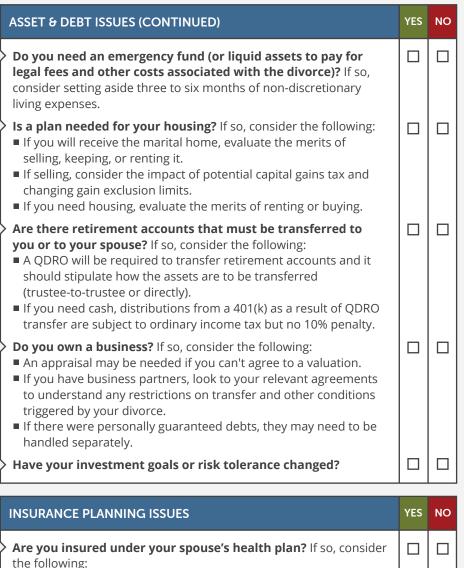


CASH FLOW ISSUES	YES	NO	ASSET & DEBT ISSUES
Do you need to agree to a spending plan, and monitor income and expenses, while your divorce is pending?			> Do you need an emer legal fees and other c
Will your cash flow needs change after the divorce? If so, consider developing a new income and expense plan.			consider setting aside living expenses.
Do you need to adjust how much you are saving?			<ul> <li>Is a plan needed for y</li> <li>If you will receive the</li> </ul>
Do you need assistance in managing day-to-day personal finances?			selling, keeping, or re If selling, consider th
<b>Do you expect to receive or to pay alimony, child support, or property settlement payments?</b> If so, consider how much will be			changing gain exclus If you need housing,
paid or received, for how long, and how the payments are structured and taxed.			<ul> <li>Are there retirement</li> <li>you or to your spouse</li> <li>A QDRO will be requi</li> </ul>
ASSET & DEBT ISSUES	YES	NO	should stipulate how (trustee-to-trustee or
<b>Was there a prenuptial or postnuptial agreement?</b> If so, check to ensure that all terms are addressed in your divorce proceedings, and that all assets and debts are properly allocated.			<ul> <li>If you need cash, dist transfer are subject t</li> <li>Do you own a busines</li> </ul>
<ul> <li>Is a plan needed to divide assets and liabilities? If so, consider the following:</li> <li>The division of assets should factor in the tax character of each</li> </ul>			<ul> <li>An appraisal may be</li> <li>If you have business to understand any re triggered by your div</li> <li>If there were persona handled separately.</li> <li>Have your investmen</li> </ul>
asset, recognizing future tax consequences (e.g., if assets are tax-deferred or carry embedded gains).  Some property may be classified as separate property, owned by			Thave your investment
tax-deferred or carry embedded gains).			
<ul><li>tax-deferred or carry embedded gains).</li><li>Some property may be classified as separate property, owned by one spouse, rather than marital property.</li></ul>			INSURANCE PLANNING



If your spouse's employer has at least 20 employees, you can elect COBRA continuation coverage and stay on the plan for 36 months after the divorce (or legal separation). (continue on next page)



INSURANCE PLANNING ISSUES (CONTINUED)	YES	NO	
<ul> <li>If you are employed, you may be able to enroll in your employer's health plan during a special enrollment period as a result of the divorce (or legal separation).</li> <li>If you lost (or will lose) coverage due to your divorce, for the Health Insurance Marketplace, you have 60 days after your</li> </ul>			
divorce to enroll according to the special enrollment period rules.			
Has there been a change to the amount of life/disability coverage you need?			
<b>Do you need to update homeowners or renters insurance?</b> If so, consider removing your spouse from the policy and adjusting the amount of coverage needed, after the divorce.			
<ul> <li>Do you or your spouse own life insurance? If so, consider the following:</li> <li>The beneficiaries may need to be updated.</li> <li>If you own a survivorship policy, contact the insurance company to see if the policy can be split.</li> </ul>			
Will life insurance be used in your divorce settlement to secure payment obligations? If so, ensure that proper maintenance and monitoring methods are in place.			
<b>Do you and your spouse own long-term care insurance with a shared benefit rider?</b> If so, consider dropping the shared rider or incorporating it in the division of assets.			
TAX PLANNING ISSUES	YES	NO	
Do you expect there to be any tax impact in the year of the divorce (due to the sale of an asset or changes in tax filing status)? If so, consider strategies to minimize or defer taxes.			
<b>Do you expect to receive or pay alimony (or child support)?</b> If so, alimony is not tax deductible for the person who pays it. It is not treated as taxable income for the person who receives it.			
<ul> <li>Do you have dependent children? If so, consider the following:</li> <li>Review the tax impact and rules that must be followed to file as head-of-household. (continue on next column)</li> </ul>			

TAX PLANNING ISSUES (CONTINUED)	YES	NO
If you are the custodial parent, you may be able to claim the Child Tax Credit and/or education credits (or waive your rights to those credits).		
LONG-TERM PLANNING ISSUES	YES	NO
Did the marriage last at least 10 years? If so, you may be eligible for Social Security benefits under your spouse's record, after the divorce. See "Am I Eligible For Social Security Benefits If I Have Been Divorced?" flowchart.		
Do you need to update your estate planning documents and beneficiary designations (e.g., life insurance, retirement accounts, etc.)?		
OTHER ISSUES	YES	NO
<ul> <li>Do you have dependent children who will likely go to college?</li> <li>If so, consider the following:</li> <li>If the student is applying to schools that require FAFSA, information from the custodial parent may be required.</li> <li>If the student is applying to schools that require CSS Profile, information from both biological parents may be required.</li> </ul>		
<ul> <li>Do steps need to be taken to protect yourself from identity theft? If so, consider the following:</li> <li>Update passwords and opt for dual factor sign-in. Use a password manager to ensure you are not duplicating your passwords.</li> <li>Freeze your credit files.</li> </ul>		

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Please contact The Retirement Planning Group for more complete information based on your personal circumstances and to obtain individual investment advice.

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