

## Helping You Navigate Divorce: Our Process

Divorce is one of the most stressful experiences in a person's life and can be fraught with complex financial issues. In addition to the emotional stress of a marriage breakup, there are an overwhelming number of decisions that need to be made -- from the division of marital and personal property, pension funds and retirement savings, to alimony, child support and budgeting for a new circumstance.

We know how to empower people in the midst of life challenges, to reach new goals and fuller potential. We work with our clients to help them find relief and feel positive about the future. We know how to create solutions and we know how to prepare our clients for their new life.

### **ORIENTATION AND PREP SESSION**

All clients begin with a one-on-one session where we'll have an in-depth discussion of your circumstance, your goals and concerns. This will allow us to assess your overall situation and make sure you have a clear plan in place. We'll provide you with a checklist so you can begin to gather all the relevant documentation and information we'll need.

### **FINANCIAL ANALYSIS OF ASSETS**

Once you've gathered all the relevant financial information on your checklist, we'll take a step back to look at the big picture. As you navigate through divorce and the division of assets, it is really important to understand that not all assets are the same. Even those with similar face value may have completely differing cash values or tax implications, and smart financial analysis is required to ensure a fair and equitable split.

### **FINANCIAL ASSESSMENT**

Working through the division of your family assets is about more than just cutting them in half. It's about creating a financial plan that will align with your future goals, dreams and concerns.

At this stage we'll sit down with you to play out various financial scenarios so you have a solid understanding of where you'll be when the divorce is final to ensure that your Separation Agreement makes good money sense. If you need assistance with Life Insurance, Wills and Estates, we have the professionals that can assist you with those important considerations as well.

## PLANNING FOR THE FUTURE

Many people divorce without organizing their finances beforehand. This is understandable, as it may be hard to set aside emotions long enough to get everything in order. However, this can result in serious issues with your financial future. If you're not familiar with how the money flows in and out because your spouse has always taken care of it, we'll walk you through what you need to know. And if you are someone who has always lived without a financial plan, use this time of transition to financially recreate yourself going forward.

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