

DIVORCE FINANCIAL ANALYST SERVICES FOR INDIVIDUALS

Since divorce involves many financial issues, it makes sense to have a Certified Divorce Financial Analyst™ (CDFA™) as part of your team. By providing expertise relating to the financial details of your divorce, a CDFa can tailor services to help you obtain a more in-depth understanding of your financial options.

As a CDFa, Seth Kaplan examines the FINANCIAL issues of your divorce and provides you and your attorney with thoughtful data to support your case.

Some of the work that we do includes (but is not limited to):

- Educate you regarding financial matters relating to your divorce
- Work with you (and your attorney or mediator) to draw up budgets that demonstrate your income and expenses, along with appropriate levels of support
- Help with determining the short and long-term financial impact of proposed settlements
- Create personalized reports and graphs that illustrate various property division scenarios, cash flow projections, support amounts, etc.
- Help address specific challenges, such as loss of health, life or disability coverage and retirement plan benefits
- Evaluate complex assets (i.e., stock options, deferred compensation, pensions, etc.) to help you develop a better understanding of how they be factored into the divorce settlement
- Help you better understand divorce-related tax considerations
- Offer valuable insight into the pro's and con's of different settlement proposals

We can also help you understand the financial issues of...

- Separate vs. community property
- Splitting the house
- Spousal support and child support
- Retirement and pensions
- Valuing and dividing property
- Tax problems and solutions

You can benefit by:

- Hearing an objective viewpoint during an emotional process

- Understanding the financial feasibility of your settlement
- Being better prepared to take charge of your financial future
- Getting professional advice about your specific financial needs
- Having a clearer understanding of financial considerations so that you can make informed, educated decisions regarding issues such as:
 - Can I/Should I keep the house?
 - What are the pros and cons of exchanging certain assets (i.e., trading the pension for other types of retirement accounts)?
 - Will I be able to support myself when spousal / child support ends?
 - How should we handle the stock options, deferred compensation, etc.

Post settlement divorce-related services may include:

- Help forecast the long-term financial effects of the settlement agreement / judgment
- Help you to manage the financial settlement, including how to most appropriately invest for yourself and your children and how to prioritize to help meet both short term and long-term needs
- Help deal with specific challenges such as:
 - Loss of health, life or disability insurance coverage
 - Loss of retirement-plan benefits
- Help you with your financial planning and wealth management needs, such as:
 - Budgeting and cash flow analysis
 - Asset allocation and investment strategies
 - Retirement planning
 - Tax planning
 - Estate and wealth transfer strategies
 - Risk management / insurance review
 - Credit needs and lending
 - Employee benefit review
 - Other services (i.e., special needs planning, charitable giving, etc.)
 - Analysis of financial goals pertaining to children, grandchildren, and dependents

Robert W. Baird & Co. does not provide tax or legal services, but is prepared to work with your tax professional and legal counsel.

ASSISTANCE FOR DIVORCE ATTORNEYS AND MEDIATORS

Having a Certified Divorce Financial Analyst (CDFA) on your team of outside experts allows you to outsource the financial details that consume your time. A CDFA allows you to stay in control of your case, but delegate the aggravating and tedious financial details.

Services include (but are not limited to):

- Analysis of cash-flow and expenses to assess the marital lifestyle (i.e., reconstruction of lifestyle expenses from comprehensive analysis of credit card and banking records to help determine marital standard of living)
- Projected Needs Analysis (future budgeting, going forward and immediate cash flow needs)
- Preparation of financial declarations (Schedule of Assets & Debts and Income & Expense Reports)
- Tracing of financial statements to help categorize flow of funds or potential credits and reimbursements
- Review and analysis of corporate benefits, stock options, deferred compensation and pension plans
- Analysis of asset division proposals
- Testimony pertaining to divorce financial analyst work
- Creation of personalized reports and graphs that illustrate the financial status, cash flow and net worth of both parties
- Financial Education for non-monied spouse about crucial financial concepts in order for them to negotiate effectively (which can help de-mystifying the financial jargon so that we can effectively work as a team)