

# PROFESSIONALS YOU MAY NEED DURING DIVORCE

## FINANCIAL ADVISORS

These advisors are there to deliver a full range of financial services and products to clients in a consultative way.

### RESPONSIBILITIES:

#### **Pre-Settlement:**

- Evaluate assets and liabilities
- Create marital balance sheets
- Complete domestic relations financial affidavit
- Prepare lifestyle and spending analysis
- Create post-divorce cash flow plan

#### **Post-Settlement:**

- Assist with settlement implementation
- Analyze financial impact
- Prepare plan for cash flow and taxes
- Track settlement transactions
- Create plan for current and future financial needs

## FORENSIC ACCOUNTANTS

These experts can serve as litigation service specialists and expert witnesses by tracking assets in divorce cases.

### RESPONSIBILITIES:

- Can be hired by either side
- To ensure that the other side doesn't feign poverty in order to receive a higher payout
- To ensure all income claims are truthful and accurate
- To uncover any hidden income and assets
- Investigating closely held businesses

## MENTAL HEALTH PROFESSIONALS

These professionals can assist you in managing the stresses of divorce, including your expectations of the outcome.

### RESPONSIBILITIES:

- Calm emotions
- Clarify expectations with divorce
- Help discuss difficult issues
- Develop an understanding of the causes of the marital breakdown

## BUSINESS VALUATION EXPERTS

These experts are hired to evaluate businesses and define their worth.

### RESPONSIBILITIES:

- Define the fair market value of the business
- Determine the business worth based on the present value of the income to be generated in the future
- Evaluate the business to ensure that "double dipping" is not occurring

## REAL ESTATE PROFESSIONALS

Real estate agents who are trained in the legal and tax aspects of divorce can be valuable resources.

### RESPONSIBILITIES:

- Can provide you with step-by-step guidance to protect yourself legally and financially
- Have a plan that will give both of you a voice
- Have a neutral relationship with both parties
- Be familiar with divorce law



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