## Tips from the Divorce Support Club

Handling divorce after a long marriage

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## 1 What might divorce after a long marriage entail?

Divorce after a long marriage can bring up all sorts of considerations, including:

- Very clear roles in the relationship
- Elderly parents
- A lifetime of possessions
- Complicated finances
- Effect on wider family





## 2 Know your support network

It is crucial to know who you can rely on during these times.

#### Friends and Family

Friends and family: spend time with the people who help you feel good, who are kind and supportive but not intrusive. Pick people who won't drain your energy.

#### Legal Advice

get some tailored legal advice on your available options.

Everyone's divorce is different, so it is important to be advised on your specific situation and position.

#### **Emotional Support**

this could be a therapist or a coach. Heightened emotions during a divorce can push things off course, so having some emotional guidance can be beneficial.



## 3 Focus on what you can control

Focus on you and not on what your ex is doing. Here are some things that you can control.

- 1. What you watch on TV.
- 2. What music you listen to.

- 3. What you look at on social media.
- 4. The questions you ask in your head.

- 5. Who you spend time with.
- 6. What you wear.



## 4 Overwhelm

Brainstorm all the things your worried about on a piece of paper, and then ask for each one:

- Is this within my control?
- Who could help me with this?
- What skills or resources do I have to handle this?
- When I've dealt with something similar before, what did I do?
- What small steps can I take?



# How can a financial adviser help?

We invited Carolyn Matravers from Bluebell Financial Management to the webinar. Her practice provides services in three main areas.

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## 5 Attendance allowance

Attendance allowance is a fixed source of income available to any individual over State Pension age who needs some form of assistance with certain activities of daily living.

You must be over State Pension age and require some form of support to live independently.

Eligibility is assessed on an individual basis and is paid tax-free in addition to any State Pension.

Property, savings, and income have no impact upon this benefit.



## **6 Lasting Powers of Attorney**

A Lasting Power of Attorney is a legal document that allows you to choose someone you trust to make decisions on your behalf if you become unable to do so yourself.

Bluebell Financial Management will help you differentiate the difference between the two types of Lasting Power of Attorney and the importance of both.

They will take time to understand your family dynamics and both encourage and facilitate the difficult conversations.

They will provide guidance and support to help family members understand the role of an Attorney and what might be expected of them.



## 7 Concierge service

This is designed and tailored to meet individual needs, recognising that you might need some support with activities such as accessing bank statements, or needing a second pair of professional eyes and ears in finance meetings.

Bluebell recognises that neighbours and family members can be invaluable in assisting with day-to-day activities, but also that health and finances might remain a private matter and a taboo subject.

They can be involved in as little or as much as you would like and they are happy to sit in the wings - on hand should you need them.

