documented.
☐	We've discussed how future growth, retained earnings, goodwill, and sale proceeds may be treated.
☐	Trademarks, copyrights, domain names, software, courses, podcasts, content libraries, and other intellectual property have been identified.
☐	We've considered royalties, licensing income, subscriptions, or revenue from content created before the marriage.
☐	If a spouse works in or promotes the business, their role, pay, ownership, and decision-making authority are clear.
☐	Shareholder, partnership, buy-sell, and succession agreements have been reviewed for consistency.
☐	A business lawyer, accountant, or valuation specialist will be involved where appropriate.

What needs attention: _____

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3 Income, caregiving, and career interruption

☐	We understand each person's income, benefits, pension arrangements, and regular financial responsibilities.
☐	We've discussed what would happen if one person reduced work or left the workforce to care for children or family.
☐	We've considered lost salary, promotions, pension contributions, professional relationships, and future earning potential.
☐	We've discussed how household savings and retirement contributions will continue during a career interruption.
☐	We've considered the cost of childcare, eldercare, disability, illness, or other caregiving responsibilities.
☐	The unpaid work required to run the household and support the family is recognized in our planning.
☐	We've discussed what financial protection may be needed if either person dies, becomes disabled, or develops a serious illness.
☐	We've discussed what support may be needed to rebuild a career after a long absence from paid work.

What needs attention: _____

4 Children, previous relationships, and family obligations

☐	We've identified children and other dependants from this or earlier relationships.
☐	Existing child support, spousal support, education, or caregiving obligations have been disclosed and understood.
☐	We've discussed how future children may affect income, housing, savings, and career plans.
☐	Family gifts or inheritances intended for particular children or relatives have been discussed.
☐	We've considered how a new spouse and children from an earlier relationship will be protected fairly.
☐	Wills, trusts, guardianship wishes, and beneficiary designations will be coordinated with the family plan.
☐	We've discussed housing expectations, including who may remain in the home if one person dies or the relationship ends.
☐	Important family expectations are being documented rather than left only as verbal promises.

What needs attention: _____

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5 Wills, beneficiaries, insurance, and estate planning

☐	Both people have current wills and powers of attorney, or have arranged to prepare them.
☐	Wills and estate plans will be reviewed after marriage and after any major family or financial change.
☐	Beneficiary designations on insurance policies, pensions, and registered accounts are current and coordinated with the estate plan.
☐	We understand the purpose, ownership, amount, and beneficiary of each life insurance policy.
☐	We've considered income protection, critical illness coverage, and other protection for either spouse.
☐	Business insurance and shareholder agreements have been reviewed with personal estate plans.
☐	Any support or financial obligation that may need insurance backing will be reviewed with the appropriate professionals.
☐	Important documents are stored safely and the right people know where to find them.

What needs attention: _____

6 Digital life, content rights, and online income

☐	We've listed digital assets such as cryptocurrency, websites, domains, online businesses, apps, and valuable digital files.
☐	We have a secure plan for account access, recovery, passwords, and digital records.
☐	Revenue-producing content, licensing arrangements, subscriptions, royalties, and digital storefronts have been identified.
☐	If a spouse appears in videos, podcasts, photographs, courses, or advertising, we've discussed future use of that content.
☐	We've discussed whether either person may continue using the other's name, image, voice, or likeness after the relationship ends.
☐	We've discussed who may edit, archive, remove, sell, license, or continue older content.
☐	Our digital estate plan explains who can access, preserve, transfer, or close important accounts after death or incapacity.
☐	We've considered privacy, identity protection, and cybersecurity for personal and business accounts.

What needs attention: _____

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7 Fertility and family-building decisions

☐	We've discussed whether we're using or may use fertility treatment, donor material, surrogacy, or other family-building arrangements.
☐	We've read the clinic or service provider consent forms and understand that they may not address every future situation.
☐	We've discussed storage fees, decision-making authority, and what may happen after separation, death, or incapacity.
☐	We understand that embryos, donor arrangements, parentage, and support obligations can involve specialized and evolving law.
☐	We will obtain advice from a family or reproductive lawyer before relying on private wording or informal promises.
☐	Wills, insurance, beneficiary designations, and emergency contacts will be reviewed as the family-building plan changes.
☐	We've agreed on when these decisions should be reviewed again.
☐	Sensitive medical and fertility details won't be recorded on this checklist.

Specialized advice matters

Fertility and reproductive questions involve deeply personal decisions and specialized law. A general checklist is only a starting point.

What needs attention: _____

8 Legal process and documentation

☐	We're starting the discussion early enough to avoid pressure close to the wedding date.
☐	Each person will have their own lawyer and the opportunity to receive independent legal advice.
☐	Full and honest financial disclosure will be exchanged before an agreement is signed.
☐	Each person has enough time to read, understand, question, and negotiate the agreement.
☐	Neither person is being pressured, rushed, threatened, or asked to sign without understanding the consequences.
☐	The final agreement will be in writing, signed, witnessed, and safely stored.
☐	We've asked how Ontario law treats the matrimonial home, parenting matters, support, property, and business interests.
☐	The marriage contract, wills, beneficiary designations, insurance, and business agreements will be reviewed together.
☐	We've agreed to revisit the arrangement after major events such as a child, business sale, inheritance, disability, relocation, or long career interruption.

What needs attention: _____

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Questions worth discussing

1. What financial issue would be hardest to decide during a conflict?
2. Are any assets, debts, contributions, or family obligations still unclear?
3. Could one person make a career or caregiving sacrifice that hasn't been properly recognized?
4. Do our wills, beneficiaries, insurance, and business arrangements support the same plan?
5. Which question requires a lawyer, accountant, advisor, or other specialist?

Choose one next step

Start with the issue you most need to clarify.

The issue I want to review

_____

One question I need answered

_____

Who needs to be involved

_____

My next action and target date

_____

How I can help

Send me the one question this checklist raised. I can help you review insurance, beneficiaries and insurance-based investments alongside the questions you're taking to your own lawyer.

David D. Seemungal, EPC | Senior Insurance and Investment Advisor

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I help people make clearer decisions today, before life forces harder ones later.

For education and discussion. This checklist does not replace individual financial, legal, tax, accounting or insurance advice. Consult the appropriate licensed professionals. Insurance and insurance-based investment services are available to Ontario residents. The applicable contract governs features, benefits, guarantees, costs, limitations and eligibility.

Ontario reference: Family Law Act, sections 52, 55 and 56. ontario.ca/laws/statute/90f03

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