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Divorce Financial Guidance For Clients & Counsel

CDFA-led support to evaluate settlements and build a post-divorce financial plan

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Divorce creates financial risk in three places:

Settlement Decisions

(asset division, support, tax implications)

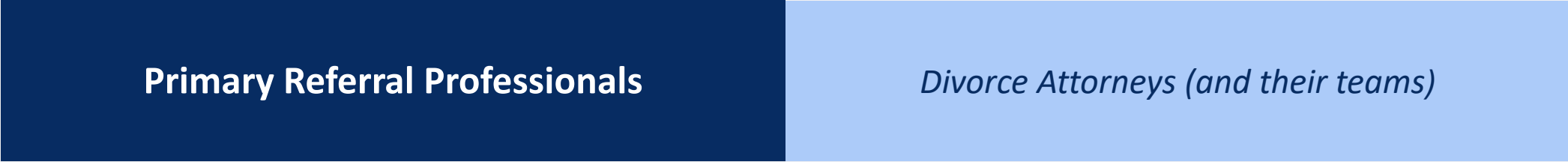
Implementation

(retitling, QRDOs, insurance, cash flow transitions)

Long-term Outcomes

(investments, retirement readiness, risk management)

***Our role is to help counsel make informed, defensible financial decisions
and then execute the plan***



Client profiles we commonly support:

High-net-worth and complex compensation structures

Concentrated equity, restricted stock/stock options

Significant tax considerations and support obligations

Business interests, deferred comp, pensions

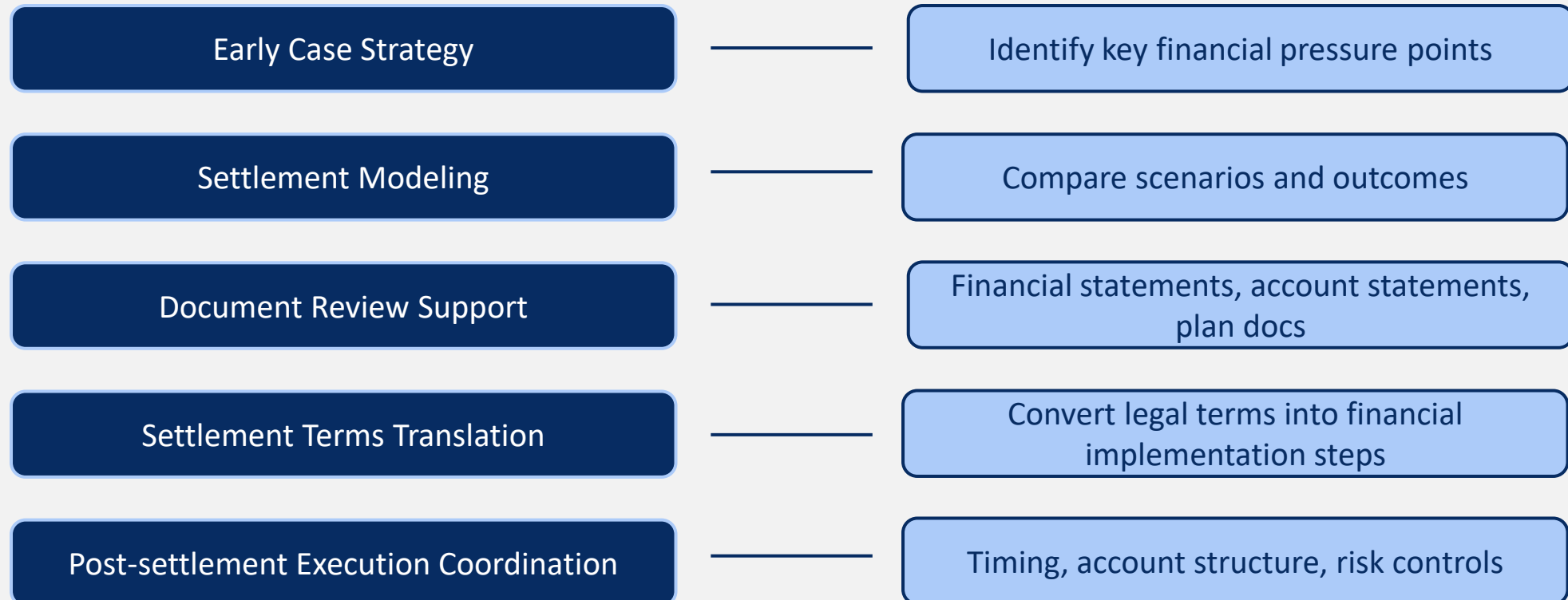
Multiple real estate holdings

How We Work With the Attorney

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We integrate into your workflow—without disrupting it.

Typical collaboration points



1

Intake & Fact Pattern

- Asset/liability inventory; income sources; benefits; business/comp review
- Gather statements and plan documents

2

Issue Spotting

- Tax sensitivity, liquidity constraints, title/ownership complexity
- Retirement plan considerations (e.g., pensions, qualified plans)
- Concentration risk and cash-flow sustainability

3

Scenario Modeling

- “If/then” settlement comparisons and trade-off analysis
- Short-term liquidity vs. long-term net outcome

4

Recommendation & Counsel Support

- Summaries for client and counsel; settlement option comparisons

5

Execution & Ongoing Plan

- Retitling, investment policy, cash flow design, risk management

Common settlement decision points we quantify

Asset Division Trade-offs

Retirement assets vs. taxable accounts
vs. real estate

Liquidity planning

Legal costs, moving costs, debt payoff,
reserves

Support Structure

Duration, step-downs, security, inflation
considerations

Retirement Readiness

Pension vs. lump sum considerations
(where applicable)

Tax Impacts

Basis considerations, timing of sales,
embedded gains

Risk Management

Insurance needs, beneficiary updates,
estate planning implications

Post-Divorce Financial Plan

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Stabilize today and build a plan for the next chapter

Plan Components

1.	Cash flow & budgeting <i>(new household reality; support timing; reserve targets)</i>
2.	Investment Strategy <i>(aligned to goals, time horizons, and risk tolerance)</i>
3.	Retirement Planning <i>(recalibrate contributions, account types, timelines)</i>
4.	Education funding <i>(if applicable)</i>
5.	Debt and Credit Strategy <i>(rebuild and optimize)</i>
6.	Protection Planning <i>(life/disability/umbrella; property coverage)</i>
7.	Estate Plan coordination <i>(beneficiaries, titling, trusts, POAs)</i>

Turning the Agreement Into Reality

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Divorce agreements succeed or fail in execution. We help manage:

Account opening
and asset transfers/re titling

Qualified plan distribution
logistics (e.g., QDRO coordination
with plan administrators)

Consolidation of accounts for
visibility and control

Liquidity events (planned sales,
staged diversification)

Establishing systematic cash flows
(support, reserves, recurring
expenses)

Updating beneficiaries and
ownership structures (in
coordination with counsel/estate
counsel)

Morgan Stanley Resources We Leverage

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Wealth planning capabilities

goal planning, retirement planning, education planning

Investment management solutions

risk-aligned portfolios, diversification strategies

Cash management and lending solutions

when appropriate, subject to approval and suitability

Insurance and risk management support

as appropriate through licensed channels

Trust & estate planning coordination

in collaboration with the client's attorneys

Specialists for complex scenarios

e.g., concentrated stock, executive comp considerations

We bring a full-firm platform to support complex planning needs

What Attorneys Receive

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Typical deliverables (tailored to your needs and case posture):

- Settlement scenario comparison (side-by-side)

- Liquidity and cash-flow projections (near-term and long-term)

- Concentration and diversification analysis

- Retirement asset allocation considerations and implementation timeline

- Plain-English client summaries to accelerate decision-making

- Execution checklist post-signature to reduce missed steps

How We Fit in the Professional Team

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We collaborate with:

- 1 CPA / Tax Advisor
- 2 Divorce counsel / Mediation counsel
- 3 Trust & Estate counsel
- 4 Business valuation experts
- 5 QRDO specialists / Plan administrators
- 6 Real Estate professionals (as needed)

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Attorney support areas:

Settlement and option modeling

Implementation checklists coordination

Liquidity and tax – aware decision support

Ongoing wealth planning for the newly single client

If you have a case with complex assets or a client who needs a structured post-divorce plan, let's connect.

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