



## *Divorce is hard enough... make managing your finances easy.*

The decision was difficult, but you and your spouse are getting a divorce. While emotions are high and both partners feel under significant pressure, an intimidating, but critical question exists; what about your finances? Now is the optimal time to partner with a financial advisor, before your divorce settlement is final; however, at any point in the process, an advisor can help make sense of complicated money matters.

Wellspring Financial Partners will give you peace of mind by helping you understand what questions to ask and why you need to ask them. We will work with you to help you plan for a new, more secure financial future and provide valuable information for use in your settlement discussions.

### **MAYBE YOU ARE NEW TO MONEY MANAGEMENT?**

Often, one partner has more knowledge about the couple's finances than the other, but in a divorce situation both parties need to realize that each move they make could have long term financial effects. It is also important to have a financial plan to help you prepare for the future. Developing a budget for short term expenses like a mortgage, utilities, car payments and a long-term plan for college, investments and retirement is an appropriate place to start. Wellspring Financial Partners will help you through this important process.

### **DIVORCE CAN BE COMPLICATED AND EXPENSIVE.**

But the process doesn't need to be if you assemble a strong team to help you navigate through important financial pitfalls. Wellspring Financial Partners will help you understand:

- *which existing assets are liquid vs illiquid, and how that affects your budget*
- *what the tax implications will be regarding capital gains, income, child support, and alimony*
- *how to properly divide retirement accounts to lessen tax and penalties*

Wellspring Financial Partners will assist you through this process as you create a financial plan tailored to your new life. We want teach you how to achieve financial independence. We will help you understand:

- ***What is a Qualified Domestic Relations Order (QDRO)?*** We will guide you through this special court order to divide your retirement accounts.
- ***How to plan for your retirement?*** We will help you lay out a long term financial plan from today through your retirement.
- ***How is Social Security affected?*** Are you entitled to your spouse's Social Security benefits?
- ***What investments are most appropriate?*** How should you invest the assets that are coming to you?
- ***How do your decisions affect your children's future?*** Especially their college?

MAKING THE FINANCIAL INDUSTRY WORK FOR YOU.

## LESSEN THE MAJOR LEARNING CURVE AND MAKE WISE FINANCIAL DECISIONS AT AN EMOTIONAL TIME.

Wellspring provides a steady, objective view to your new financial situation. And we will create a plan with you to reach your new goals and aspirations. As your financial planner and advisor we are dedicated to bring six critical values to you:

- 1 Organization.** *Bring structure to your financial life, by assisting in defining your financial needs, wants, and plans.*
- 2 Accountability.** *Help you follow through on financial commitments, by working with you to prioritize goals, show you the steps, and regularly review your progress.*
- 3 Objectivity.** *Bring insight from the outside to help you avoid emotionally driven financial decisions, by consulting at key moments of decision-making.*
- 4 Proactivity.** *Work with you to anticipate your life transitions and be financially prepared for them, by regularly assessing any potential life changes, and creating an action plan.*
- 5 Education.** *Bring specific knowledge necessary for success in your situation, and explain your options and risks to facilitate your decisions.*
- 6 Partnership.** *Work together to achieve the best life possible for you, by taking the time to genuinely understand your background, philosophy, life goals and needs.*

## WELLSPRING FINANCIAL PARTNERS CAN HELP!

Wellspring Financial Partners' core belief is that our worth is measured on how well we help you reach your financial goals. From your initial game plan, post-divorce, and through your retirement years, we provide knowledgeable, professional planning and investment management with personal support to give you the best possible chance for financial success.

*Call Wellspring Financial Partners today to discuss your individual financial grand plan step-by-step.*



**29%**

A STUDY BY MORNINGSTAR FOUND THAT  
ADVICE FROM A FINANCIAL ADVISOR CAN ADD  
29% MORE WEALTH THROUGH RETIREMENT.<sup>1</sup>

1. Alpha, Beta, and Now...Gamma Morningstar 2013