

## DIVORCE FINANCIAL PLANNING

How would you like to have an alternative for your clients before they seek a divorce attorney? We can simplify the tedious aspect of the financial settlement assessment at a fraction of the cost. Here is how the process works, the benefits to you and the services provided to your clients.

### Steps to Implement

- We meet with your referral and start to gather the financial affidavit information at which time we conduct an in depth interview with them to assess what their long term goals and needs are during and post divorce.
- We prepare all the financial affidavits and asset summaries to present to an attorney to keep costs to a minimum. We can even recommend a qualified attorney, if needed, that will suit the needs of your client depending on their circumstances.
- We will meet with each referral on an ongoing basis to fine tune their settlement offer and provide to their lawyer 2-3 financial scenarios for their divorce settlement.
- Our billing rate for pre-divorce advisory services is \$100 an hour with a \$750 deposit.

### Benefits to your Clients

- We simplify and streamline a client's divorce case to reduce overall fees paid.
- We work with your clients post divorce to help execute their settlement.
- We follow through on QDROs to receive 401k and future pension benefits.
- We help provide a valuable resource in helping individuals get through a difficult time in making the proper financial decisions that are based on facts not emotion.

### Pre-Divorce Settlement Services

- Prepare Financial Affidavit
- Spreadsheet assets for division
- Child support and alimony recommendations
- Possible 2-3 settlement options with summarized breakdown for negotiation

### Post Divorce Services

- Follow up of QDRO & 401k spousal transfer to IRA account.
- Investment account re-titling of taxable accounts.
- Transfer of company pension benefits from spouse's account.
- Helping to re-finance of current mortgage to client's single name only.
- Set up of new Term Life Insurance designed to protect divorce settlement agreement.
- Set up of Children's education accounts.
- Post- divorce investment portfolio allocations & income planning.
- Beneficiary updates & changes for Wills, Trusts & Investment accounts.
- Set up new health & dental care coverage for client and children.\*
- Help client find new automobile, homeowners or renter's insurance.

### Who is a good Fit for our Services?

- Individuals whom have never handled the finances during their marriage.
- Individuals whom are over 50 years old and need solutions to providing income post divorce.
- Individuals whom need someone they can trust to help them make good sound financial decisions post divorce.
- Individuals whom have significant equity in their home.
- Individuals needing follow up on a QDRO for retirement assets.
- Individuals with multiple investment and bank accounts to divide.

Our entire firm is committed to helping your clients achieve the best financial results during and after their divorce settlement. Please give Richard Hendry a call at 678-578-2430 or email us at [rich.hendry@raymondjames.com](mailto:rich.hendry@raymondjames.com). Visit us at [www.richardhendry.net](http://www.richardhendry.net).

Sincerely,



Richard P Hendry, CDFA  
Registered Principal, RJFS

\*These services are not affiliated with Raymond James Financial Services, Inc