

## You want to know...

Can I afford to keep the house?

Will I have enough to live on after paying/receiving Spousal and Child Support?

I don't want to pay/receive monthly spousal support. What lump sum is the equivalent payment, net of taxes?

What are the long term consequences of offering/accepting Settlement Offer "A" compared to "B"?

How will I be affected by taxes under various settlement proposals?

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# Divorce Financial Planning



Divorce is a transition ■ ■ ■

We can help.

# about

## About Divorce Financial Planning...

Specialized financial expertise, not offered by the legal profession, is now available to empower you to make informed, objective decisions in the context of your legal process. Protect your future by making wise decisions.

Our services include, but are not limited to, preparing:

- A detailed analysis of assets, liabilities and income streams.
- A projected post-marital budget.
- Long-range projections of future cash flow and budget needs.
- An analysis of the needs/abilities of the supported spouse and the paying abilities of the higher earning spouse.
- A review of your settlement options and the long-term implications of each.
- Tax implications of the choices that you need to make.

# benefits

## By engaging a Divorce Financial Planner you will benefit from...

- Objective financial guidance during an emotional time.
- Knowledge that improves your ability to make decisions about the financial outcome of your divorce.
- Expertise that addresses both your immediate financial needs and secures your financial future.

Website:

[www.DivorceFinancialPlanners.ca](http://www.DivorceFinancialPlanners.ca)



# answers

## Divorce Financial Planners can provide focused financial expertise that...

- Clarifies and analyzes your financial options so you can make informed and timely financial decisions and eliminate costly mistakes.
- Analyzes tax implications of various scenarios for spousal and child support and marital property division.
- Provides financial guidance which reduces emotional distractions and makes problem solving more productive.
- Projects your future income and expenses to help you understand your post-divorce financial position and move forward successfully.
- Can help ensure the terms of your agreement are put in place; for example, transfers of pension credits and investments, life insurance, etc.

Divorce Financial Planners can act as neutrals for both spouses, or as advocates for either spouse.

**Legal Disclaimer:** i. Divorce in Canada is a legal matter with legal consequences. ii. Divorce Financial Planning clients are advised to obtain independent legal advice. iii. Legal advice is the exclusive purview of members of the Law Society of British Columbia. iv. Divorce Financial Planners do not provide legal advice. v. When hiring any of the listed Divorce Financial Planners you agree that no legal advice will be requested or given by that Divorce Financial Planner.