

## **How Can A Certified Divorce Specialist Help Me?**

In most divorce cases the husband has an idea of how the assets should be split and so does the wife. Are they the same? Very Seldom!

His proposal versus Her proposal...

Is it fair?

Is it equitable?

Is there a difference?

In property divisions, you trade assets back and forth until the couple agrees on a division. It means splitting the property equitably. It does not necessarily mean equal" - it means what is "fair".

A 50/50 division of property may not produce equal results - or equal standards of living after the divorce - if the two spouses are unequally situated at the time of divorce.

## **A Certified Divorce Specialist...**

will examine the FINANCIAL issues of your divorce and provide you and your lawyer with powerful data to support your case.

## **You'll Receive...**

- Help in achieving a financially fair divorce settlement
- Personalized charts and graphs tailored to *your* divorce
- An explanation of your reports in language that you can understand

## **You'll understand the Financial Issues of...**

- Personal versus marital property
- Valuing and dividing property
- Retirement and pensions
- Alimony (also known as maintenance and spousal support) and child support
- Splitting the house
- Tax problems and solutions

### **You'll benefit by...**

- Having peace of mind that your settlement is financially equitable
- Hearing an objective viewpoint in an emotional situation
- Getting expert advice about your special financial needs

### **We believe in financially equitable divorce settlements...and you should too!**

A Certified Divorce Specialist looks at the division of assets in a future sense. It may very well look equitable today but once the numbers are tallied and the CDS applies other factors such as inflation, cost of living, taxes, retirement, and any other increased or decreased factors, the outcome may look very different.

Let's look at an example: Ted offers the following division of assets.

Sue gets the house (\$132,000 equity) and \$86,000 of Ted's RRSP. Ted will get the remaining \$218,000 thus dividing the assets equally. Ted will pay \$1,450 per month in alimony for 5 years and \$550 per month in child support. Sue earns \$18,000 a year and Ted earns \$92,000 per year.

Sound fair?

Here's the result of Ted's proposal...

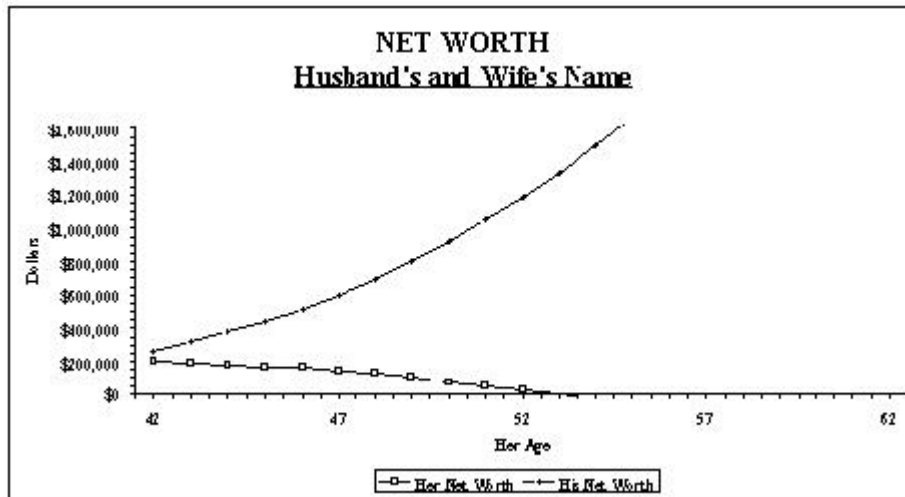


Figure I

**Figure I** shows that within 10 years, Sue's assets are gone (including the house) while Ted's net worth has increased.

Too often, what appears to be equal can eventually leave one of the parties in deep financial distress. To maintain even a modest lifestyle, the lower wage-earning spouse is frequently forced to spend savings and other assets just to survive.

Using the Divorce Pro™ software, a Certified Divorce Specialist will show you the result of any given proposal:

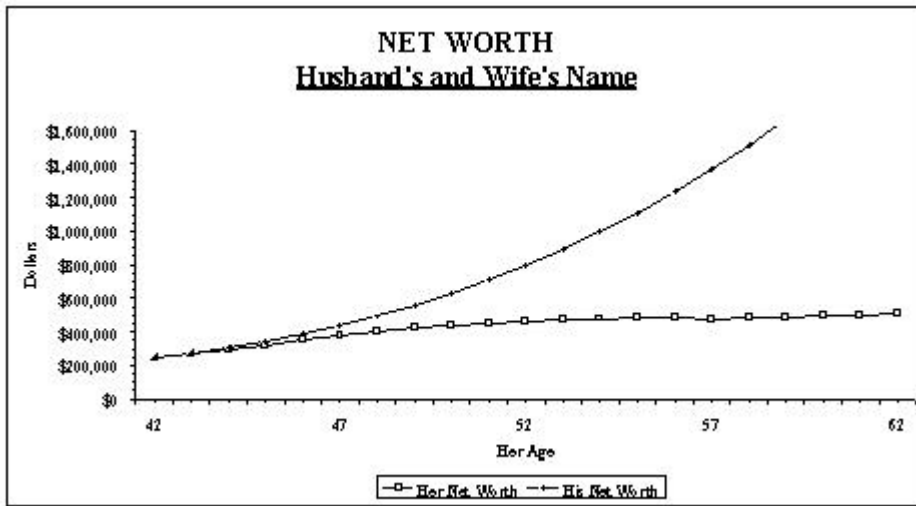


Figure II

**Figure II** shows how more alimony for a longer period of time helps Sue while Ted is still able to increase his net worth.

The final result shown on a chart or graph can sometimes reveal consequences to one spouse so severe that it can lead a court to quite a different conclusion about what is financially equitable.

Don't be fooled by equal numbers...look at the long-term effect of the proposal before agreeing to any settlement.

Call a **Certified Divorce Specialist** to schedule an appointment. This could be the most important phone call you'll ever make.

### Why do I still need a divorce lawyer?

The answer is simple. A lawyer is an expert in the law, whereas a Certified Divorce Specialist is an expert in the financial issues of divorce. Each poses a significant but necessary role in the divorce process.

If a couple cannot agree on a divorce settlement, a CDS can testify as an expert witness on the financial issues associated with the divorce case.

A Certified Divorce Specialist does not take the place of a lawyer. Even if you and your spouse are able to agree to a divorce settlement, we recommend that you spend at least one hour with a divorce lawyer to look over the legal issues that are associated with all divorce cases.

## What does all of this cost?

It's difficult to answer this question because each CDS sets his or her own fee structure. Some charge by the hour; others charge per case.

We can tell you that whatever you pay upfront for CDS services could save you a lot of money in the future. You can always go back to court to modify child support and/or alimony but you only have one chance to divide the assets. As shown in the case above, had a Certified Divorce Specialist not run Ted's proposal, Sue probably would have signed on the dotted line not knowing what the long-term effect of that proposal would cost her.

If your concern is that a CDS is only needed for a high net-worth client - you're wrong. Statistically it's the middle income families that benefit the most. Long-term marriages (10 years or more), a marriage where one spouse contributes 75% or more of the income, one spouse or both own their own business (or have ownership in a business), or there are stock options - are prime candidates for needing the services of a CDS.

Remember...

***Once you get past the emotional element of the divorce...the rest is simply a business transaction.***

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