



C DFA Changes & Challenges
Faisal Karmali, CMA, CFP, FCSI, CIFA
First Vice-President, Portfolio Manager, Investment Advisor
Popowich Karmali Advisory Group, CIBC Wood Gundy

2016 IDFA Workshop:
Canadian Series
October 19-21, 2016 | Calgary, AB



Today's Divorce Experience

1. Unhappy Marriage
2. Search for Options
3. Decision to Divorce
4. Legal Separation
5. Learning to Live Apart
6. Divorce Proceedings
7. Division of Property
8. Re-Settling Into New Relationship
9. Changes & Challenges





Divorce is Evolving

- A more common and socially accepted process
- Divorce industry is growing and gaining new players



CDFA's True Value for Clients

- Helps clients truly understand the consequences of their (potential) decisions
- Calculates and helps clients make informed decisions about the true impact of support and property division choices and compromises



Helping Clients Make Better Decisions

- Show clients alternative scenarios
- Know where the lines are
- Utilize other professionals
- Don't focus on fees





Current Trends

- Grey divorce
- Increased specialization
- Ever-changing tax rules



How to Survive as a CDFA

- Be a bigger voice on a national scale
- Learn to work with lawyers
- Protect your value



Questions?

