

Institute for Divorce Financial Analysts
Annual Conference
Seminar Outline

Topics in financial planning for divorce – Basic Course

Presenter: Daniel Caine

1. Accurately reflecting clients' incomes and expenses
 - 1.1. Wage and bonus income
 - 1.2. Mortgage expenses
 - 1.2.1. Calculation of tax deductible mortgage interest.
 - 1.3. Other living expenses
 - 1.4. Retirement plan contributions
 - 1.4.1. Tax impact of retirement plan contributions
2. Accurately reflecting clients' assets and debts
 - 2.1. Real estate assets
 - 2.1.1. Impact of appreciation on asset division
 - 2.2. Investment assets
 - 2.2.1. Impact of basis on after-tax asset division
3. Reports to illuminate client situation
 - 3.1. Detailed budget reports
 - 3.2. High-level cash flow projections
 - 3.3. Detailed cash flow projections
 - 3.4. High-level net worth projections
 - 3.5. Detailed net worth projections
 - 3.6. Accumulated savings
 - 3.7. Liquidations – tax and financial calculations.
4. Tools to help parties negotiate
 - 4.1. What if analysis, to compare the tax and financial impact of different potential decisions
 - 4.2. Calculating the tax impact of alimony
 - 4.3. Calculating which party should claim the exemptions for tax purposes