

Post Divorce Checklist

Here are a few financial and legal steps you should consider taking after your divorce is final:

ACTION ITEMS:

LEGAL
Go over your settlement agreement – go over details with your attorney or your financial advisor to make sure everything is completed.
Health insurance - Be sure to revise coverage for spouse and/or dependents depending on divorce decree.
Have your spouse’s name taken off the mortgage or lease for the house or apartment.
Make sure you transfer ownership of all deeds for your homes or automobiles, boats, etc. and that they are on record at the appropriate county recorder’s office.
Execute a new will or trust. Designate guardians for your children if necessary.
Change title on your automobiles if necessary.
Change over your automobile insurance.
Change your name with Social Security.
Change your name on your driver’s license.
FINANCIAL
Close and change names on all joint accounts. Make sure all credit card bills and loans are promptly paid and closed by you or your spouse if responsible.
Change your name on all your documents, bank statements, etc.
Check investment accounts to see ownership of stocks, bonds and mutual funds are properly listed.
Open a checking/savings account in your name.
Set up a liquid account with up to 3 to 6 months of cost-of-living expenses.
Change your beneficiaries on all Life Insurance policies, etc.
Change beneficiaries on all Retirement & Pension accounts.
Establish your own credit history. Open a credit card in your name.
Review tax withholding amounts for necessary modifications
If you have a QDRO (Qualified Domestic Relations Order) make sure it’s done.

Sylvia Guinan, MBA, CDFA®
Senior Financial Advisor, Senior Vice President – Investment Officer
 Office: 860-572-7011 | Direct: 860-362-1117 | Toll-free: 800-677-7011
 CA Insurance License Number: 0E93991. Resident State CT.

Connecticut: 86 Denison Ave, Mystic, CT 06355
Connecticut: 450 Post Road East, Westport, CT 06880
California: 520 Newport Ctr Dr, Suite 1700, Newport Beach, CA 92660
sylvia.guinan@wfadvisors.com | www.sylviaguinan.wfadv.com

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DOCUMENTS TO KEEP HANDY:

LEGAL	Location	
Birth & death certificates; marriage license; divorce-related agreements; citizenship papers; deeds; car titles; mortgage agreements; inventory and photos of household property.	Safe deposit box	Home
Keep all of your children's documents together in a separate file. All birth certificates, social security cards, Immunization records for school, names of new and old doctors with address and telephone numbers.	Filed separately and easily accessible	Home
Trust documents (if created by you or for the benefit of you, your spouse, or your children).	Home	Trustee's home & attorney's office
Update living will; power of attorney (financial & health-care)	Attorney's office	Home & home of executor/agent
Make a copy of your final judgment and settlement agreement. Keep the original in a safe or safe deposit box.	Safe deposit box	Home
FINANCIAL		
Keep all payments and receipts for alimony and child support as well as any credit cards or loans paid off by you or your spouse. Make copies of all checks you send or receive. Keep a log of all checks with dates and amounts.	Filed separately and easily accessible	Home
Tax returns, including documentation for prior 6 years; insurance policies; bank, brokerage & mutual fund statements; mortgage statements; employment benefit documents, including booklets on group insurance & retirement plans, employment agreements, deferred compensation agreements, stock option plans, Keogh & IRA documents & current benefit statements; business documents, such as partnership agreements, tax returns, stock redemption/buy-sell agreements & financial statements.	Filed separately and easily accessible	Home

Wells Fargo Advisors does not provide legal or tax advice.

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