

## Viewing divorce in three stages while always focusing on your unique needs

### Before the divorce - Prepare and document

#### Collect items before a settlement discussion

- Federal, state and local tax returns
- Savings and checking account statements
- Brokerage and mutual fund statements
- Educational savings accounts
- Retirement plan statements
- Real estate mortgages/leases
- Living wills, Power of Attorney
- Birth records; marriage certificates
- Credit card statements
- Spending plan

### During the divorce - Take control of the financial situation

#### Construct a plan to support children going forward

- Analysis - Analyze and determine financial effects of property division
- Settlement Options - Run scenarios and demonstrate the financial effects of settlement options
- Child support - States have guidelines to determine child support for a custodial parent based on parental income. Some expenses may be considered “extras” such as summer camp, orthodontia, etc.
- Educational expenses - It’s important to project educational expenses and negotiate how much each parent will be expected to contribute.

### After the divorce - Navigating after the divorce is final

#### Establish a comprehensive plan

Develop a long-term investment strategy for the future including an asset allocation strategy, portfolio diversification and risk management strategies

- Consolidate assets and liability transfers
- Develop and implement strategic investment plan
- Review insurance coverages
- Implement budget and investment management plans
- Meet to adjust investment strategy, as needed
- Update beneficiaries
- Move Assets
- Update Will

# Providing clarity and confidence throughout divorce



Beth Zucker, CFP®, CDFA®  
Partner

As a Certified Divorce Financial Analyst (CDFA®), I provide financial guidance to individuals facing divorce, and their attorney, through all stages of the divorce process. In addition to my strong investment planning background and CFP® certification, I've completed an intensive training program to become skilled in analyzing and providing knowledge regarding the financial issues of divorce.

As a Certified Divorce Financial Analyst, I will help you:

- Identify the short-term and long-term effects of dividing property
- Work with your CPA on tax issues
- Review pension and retirement plan issues
- Determine when it makes sense to keep the matrimonial home—or provide recommendations on housing options
- Evaluate insurance options to protect your family
- Figure out how inflation will play a role in determining your settlement
- Bring an innovative and creative approach to divorce cases
- Clearly explain difficult concepts and settlement options so you understand the financial implications

At this complex time, trust a professional with experience to help take the weight off your client's shoulders. I help your client maintain financial security today and in the future. As an experienced investment professional who specializes in navigating life's transitions, I provide clarity on the critical financial issues that arise when individuals are newly single.

I help them manage financial decisions and, together, we will define their new life goals, risk tolerance and time horizon. With a deep understanding of their situation, I'll assess their total financial picture to develop a comprehensive strategy that covers all wealth management needs.

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