

What do most fight over in a DIVORCE?

FINANCES.



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Waiting could cause greater financial
and emotional pain. Call Susan for an
INITIAL COMPLIMENTARY
CONSULTATION.

Bridgeworth advisor Susan R. Copeland is both a CERTIFIED FINANCIAL PLANNER™ and a Certified Divorce Financial Analyst® professional. By applying her unique background and skillset, she helps individuals work through the complexities of financial planning before, during, and after a divorce.

As a trained CDFFA® and CFP® at Bridgeworth Wealth Management, Susan helps guide clients through the difficult financial decisions most face during and post-divorce. She takes a team approach and provides expert financial counsel to her clients and their attorneys. Her goal is to help clients achieve a fair and equitable settlement.

On the next page, you will find some common questions Susan answers for her clients as they work through their divorce.



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Would you want your ex-spouse to use all the credit card miles earned during the marriage to take a vacation once the divorce is finalized?

- These reward points are often overlooked, but they have value and should be considered marital property.

Are pension benefits part of marital assets?

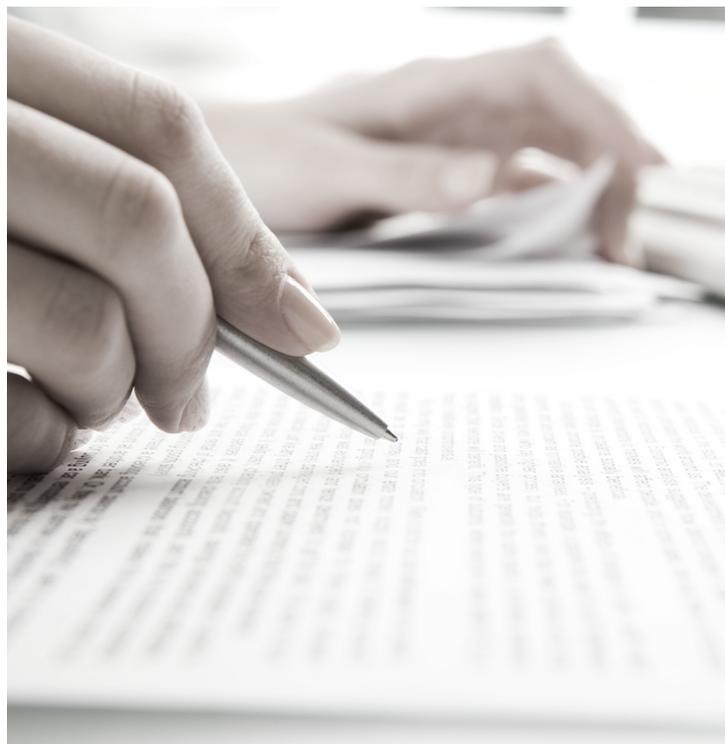
- Yes. Under the law, a pension earned by one spouse is usually considered a joint asset in most states.

How do you determine where to take your portion of assets if your spouse managed your finances throughout the marriage?

- In certain situations, it is more advantageous to take your part from cash accounts rather than from your spouse's retirement accounts. Cash accounts are funded with after-tax dollars, so the taxes have been paid, and most retirement accounts are funded with pretax dollars, so taxes have not been paid yet.

What is a QDRO, and do I need one?

- A qualified domestic relations order (QDRO) is a document used to split assets in a qualified retirement plan, meeting the requirements of ERISA. Examples are assets like 401(k)s or 403(b)s.



Since I'm under the age of 59½, will I have to pay the 10% early withdrawal penalty on any money withdrawn from a QDRO?

- No. Distributions from a QDRO are exempt from the 10% early withdrawal penalty if the person is under age 59½. This means that you could use these QDRO funds for a down payment on a home or to cover any fees incurred during the divorce, like your attorney fees, paying only income taxes.

Are inherited assets part of the marital property division in divorce?

- No, inherited assets like an IRA, a home, or other gifts are considered separate property. However, if these assets are mixed (or "commingled") with marital property, they can become part of the property division in the divorce.

