RICHARD HENDRY

I hope this letter finds all is well with your practice and clients. In my endeavor to help divorce professionals with their client's financial planning needs, many have asked me to give them an example of exactly how I can help their clients. The long answer is there are many ways but here is a situation that represents how we can help.

<u>Health & Property Insurance Coverage Benefit</u>

Mrs. Smith was referred to a financial advisor via a current client. This client in question had recently had her divorce finalized and was having problems obtaining the proper health, dental and property casualty coverage. She had been married to a military officer for 30 years whom had been retired for a few years. After interviewing this client, the financial advisor found that she was never told that she could continue the military coverage that was under her husband's name. The financial advisor immediately realized that she had some of the best benefits available to her as a previous spouse of a military member. She automatically qualified under the military's TriCare healthcare program to continue coverage in her own name for perpetuity. She could also continue her auto and homeowners policies through USAA which is only available to military members.

<u>Conclusion</u>

Clients need active financial help during a divorce and post divorce to help them make the right financial decisions. This is just one scenario that I have found is quite common among divorcing couples. The situation could have gotten worse if the client in this scenario had not worked with a financial advisor. This is a very common problem that happens during many divorces.

Clients can receive the most equitable settlement in a divorce whereby the attorney has helped negotiate the best settlement possible. It can be completely unwound because of a lack of follow through to make sure the financial details are completed correctly. This is where there is a big disconnect between the end of the divorce, as it pertains to a settlement, and the actual end of having all the paperwork processed post divorce. This is my job to facilitate helping a client to make sure this follow through is done correctly.

<u>Remedy</u>

Let us help your clients navigate through this financial process. They do need this help. Give me a call to go over any particular client that could benefit from our services, or in the next week lets get together for 15 minutes for coffee or maybe lunch. Let me know what possible 2 times that you would have available to fit your schedule.

If you have any questions, please feel free to e-mail me at rich.hendry@raymondjames.com or call us at 678-578-2430 or toll free at 877-811-9090. Visit us at www.richardhendry.net .

Sincerely,

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