

Understanding the Couple Dynamic

From conversation to connection

Your backgrounds and family influences shape how you approach money—as individuals and as a couple. These questions are designed to spark conversation and help me better understand your financial values, so we can build a strategy that reflects what matters most to you—together.



SECTION 1:

Money-focused or financially ambiguous?

Questions: When you were growing up...

Note that the 'yes' and 'no' boxes are not always in the right- and left-hand positions. This is deliberate and means you should be careful when selecting your responses.

- | | | |
|----------|---|--|
| 1 | Do you recall your parents or guardians talking about money, saving, or investing—meaning, was it a relatively common topic of their conversations? | ☐ YES ☐ NO |
| <hr/> | | |
| 2 | Do you recall a frequent focus on money—perhaps discussing whether they could afford things they were planning to purchase or do? | ☐ YES ☐ NO |
| <hr/> | | |
| 3 | If, for example, your family was planning a vacation when you were young, would a key factor have been the cost? | ☐ YES ☐ NO |
| <hr/> | | |
| 4 | Would you say your parents or guardians worried about money when you were growing up? | ☐ YES ☐ NO |
| <hr/> | | |
| 5 | Were your parents or guardians driven by finding 'good deals'—such as 2-for-1 offers, large discounts on items, or clipping coupons? | ☐ YES ☐ NO |
| <hr/> | | |
| 6 | Did your parents or guardians talk about financial planning and saving for retirement? | ☐ YES ☐ NO |

Based on the responses, if you answered 'yes' more than 'no,' it's fair to say you came from a money-focused household. If you answered 'no' more than 'yes,' it's likely you came from a financially ambiguous household. Based on the findings, please select the appropriate category:



Money-focused



Financially ambiguous



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SECTION 2: Spender or saver?

Questions: When you were growing up...

Note that the 'yes' and 'no' boxes are not always in the right- and left-hand positions. This is deliberate and means you should be careful when selecting your responses.

1	Would you describe your parents or guardians as being careful when it came to spending—for instance, how much they spent or in prioritizing value for money over impulse purchases?	☐ YES ☐ NO
2	Do you remember your parents or guardians spending a lot and being frivolous?	☐ NO ☐ YES
3	If your family was planning a vacation, would your parents or guardians save and pay for the trip when booking, or put the cost on a credit card to pay after the trip (or over time in installments)?	☐ YES ☐ NO
4	Do you recall your parents or guardians saving up for big purchases, such as a car, rather than using financial tools such as loans?	☐ YES ☐ NO
5	If your parents or guardians came into an unexpected sum of money, such as a work bonus, inheritance, or gift, would they be likely to spend that money (e.g., by treating the family or purchasing something considered a luxury vs. a need)?	☐ NO ☐ YES
6	Did your parents or guardians talk to you about saving and encourage you to save money?	☐ YES ☐ NO
7	Did you receive an allowance as a child?	☐ YES ☐ NO
8	If so, did you save some of it each time?	☐ YES ☐ NO

If most of your responses are down the left-hand column, we can assume your family upbringing and background leaned toward saving rather than spending. Based on the findings, please select the appropriate category:

☐	Saver	☐	Spender
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SECTION 3: Risk-taker or risk-averse?

Questions: When you were growing up...

Note that the 'yes' and 'no' boxes are not always in the right- and left-hand positions. This is deliberate and means you should be careful when selecting your responses.

1	If your parents or guardians were to invest, would they seek information or leverage a financial advisor?	☐ NO ☐ YES
2	If your parents or guardians had a 401(k), IRA, or other form of retirement plan, did they invest with a "growth" mindset?	☐ YES ☐ NO
3	If not, were they more conservative with their retirement investments and focus on safer vs. riskier investments?	☐ NO ☐ YES
4	Do you recall your parents or guardians having other investments (outside of a retirement plan)?	☐ YES ☐ NO
5	Did your parents or guardians rely on their 'gut instinct' or a good feeling when making investment decisions?	☐ YES ☐ NO
6	Would your parents or guardians invest in or financially contribute to a family or friend's business venture or start-up?	☐ YES ☐ NO

If most of your responses are down the left-hand column, it's fair to say you were raised in a household that leaned toward a greater appetite for risk. Based on the findings, please select the appropriate category:

☐	Risk-taker	☐	Risk-adverse
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SECTION 4:

Goals oriented or more focused on the short term?

Questions: When you were growing up...

Note that the 'yes' and 'no' boxes are not always in the right- and left-hand positions. This is deliberate and means you should be careful when selecting your responses.

- | | | |
|----------|--|--|
| 1 | Do you recall your parents or guardians having long-term goals they wanted to achieve—such as a bigger house, newer car, getting a pool or a vacation home? | ☐ YES ☐ NO |
| <hr/> | | |
| 2 | Do you recall your parents or guardians setting money aside each month to achieve long-term stability? | ☐ YES ☐ NO |
| <hr/> | | |
| 3 | Was retirement a key objective of your parents or guardians when you were growing up—for instance, do you recall them being focused on being able to live comfortably in retirement? | ☐ YES ☐ NO |
| <hr/> | | |
| 4 | If you wanted something as a child, would you save for it (from an allowance or pocket money), or look to earn it, rather than have your parents or guardians get it for you? | ☐ YES ☐ NO |

If most of your responses are down the left-hand column, it's fair to say you were raised in a household that leaned toward being more focused on and driven by longer-term goals. Based on the findings, please select the appropriate category:



Focused on long-term goals



Focused on the short term

Reflect. Recognize. Realign.

Step 1

Now that the discussion around your family backgrounds and upbringings is complete, let's use the table below to summarize your findings by checking off each of the applicable categories.

Summarize the results from your "family history" discussion by checking one box from each category:



Money-focused

☐

or

☐

Financially ambiguous



Saver

☐

or

☐

Spender



Risk-taker

☐

or

☐

Risk-averse



Focused on long-term goals

☐

or

☐

Focused on the short term

Reflect. Recognize. Realign.



Step 2

With this new insight into your family histories, let's find out how your upbringing has impacted your current investment mindset.

Follow up questions:

1 Do you agree with the findings we uncovered around your family background?

NOTES:

2 Would you say your current investment mindset closely resembles that of your upbringing, differs from how you were raised, or falls somewhere in between?

NOTES:

3 If your investment mindset differs from your upbringing, how so?

NOTES:

4 Given your family's history, are their "lessons-learned" that you follow today, or "triggers" that impact the way you approach financial decision-making?

NOTES:

5 Were you and your partner raised in similar backgrounds?

NOTES:

Reflect. Recognize. Realign.

→ Step 2 (cont'd)

Based on this discussion, use the newly obtained information above to summarize the findings of your current investment mindset in the table below.

Summarize the results from your “investment mindset” discussion by checking one box from each category:



Money-focused

☐

or

☐

Financially ambiguous



Saver

☐

or

☐

Spender



Risk-taker

☐

or

☐

Risk-averse



Focused on long-term goals

☐

or

☐

Focused on the short term



What's next?

The information obtained through parts one and two of this exercise create the foundation of your current investor mindset. You can use this to highlight the similarities and differences between you and your partner in your relationship when it comes to your upbringings and investment mindset.

As we continue to meet and work together, we can use this as a foundational tool as we look to dive deeper into the dynamic of our investment relationship.

This will also enable me to tailor my approach to not only best meet both of your needs but become the reliable and trusted confidant you want me to be—an advisor who is fully equipped to meet both of your needs in the relationship and who understands your differing attitudes and approaches.



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