

## HOW WE CAN HELP

Divorce is an emotional event that will touch more than half of all people who marry. You planned for your marriage. It's even more prudent to develop a plan in order to avoid the financial pitfalls of divorce.

Marriage is much like a business partnership. You and your spouse have contributed to the partnership that got you to this point in life, in terms of income and accumulated wealth. You have worked for many years to acquire what you have together. Obtain a fair settlement by engaging an expert in tax and financial matters, Roderick C. Moe, Certified Divorce Financial Analyst, to work with your divorce attorney and help you determine your fair share.

### **You're Not Alone**

Divorce is an emotional event that more than half of all people who marry will experience.

### **What Does Divorce Mean?**

Divorce is not just an end of something; it is also the beginning of a new life journey. But it does not matter which road you take if you don't know where you are going. We can help guide you by showing you the pros and cons of your divorce settlement options BEFORE you make this important decision.

### **What is Divorce?**

A marriage is a legal partnership; divorce is a legal process for dissolving that partnership and distributing the assets, debts, and income. Divorce is a highly emotional process, especially if there are children involved, but ALL

divorces involve money. Family law and the legal system are the set of rules and procedures for the dissolution of a marriage, custody and support, and the division of property and income.

### **What is the Value of Your Marriage?**

You have both worked hard to accumulate the assets that you have and the income that you earn as a couple, but do you actually know what assets and liabilities you have? Do you really know what your joint income is? What are those assets worth, and what is your fair share? Will you have enough to live comfortably after the divorce? Will you have enough to take care of your children in the years to come?

### **Make a Plan, and Take Control of Your Life**

When a business partnership disbands, the principals typically seek financial and tax advice. With the dissolution of a marriage, it's equally important to seek the appropriate financial advice.

### **Your Journey is About to Begin**

You would not trek through the wilderness without an experienced guide. But divorce is a financial and emotional wilderness. That's why it's important to have an experienced guide who can help you avoid the pitfalls. We have many years of experience in accounting, tax, and financial matters concerning divorce. We can help you take control of your life by mapping out your financial future.

## WE WILL HELP YOU ANSWER THESE COMMON QUESTIONS:

- Will I be able to receive alimony?
- Will I lose my pension?
- Should the custodial parent keep the house?
- What if I bring a house into the marriage that is in my name only, and I add my spouse's name to the deed?
- Is my IRA considered marital property?
- I have never worked. Can I get Social Security?
- How do we figure how much child support should be paid?
- Do we have to go to court?
- What is a QDRO and why do I need one?

Please contact me to arrange for a free one-hour consultation.



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# *Prudent Financial Planning for Separation and Divorce*



## **DIVORCE FINANCIAL ANALYSIS AND PLANNING**

### **Financial Analysis done early in the divorce process can save time**

The average length of a divorce process in the U.S. is one year. Both parties will probably spend a lot of time trying to understand the financial aspects and terms of the separation. As a Certified Divorce Financial Analyst (CDFA), I can explain all financial aspects of pending decisions and assist you in making educated decisions throughout the proceedings.

### **We can help you save money**

With our help, you can more clearly envision your financial future. We can then view a legal settlement that fully addresses your financial needs and capabilities. A legal settlement that floats back and forth between attorneys, without you having a clear understanding of all financial ramifications, can be detrimental, time consuming, and expensive. I can educate you by providing a thorough knowledge and understanding of the often-complicated financial decisions.

### **We can help you avoid long-term financial pitfalls**

We can project the long-term effects of the divorce settlement. This includes avoiding tax traps that are lurking when selling the marital home and when distributing pension assets. Developing a long-term plan for

your financial situation is much more advantageous than addressing only current problems. Financial decisions must be made that not only take care of immediate family needs but also long-term concerns, such as funding children's higher education and retirement.

### **We can help you avoid financial struggles after the divorce**

We can assist you in realizing what the divorce will really cost in the long run and develop a realistic monthly budget during the financial analysis process. Expenses such as life insurance, health insurance, and cost of living increases must be taken into consideration when agreeing on a final financial settlement.

## **BUSINESS VALUATION**

If you and your spouse own a business, there are many questions you need to consider. Who will continue to operate the business, or will it be sold? How much is that business worth? We are Certified Valuation Analysts. We can prepare a valuation of the business in order to determine what your fair share under the law should be.

## **FORENSIC ACCOUNTING**

It's important that you understand what assets and liabilities you have. Do you know what your true joint income is? Are personal

expenses being paid for by a business? Is your spouse hiding money from you? Do you know the actual cost of your life style? Forensic accounting is concerned with searching for the truth. Forensic accounting services are detective services related to financial transactions, income, and assets. Forensic accounting services are not required in all cases but as Certified Forensic Accountants, we have a keen eye for the truth. If we are required to go to court, we are able to prepare clear and concise reports of the truth for the education of the courts.

## **ASSISTING FAMILY LAW ATTORNEYS**

We are also here to help Florida divorce lawyers with their clients. The management of discovery and production in a case can be an overwhelming task. But it's a task that can make or break a case. For the most part, divorces are concerned with the financial issues of the couple. The majority of all of the divorce cases filed never go to court. If your client has a clear understanding of the financial situation of their marriage and their future financial prospects, they are able to deal with the divorce process in a logical, rational manner. We are able to deal with your clients in a professional manner to realistically explain their financial situation to them -- and to help them plan for the resulting outcome of the divorce process.

## **OUR EXPERIENCE**

Roderick C. Moe has over 30 years of experience in tax and accounting as a Certified Public Accountant for businesses and individuals. He provides consultation services related to legal matters, including divorce, business damages, personal injury, and wrongful death, and has been accepted as an expert witness in Dade, Broward, Palm Beach, Martin, and St. Lucie counties in Florida.



**Roderick C. Moe**  
CPA, PA

### **Education:**

Bachelor of Science in Accounting,  
University of Illinois  
Certified Public Accountant, Certified in the State of Illinois and Florida  
Certified Valuation Analyst (CVA)  
Completed American Society of Appraisers, Business Valuation Training and Examinations  
Certified Forensic Accountant (Cr. FA)  
Certified Divorce Financial Analyst (CDFA)