CLEAR VIEW WEALTH ADVISORS, LLC
Plan Well. Invest Smart. Live Better.

Steven J. Stanganelli, CFP®, CRPC®, AEP®
CERTIFIED FINANCIAL PLANNER ™ Professional
NAPFA-Registered Financial Advisor

Divorce Financial Analysis Services: The Blueprint for Your Transition to a Fresh Start

- Services for Attorneys or the Divorcing Client -

What is Divorce Financial Planning?

Divorce financial planners can explain financial options, help set priorities and lead clients through the hard choices ahead. Ideally, divorce financial planning takes place at the start of the process when individuals first choose to go their separate ways.

Financial planning increases the accuracy of financial information so that both parties achieve workable settlements quicker and accept realistic lifestyle changes when necessary. Settlements achieved with the help of a financial planner are less prone to problems or errors and help you get on the right path as you prepare for your new life with a fresh start.

	Divorce Finance Pro Flat Fee Retainer Options			
Package →	Overview Evaluation	Bronze – Strategy Session	Silver – Limited Scope	Gold – Integrated
Client Profile (AGI & Net Worth)	Any	Any	Up to $250,000 AGI or $1M net worth	Up to $400,000 AGI or $2M net worth
Written Reports and Analyses	N/A	Summary Notes	✓	✓
Flat Fee / Retainer*/ (Time estimate)	$500 / 2 ½ hrs	$1,250* / 5-6 hrs	$2,500* / 10 – 12 hrs	$4,000* / 15 - 18 hrs
Complete Property and Support Settlement What-If Analysis		2 – 3 Key Topics	4 – 5 Key Topics	✓ Review includes up to 8 key topics
One-on-One Financial Review			✓	✓
Impact on Retirement Goals				✓
Email Support & Phone Meetings		Limited	✓	✓

Note: Investment advice, tax preparation, and estate plan guidance are optional separate services that may be chosen as part of separate service agreements.

Services and topic areas available:

☐Analysis of distribution of income and assets for presentation to mediator or counsel
☐Project post-divorce household funding requirements and tax impact of divorce
☐ Calculate current and future inflation-adjusted cash flow models with impact on net worth and/or retirement
☐ Determine life insurance requirements designed to replace support payments
☐ Assess and adjust retirement funding and real estate ownership strategies

☐ Project education costs and funding strategies

About Steve Stanganelli, CFP ®, CRPC ®

For nearly thirty years, Steve Stanganelli, CFP ® has helped clients navigate through difficult financial decisions in every stage of life transition. Divorce financial analysis services are designed to assist clients to transition from marriage to independence with peace of mind and confidence.

Steve is a five-star rated, board-certified fee-only financial planning professional who has coached individuals and families on better ways to make smarter money moves throughout life-changing transitions.

Steve is a contributor at Paladin Registry and Ezine Articles on topics including the impact of divorce on personal finances and taxes.

His articles and commentary are available at his blog, www.ClearViewWealthAdvisors.com .

Steve is a presenter of popular and timely financial education workshops for consumers and workers in transition as well as organizations and community groups such as Oliver Wyman Management, Atlantic Referral Exchange, Newburyport Adult Education, Northern Essex Community College and Merrimack Valley Estate Planning Council.

Steve is a member of the Financial Planning Association and National Association of Personal Financial Advisors. He is trained as a Financial Neutral for Collaborative Practice cases. He holds a MS in finance (financial planning concentration) from Bentley University as well as the CHARTERED RETIREMENT PLANNING COUNSELOR ™, CERTIFIED FINANCIAL PLANNER ® and ACCREDITED ESTATE PLANNER designations.

(*) Retainer rates for Silver and Gold options may be higher for more complex income and asset situations or those with higher net worth. Average hourly rates of $200 may apply for services outside of scope. See website for hourly rates. Room rental charges may also apply based on location.

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