

Starting Fresh After Divorce

Meet Lisa:

Lisa is 50, recently divorced after a 20-year marriage. She's navigating a new financial reality: managing a household on her own, understanding what her settlement means for retirement, and rebuilding her confidence in money decisions.

Her Challenges:

- Creating a new budget and financial foundation
- Understanding the division of assets, including retirement accounts
- Updating insurance, beneficiaries, and estate documents
- Planning for retirement without relying on a partner's income
- Balancing short-term needs with long-term independence

How We Help:

- Develop a realistic, values-based budget for her new life
- Execute QDROs to divide retirement accounts tax-efficiently
- Review and update all insurance coverage and estate documents
- Rebuild retirement and investment strategies tailored to her goals
- Offer guidance and emotional support to give clarity and confidence

The Result:

This strategy is designed to create an organized financial foundation and a plan tailored to new circumstances. By addressing budgeting, asset division, and long-term planning, it helps make the transition more manageable and provides financial confidence for the next chapter of life.

This is a case study and is for illustrative purposes only. Actual performance and results will vary. This case study does not constitute a recommendation as to the suitability of any investment for any person or persons having circumstances similar to those portrayed, and a financial advisor should be consulted. This case study does not represent actual clients but a hypothetical composite of various client experiences and issues. Any resemblance to actual people or situations is purely coincidental