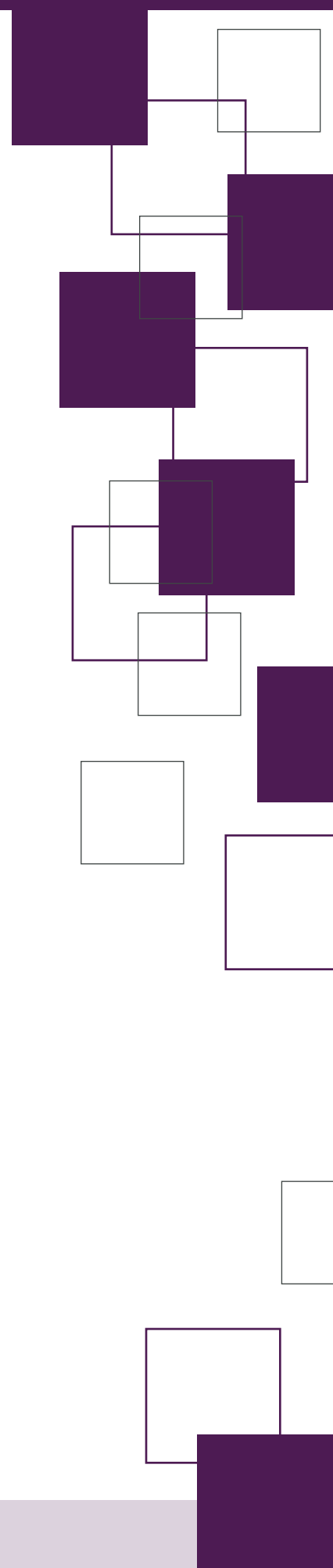




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PRE-DIVORCE PREPAREDNESS CHECKLIST

In financial planning, setting clear and concise goals is paramount. As your wealth advisor and advocate, we help you uncover the Ideal Life you want to lead, and then we create a roadmap to get you there, when you want to be there. We've found that using checklists is the best way to facilitate financial planning so you will ultimately reach your Ideal Life goal. Our Bradley Wealth Pre-Divorce Checklist is centered around people who are approaching or considering divorce, and it's our way of offering support during a confusing and emotional transition. The checklist is not intended to replace the role of the divorce attorney as key advisor during the legal process. We will use your responses as a guide to ensure your financial plan continues to meet your goals, preferences, and timeline.



1. PORTFOLIO REVIEW

- What refinements need to be made in the asset-management model based on the pending change in marital status?

2. DIVORCE SETTLEMENT ANALYSIS

- Calculate the best configuration for the future financial settlement

3. INSURANCE REVIEW

- Perform a comprehensive beneficiary review of all policies
 - Homeowners' insurance
 - Automobile insurance
 - Life insurance
 - Health insurance
 - Disability insurance
 - Umbrella liability insurance
 - Which policies need to be canceled?
 - Which need to be updated?
 - Which need to be acquired?

4. POST-DIVORCE CASH-FLOW AND INCOME PLAN

- Calculate how expected cash flows and income are likely to be generated

5. INFORMATION CHANGES

- Insurance policies: review terms and beneficiaries
- Wills and trust agreements (self/parents/others)
- Powers of attorney
- Advance medical directives
- Bank accounts
- Investment accounts
- Credit card accounts
- Health savings accounts (HSA): review accumulated assets and change documentation

6. DOCUMENTATION (ACQUIRE COPIES OF ALL CURRENT DOCUMENTS)

- Pre- and postnuptial agreements
- Powers of attorney
- Three to five years of income tax returns (federal, state and local)
- Three years of bank statements (checking, savings and CDs)
- Three years of credit card statements
- Annuity contracts
- Investment account statements
- Pension plans
- Retirement accounts: 401(k) and IRA
- Children's financial accounts
- Monthly expenses (such as utilities)
- Wills and trust agreements
- Social Security statements
- Loan agreements
- Inventory of art and other significant assets
- Receipts for major purchases during marriage
- Titles of all hard assets (such as real estate, jewelry and investment-grade art)
- Titles of vehicles
- Personal property
- Business ownership/partnership agreements
- Deferred compensation agreements and account balances
- Stock option plans
- Contractual agreements (obligations and/or received value)

- Legal judgments involving either spouse
- Judgments and settlement information from other legal actions
- Frequent flyer/hotel points inventories

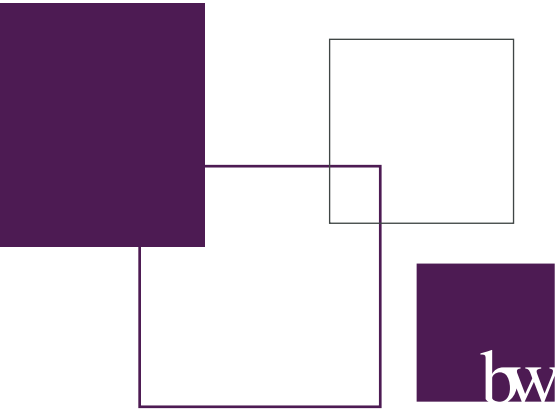
- Home safe access and inventory
- Original marriage license
- Formal medical diagnosis regarding mental illness and/or substance abuse

7. TO KEEP ON FILE

- Social Security numbers for all parties (adults and children)
- Birthdates (adults and children)
- Birth certificates (adults and children)
- Account numbers and passwords
- Current employment and benefits
- Safe deposit box access and inventory

- Details about significant unspecified assets that have potential value (such as software programs and manuscripts)
- Property owned and/or acquired by gift or inheritance prior to marriage (both parties)
- Property owned and/or acquired by gift or inheritance during marriage (both parties)
- Social media accounts and passwords

INTERESTED IN HAVING A
COMPLIMENTARY REVIEW?
Give us a call (619) 512-4100



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