



KAM*South*
we build wealth

FINANCIAL PLANNING for DIVORCE

Christian G. Koch CDFA™
Certified Divorce Financial Analyst

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“Our role, working as an Advocate for either the attorney or the individual, is to make sure the client understands the financial implications of the divorce settlement, to ensure they make well-informed financial decisions and to move forward post-divorce with a sense of confidence and security.”



As a Certified Divorce Financial Analyst, Christian G. Koch CDFA™ specializes in:

- Analyzing and forecasting the long-term effects of a proposed initial settlement offer
- Tax consequences of dividing property – Pension plans, 401Ks, and health insurance coverage
- Determining your financial picture for the future

Working with a financial divorce expert can help preserve a family's finances by:

- Conducting a comprehensive assessment of the divorcing couple's finances
- Reviewing property to understand its cost basis, tax implications, and value, as well as how to divide it
- Dividing retirement accounts and pension funds
- Reviewing and revising beneficiary designations to make certain the client has named the intended beneficiary. Consider the beneficiary designation for all assets and insurance policies including life insurance, disability, transfer on death accounts, annuities, retirement and profit sharing accounts
- Determining whether the client should keep, sell, or refinance the house. Alternatively determine the pros and cons of holding onto the house as an investment property
- Analyzing from a financial perspective whether a spouse should receive alimony, how much he or she should receive, and for how long—and how the payout should be structured for the greatest benefit
- Strategizing to minimize taxes and decipher post-tax implications of the marital asset split
- Discussing health care insurance needs and continuation of coverage

“We address financial issues and project potential scenarios pertinent to your divorce, which your attorney may not be qualified to discuss.”



Kam South provides the following services:

Basic Divorce Financial Planning

An extended divorce can have a significant economic impact. KAM South offers a *Basic Divorce Financial Planning service*, which includes an initial meeting to address your current situation and how best to proceed with your immediate and long-term financial concerns.

Comprehensive Divorce Financial Planning

KAM South also offers a *Comprehensive Divorce Financial Planning* service which includes our Basic service, plus: detailed reports and recommendations on tax issues, spousal and child support and dependents' education planning, retirement and pension plans, insurance coverage, and any other investment management considerations.

Fees:

Initial divorce planning assessment	\$225/hr
Pre-divorce financial assessment	Applies against Retainer
Retainer	\$2,000
Hourly rate	\$225/hr
Expert witness	\$305/hr

Kam South is here to advise during all phases of divorce:

1. Pre-Divorce

- Assess Pre-Divorce financials
- Strategize to minimize taxes and decipher post-tax implications of the marital asset split
- Analyze from a financial perspective whether a spouse should receive alimony, how much he/she should receive, and for how long

2. During Divorce

- Review property to understand its cost basis, tax implications, and value, as well as how to divide it
- Advise on division of retirement accounts and pension funds
- Determine whether the client should keep, sell or refinance the house

3. Post-Divorce

- Review and revise beneficiary designations to make certain the client has named the intended beneficiary
- Discuss health care insurance needs and continuation of coverage
- Create post-divorce financial plan. Assist in making investment decisions about how to invest retirement accounts and other assets for retirement