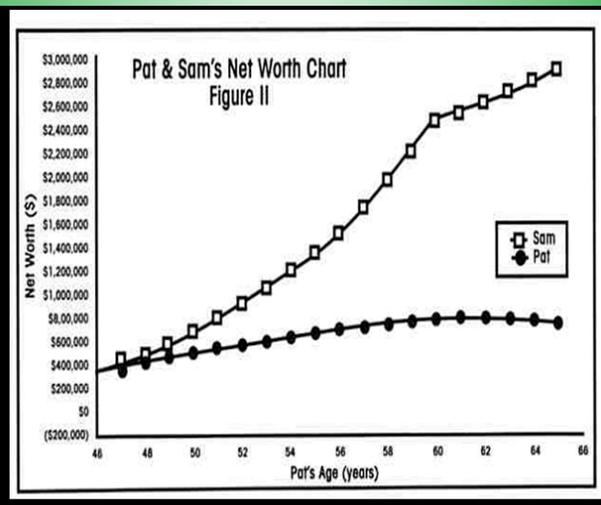


The charts on this page show possible outcomes from a 50/50 division of assets. In Figure 1, Pat's net worth has declined steadily in the years following divorce. This is a common outcome. With some adjustments in the division of property and/or spousal support, the outcome can be improved to resemble the pattern shown in Figure II.



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Contact: Jo-Anne Fiore, BA, CFP, RRC, FDS
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Financial Divorce Specialist

Jo-Anne Fiore, BA, CFP, RRC, FDS

Financial Partner
Smart Decisions.



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A Financial Divorce Specialist (FDS) is an accredited financial professional who has received specialized training through the Academy of Financial Divorce Specialists in matters related to separation and divorce in order to provide an objective assessment of potential financial settlement scenarios.

Comprehensive Financial Divorce Analysis

Divorce can be an emotionally charged and trying time. The first steps can be difficult but its those first steps that will set the pace for the things to come. Understanding the families financial assets and liabilities is one of those steps.



What is the role of an FDS

An FDS can assist your lawyers and mediators to design a settlement proposal that will

maximize clients satisfaction considering the available financial options. They provide a financial analysis of the couples assets, liabilities, incomes, child and spousal support payments taking into consideration inflation and changing tax consequences

They provide insights into pension plans and other investment and insurance options including ongoing protection

The tax and other financial consequences of retaining or giving up certain assets.

They can be engaged at any time in the process:

Beginning.....to help collect financial data required

Middle.....just in time to analyze the facts and prepare projections

Close to the End....to evaluate the proposed division of assets

The Scales of Divorce Finance



Don't always require equal amount of assets to balance. Learn how to come to quicker resolutions with informed financial asset selection options.



Jo-Anne Fiore, BA, CFP, RRC, FDS
Financial Divorce Specialist

Jo-Anne brings over 25 years of financial consulting experience to her clients. She has seen first hand what uninformed and poor financial settlement decisions have done to an individuals future. As a Financial Divorce Specialist she ensures a financial partner is there from the beginning to help avoid those life altering costly financial mistakes.

Its easy to throw up your hands and say "its not worth it" but its not easy to live out the rest of your life on your own without proper planning or financial resources for you and your family

Understand the impact of your decisions ask us for help and ...

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Settle Smart!*



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