



DIVORCE / DISSOLUTION PLANNING & WITNESS SERVICES

Clarity and Confidence When the Stakes Are High

Contents

1 - Why Financial Planning Matters in Divorce or Dissolutions.....	3
2 - Our Process.....	4
3 - Service Menu & Fee Schedule.....	5
4 - Coordination With Your Legal & Tax Team.....	5
5 - Engagement Terms & Disclaimers.....	6
6 - Everyday Case Studies.....	7
Correcting a Business Valuation.....	7
Tax-Equalized Division of Roth vs. Traditional Retirement Accounts.....	7
Preserving Separate Inheritance from Equal Division.....	8
Community-Property Valuation Adjustment.....	8
7 - How to Engage our Services.....	9
8 - Glossary of Common Divorce / Dissolution Financial Terms.....	10

1 - Why Financial Planning Matters in Divorce or Dissolutions

Divorce or Dissolution is never just a legal event—it is a financial turning point that will shape both spouses' lifestyles for decades. Attorneys focus on legal rights, and CPAs validate tax numbers. Pointer Creek layers on a third, critical perspective: long-term financial sustainability. We translate settlement proposals into living, breathing cash-flow projections, illuminate tax outcomes over multiple years, and highlight insurance or estate gaps that could derail future security. Armed with our analysis, clients and their counsel negotiate from a position of facts, not fear.

Key CFP® Value-Adds:

- Sustainability analysis: Monte-Carlo testing of settlement options out to life expectancy.
- Integrated tax mapping: Sequencing capital gains, pre-tax assets, and Roth assets for optimal after-tax income.
- Behavioral coaching: Helping clients avoid emotionally driven concessions that compromise long-term goals.
- Qualified plan engineering: Navigating Qualified Domestic Relations Orders (QDROs), in-plan Roth conversions, and rollover timing.
- Business valuation literacy: Explaining discounts for lack of control/marketability in plain English judges understand.

2 - Our Process

Step 1: Discovery & Data Audit

- Inventory of marital vs. separate assets and liabilities
- Lifestyle cost benchmarking and spending tracker
- Business-owner fact-finding checklist

Step 2: Scenario & Settlement Modeling

- After-tax division scenarios (examples; 50/50, needs-based, equitable)
- Pension and retirement account splitting illustrations
- Real-estate equity buy-out vs. sale comparisons

Step 3: Business-Owner & High-Net-Worth Analysis

- Normalization of owner compensation
- Minority and marketability discount validation/refutation
- Stress-testing opposing expert valuations

Step 4: Fact-Witness Testimony & Expert Support (As Needed)

- Sworn fact-witness testimony clarifying financial records
- Courtroom demonstratives & affidavits
- Expert reports (including Daubert-ready) available under separate engagement

Step 5: Post-Decree Transition

- QDRO implementation & rollover guidance
- Updated retirement and college projections
- Revised retirement, estate & insurance planning

3 - Service Menu & Fee Schedule

Service	Fee	Billing Notes
Consulting / analysis / correspondence	\$350 per hour	Billed to the actual minute (no rounding)
Deposition testimony	\$425 per hour (4-hr min.)	Time in deposition room only
Trial testimony / in-court standby	\$450 per hour (4-hr min.)	Includes time waiting to testify
Travel time (portal-to-portal)	50 % of hourly rate	Plus out-of-pocket costs
Rush / after-hours work	+25 % premium	Outside 8 a.m.–5 p.m. EST or <48-hr turnaround time required

Minimum five-hour engagement (\$1,750) followed by hourly fee billing as detailed above.

All time billed to the actual minute with no rounding. Itemized invoice issued monthly. Out-of-pocket expenses (coach airfare or IRS mileage, hotel, per-diem, overnight courier, etc.) are reimbursed at actual cost.

4 - Coordination With Your Legal & Tax Team

Role	Primary Focus	Pointer Creek Divorce/Dissolution Planning Interface
Attorney	Legal rights, pleadings, negotiation strategy	Supply financial evidence & testify when needed
CPA / Forensic Accountant	Historical tax returns, forensic tracing, business valuation	Integrate after-tax scenarios & future cash-flow impact
CFP® (Pointer Creek)	Long-term projections, lifestyle modeling, investment & risk planning	Bridge numbers to real-life goals; translate complex valuations

Our team operates under the CFP® Board Code of Ethics & Standards of Conduct—always as a fiduciary, providing objective, third-party analysis.

5 - Engagement Terms & Disclaimers

What We Do

- Provide independent financial analysis, projections, and expert opinions.
- Coordinate with attorneys and CPAs to align legal strategies with financial reality.
- Testify in deposition or court as an impartial, credible third party vs. attempting to self-report assets, income and valuations.

What We Do Not Do

- Draft legal documents (e.g., QDROs, pleadings).
- Prepare tax returns or file forms.
- Opine on child-custody or non-financial marital issues.
- Conceal or misstate asset values.

Investment advisory services are offered through Cambridge Investment Research Advisors, Inc. (CIRA), a federally Registered Investment Adviser. Bryan M. Renner, CFP®, serves as an Investment Adviser Representative of CIRA. Pointer Creek Wealth Management is a trade name; Cambridge and Pointer Creek are not affiliated. Securities offered through Cambridge Investment Research, Inc., Member FINRA/SIPC. Pointer Creek provides educational information; we do not provide legal or tax advice. Clients should consult their attorney or accountant regarding legal or tax matters. Past performance is no guarantee of future results.

6 – Everyday Case Studies

** Names and circumstances have been fictionalized for privacy. **

Correcting a Business Valuation

When Owner Maverick, a 40% shareholder in a family-owned manufacturing company, entered divorce proceedings, opposing counsel's expert assigned a \$4 million value to his interest, using a simple earnings multiple and ignoring shareholder-level discounts.

Maverick retained Bryan M. Renner, CFP® to perform a detailed review, applying appropriate minority and marketability valuation discounts and accounting for pass-through entity tax drag. The corrected conclusion: \$2.8 million. Expert reports and testimony resulted in adopting the lower valuation, reducing Maverick's equalization payment by \$600,000 and aligning the settlement with realistic after-tax cash flows. This reversed the family's need to sell the primary residence to fund the equalization, and the children were not required to adjust to two new homes.

Tax-Equalized Division of Roth vs. Traditional Retirement Accounts

When Spouses Ross and Rachel were mediating their divorce, each had roughly \$500,000 in retirement assets: one spouse held two Roth IRAs totaling \$500,000; the other held a Traditional IRA and a profit-sharing plan together worth \$520,000. On paper it looked "even," and mediators proposed a straight 50-50 split.

Pointer Creek highlighted that every dollar in the Roth could ultimately be withdrawn tax-free, while the Traditional and profit-sharing accounts would be subject to a combined 29% (24% federal + 5% state) marginal rate when withdrawn.

By discounting the pre-tax assets for the tax hit ($\$520,000 \times 0.71 = \$369,200$) we demonstrated an after-tax gap of \$130,800. The couple agreed to a tax-equalized settlement: the Roth owner kept the Roths; the Traditional owner retained the qualified plans plus an additional \$130,000 of joint brokerage assets to equalize after-tax value. The solution avoided future resentment and reduced the likelihood of alimony renegotiation.

Preserving Separate Inheritance from Equal Division

Dr. Jones inherited \$3.2 million in a brokerage account from her late parents three years before filing for divorce. The funds were never commingled with marital assets and the account remained solely in her name. During settlement talks, opposing counsel sought to include the full \$3.2 million in the marital estate, claiming periodic transfers to the couple's joint account for home renovations had "converted" the inheritance. Pointer Creek created a forensic source-of-funds workbook tracing every deposit and withdrawal. The analysis showed only \$140,000 of marital funds had ever touched the account (the renovation costs). We supplied an affidavit and testified as a fact witness, tying our tracing to Ohio's separate-property statute. The court accepted our evidence, classifying \$3.06 million as wife's separate property and excluding it from the equalization. Outcome: Dr. Jones preserved roughly \$1.5 million she would otherwise have lost and avoided additional spousal-support pressure.

Community-Property Valuation Adjustment

Spouses Sue Ellen and J.R., residents of Texas (a community-property state), jointly owned a specialty machine facility valued at \$12 million. Opposing counsel argued the facility should be split 50-50 despite prior distributions J.R. had used to purchase a separate ranch property.

Pointer Creek traced seven years of K-1 distributions and capital accounts, demonstrating that \$3.6 million of community funds had already been effectively transferred to Sue Ellen via the ranch acquisition. We prepared a source-and-use statement tying each dollar to the applicable community or separate estate under Texas Family Code §§ 3.001–3.003 & 7.001–7.006.

With fact witness and supplied charts illustrating reimbursable expenditures. The court adopted our analysis, concluding the remaining net community interest in the specialty facility was 30 %, yielding a community allocation of \$3.6 million rather than the \$6 million originally claimed. Result: J.R. avoided a \$2.4 million overpayment, and the final decree reflected an evidence-based "just and right" division under Texas law.

7 - How to Engage our Services

Ready for clarity? Schedule a complimentary 30-minute Discovery Call at

www.pointer creek.com/divorce-dissolution-planning

or simply scan the QR code below:



We look forward to helping you move forward with confidence throughout this challenging process.

8 - Glossary of Common Divorce / Dissolution Financial Terms

After-Tax Equalization Adjusting proposed divisions of assets to account for differing tax treatments (e.g., Roth vs. Traditional IRA) so each spouse receives an equivalent after-tax value.

Community Property Property and income deemed jointly owned (50 / 50) by both spouses in community-property states—Alaska (opt-in), Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, Wisconsin, and Puerto Rico. Community property is divided equally upon divorce unless the parties agree otherwise or a court finds “just and right” reasons to deviate.

Daubert Standard (Rule 702) Legal test that requires expert testimony to be both relevant and reliable, grounded in sufficient facts/data, and based on accepted principles and methods properly applied to the case.

Discounted Cash-Flow Method (DCF) A valuation technique that projects future cash flows and discounts them back to present value at a rate reflecting risk (Weighted Average Cost of Capital).

Discount for Lack of Control (DLOC) A valuation reduction applied to minority interests that lack the ability to influence company policy, dividend decisions, or sale.

Discount for Lack of Marketability (DLOM) A valuation reduction reflecting that an ownership interest in a closely held company cannot be readily sold or converted to cash.

Fact Witness vs. Expert Witness A fact witness testifies to events or data personally observed; an expert witness is qualified under Rule 702 to give opinions that help the court understand evidence or determine a fact in issue.

Fair Market Value (FMV) The price at which property would change hands between a willing buyer and a willing seller, neither being under compulsion and both having reasonable knowledge of the facts (IRS Rev. Rul. 59-60).

Marital Property (Equitable-Distribution States) Assets and liabilities acquired during the marriage that are subject to equitable division under state family-law statutes that follow an "equitable, but not necessarily equal" framework.

Monte-Carlo Simulation Statistical technique that runs thousands of random trials to project a range of financial outcomes and probabilities, used in sustainability analyses.

Portal-to-Portal Travel Time Billable time measured from consultant’s departure point to arrival at destination and return—billed here at 50 % of the hourly rate.

Qualified Domestic Relations Order (QDRO) A court or agency order that instructs a qualified retirement plan to pay a portion of a participant's benefits to an alternate payee—typically a former spouse—as part of a property settlement or support award.

Separate Property Property proven to be owned by only one spouse before marriage or received individually by gift or inheritance and kept segregated; excluded from marital division unless transmuted by commingling.

Tracing Forensic process of following the origin and movement of funds to establish whether property is marital or separate.