

Having or adopting a child

You'll understandably be taking care of the immediate needs of your newest family member, but it's also crucial to think about his or her long-term financial needs.

CONSIDER:

- ☐ Getting a Social Security number for your child*
 - ☐ Adding the child to your health insurance
 - ☐ Purchasing or modifying existing life insurance coverage to provide protection for the child in case something should happen to you
 - ☐ Updating beneficiary designations on existing accounts/policies
- ☐ Opening a savings account for your child
 - ☐ Investing in an education savings plan
 - ☐ Creating or modifying your will to name a legal and alternate guardian for your child

* You may receive one with the birth certificate, or you can apply directly with the Social Security Administration.

Not FDIC or NCUA insured

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