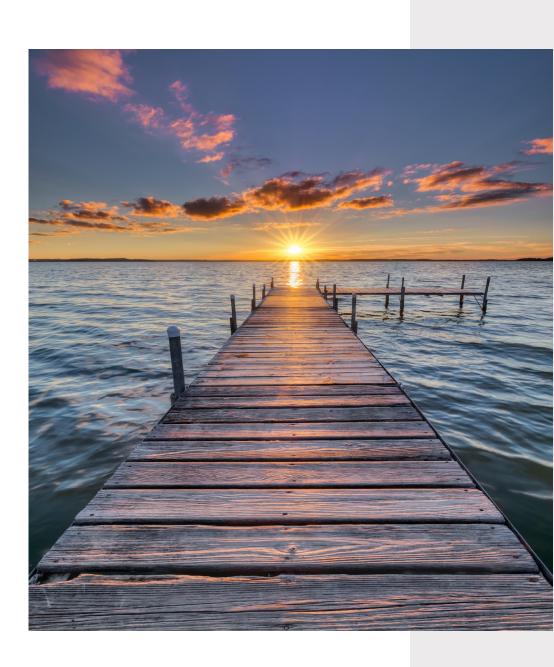
10 Critical Steps to Take Once Your Divorce Agreement is in Place





A Personal Note from Larry Heller



Larry Heller, CFP®, CDFA®, CPA President



While divorce can be difficult and painful, a clear, step-by-step process to get your finances in order can help you feel more in control of your future. As we saw in the case study on our website (HellerWealthManagement.com) regarding Matthew, a stay-at-home dad who was looking at his options now that the divorce agreement was in place, working with a professional team can create a sense of calm and confidence in an uncertain and challenging time.

The Heller Wealth Management 10 Critical Steps to Take Once You Divorce Agreement is in Place below, can help you gather your thoughts prior to contacting our firm for a complimentary get acquainted conversation.

We look forward to speaking with you.

"Thanks for your help recently and over the years. The whole divorce ordeal had a heavy toll on me, but I'm glad you were in my corner."

David M. Mahalick, PhD, ABPN

Pediatric & Adult Clinical Neuropsychology Board-Certified Clinical Neuropsychologist

		Implemented	Not Yet
1.	Don't Rush. Evaluate. Visualize your new life. Evaluate your situation.		
2.	Create Net Worth Statements. Assets. Liabilities. Properties.		
3.	Determine Income and Expenses. Do a critical review of each.		
4.	Create Cash Flow Analysis. Savings or shortage? Create a game plan to address.		
5.	Coordinate Financial Plan w/Divorce Agreement. Childcare, spousal payments, length of payments, etc.		
6.	Create an Investment Strategy. Risk tolerance, time horizon, asset allocation, etc.		
7.	Tax Planning. Review your tax considerations. Find new accountant?		
8.	Review/Create New Will. Consider Power of Attorney and Health Care Proxy.		
9.	Change Your Beneficiaries. Wills. 401(k) accounts. IRAs. Life insurance.		
10.	Review Your Insurance. Review all insurance. Find new agent?		

Want to learn more about Heller Wealth Management and Larry Heller?

Additional resources and information — including educational videos and the Life Unlimited Podcast — are available at *HellerWealthMangement.com*.



