



Tips from the **Divorce Support Club**

Using a financial adviser
as part of your support
network

1 Pre-settlement: preparing form E

A financial adviser can assist you as early as when you are preparing your Form E documents (financial disclosure). They can help you:

Collate financial information. This includes investment, pensions and quantifying your income.

Calculate your expenditure needs through a budget analysis.

2 Pre-settlement: reviewing financial disclosure

A financial adviser can also assist you with reviewing your financial disclosure. This will enable you to:

Identify all assets and incomes. It is important to ensure that all assets and incomes are identified and valued.

Identify red flags. For example, if one party has removed access to any financial accounts, or unusual cash withdrawals.

Sense check all the figures. It is important that both parties understand their financial position.

Define and quantify the different types of pension involved. This may require a pension expert report.

3 Post-settlement: implementing pension sharing orders

Once the divorce pre-settlement has been resolved and an agreement has been reached, independent financial advice can help you to implement those orders.

A financial adviser can help with implementing shared pension orders. It will enable you to:

- Understand the options that are available to you.
- Invest in line with your risk profile.
- Draw on pension benefits.

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