

What to Know about Dividing Retirement Accounts in Divorce

Use this checklist to better understand what needs to be considered when splitting retirement accounts- and to prepare for conversations with your attorney & financial advisor



Know what you have



Make a list of all retirement accounts held by you and your spouse:

- 401(k), 403(b), 457(b) plans
- Traditional IRA, Roth IRA
- Pensions (public, private, military, or government)
- Deferred compensation or annuity plans



Identify which accounts are marital vs. separate property (sometimes percentages matter too)



Gather recent statements and account balances for each account



Ask your spouse to provide the same, if not already disclosed



Understand Division Methods



Know which accounts require a QDRO (401(k), 403(b), pension plans)



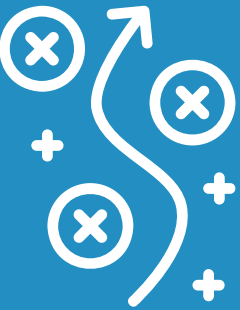
Confirm the IRAs don't require a DRO or just a court order



Understand the valuation method for any pensions



Be aware of any vesting schedules, survivor benefits, or COLAs (cost-of-living adjustments) tied to pension plans



Brianna Beski, CDFA | Financial Advisor | Brianna.Beski@raymondjames.com
719-208-3767 | 102 N Cascade, Suite 600, Colorado Springs, Co 80903 |
raymondjames.com/BriannaBeski

Raymond James & Associates, Inc., member New York Stock Exchange / SIPC

Raymond James and its advisors do not offer tax or legal advice. You should discuss any tax or legal matters with the appropriate professional.

What to Know about Dividing Retirement Accounts in Divorce

Use this checklist to better understand what needs to be considered when splitting retirement accounts- and to prepare for conversations with your attorney & financial advisor



Avoid Common Mistakes



- ☐ Don't assume two accounts with equal balances have equal value (tax status matters!)
- ☐ Avoid early withdrawals or cash-outs before proper division is completed
- ☐ Update beneficiary designations on all retirement accounts post-divorce
- ☐ Understand the tax impact of receiving pre-tax vs. after-tax accounts



Plan for the Future



- ☐ Meet with a financial advisor or CDFA® to review division proposals
- ☐ Create a post-divorce retirement plan to reflect your updated assets
- ☐ Recalculate your expected retirement income (especially if you'll receive a portion of a pension or have less savings than expected)
- ☐ Consider how this affects your timeline for retirement, Social Security, and future tax planning



Remember:

Start early. Retirement accounts and pensions are often the largest assets in a divorce—and one of the most complex. The sooner you gather details and get advice, the more confident you'll feel making decisions.

Brianna Beski, CDFA | Financial Advisor | Brianna.Beski@raymondjames.com
719-208-3767 | 102 N Cascade, Suite 600, Colorado Springs, Co 80903 |
raymondjames.com/BriannaBeski

Every investor's situation is unique and you should consider your investment goals, risk tolerance and time horizon before making any investment. Prior to making an investment decision, please consult with your financial advisor about your individual situation. Be sure to consider all of your available options and the applicable fees and features of each option before moving your retirement assets.

Raymond James & Associates, Inc., member New York Stock Exchange / SIPC

Raymond James and its advisors do not offer tax or legal advice. You should discuss any tax or legal matters with the appropriate professional.

