



# Supporting Your Client Through a Divorce

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A GUIDE FOR FINANCIAL PLANNERS

# Basics of Divorce

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- What are the issues?
  - Custody
  - Child Support
  - Spousal Support
  - Asset Division
- Duration?
- Cost?



# Getting Attorneys Involved

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- Does my client need an attorney?
- When should they speak with a lawyer?
  - Safety considerations
  - Earlier the better generally

# Types of Divorce

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- Collaborative vs. Litigation
- DIY/Kitchen Table
- Single lawyer model
- Pre-attorney mediation
- Amicable litigation case
- Contentious case
- Collaborative

# Typical Estate

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- Real property
  - Marital residence
  - Rental property
- Retirement
  - Qualified and non-qualified
- Business interests
- Employee incentives
- Accounts
  - Cash
  - Brokerage
  - Qualified retirement, non-qualified investment accounts
- Insurance
- Debt
- Reimbursement claims, separate property claims, fraud on the community

# Roles for Financial Professionals in Divorce Process

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- Valuation
- Forensic Accounting
- Insurance
- Lending
- Financial Planning
  - During proceedings
  - After proceedings



# Making the Referral

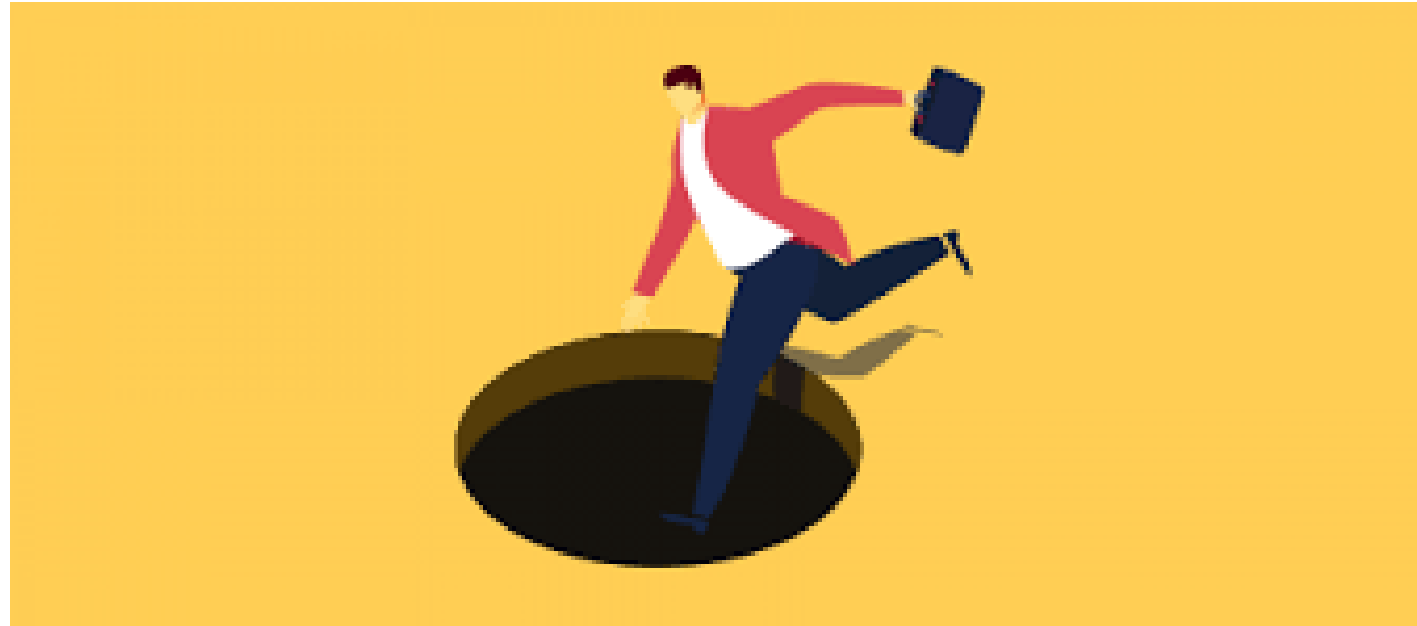
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- Personality/style of attorney critical
- Type of case matters



# Potential Pitfalls

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# Questions?

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