



What a financial adviser brings to the **pre-settlement** divorce table.

Helen Baker, Founder of Australia-wide financial advisory service *On Your Own Two Feet* Financial Adviser scopes out preliminary goals and values: what's truly important for the **'now'** and the **future**.



On Your
Own Two Feet

FLPA – Divorce, a Financial Planner's Perspective

With Helen Baker

Masters in Financial Planning
Bachelor of Commerce - Accounting
Masters in Innovation and Change Management

Divorce Financial Advice Specialists





Momentum from the beginning

Just like buying a house you need to get a set of professionals in place.

Lawyers can't give financial advice

Financial advisers can't give legal advice

But clients need both + potentially others



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Increases speed of financial settlement



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- Sets realistic expectations for the client's future
- Easy to understand calculations
- Looks at pros and cons and consequences of keeping/selling/trading assets in the asset pool



Sets five foundations in place throughout the process

- Emergency Fund
- Spending and Investment Plan
- Insurances
- Superannuation
- Estate Planning



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Takes recourse off the lawyer re finances



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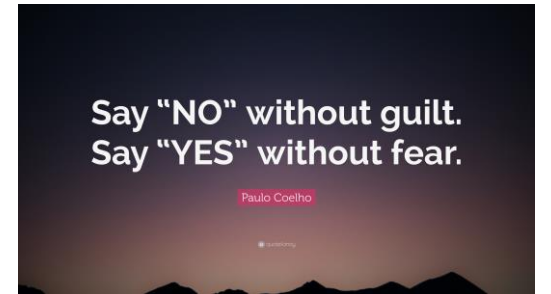
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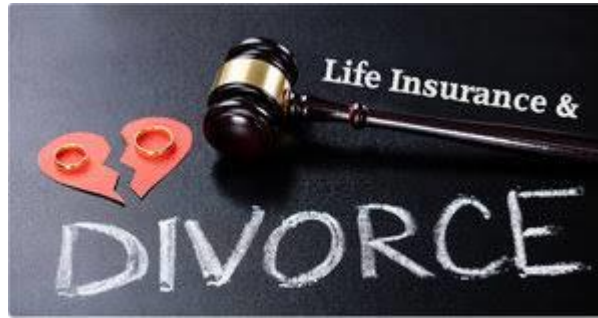
- Biggest one is not seeking advice **BEFORE** you settle
- Often people don't know what they don't know



- Women over 60 are the new homeless



- Fight for extra amount and then lose it on CGT
- Post-settlement damage is done
- Spend what they walk away with and then seek advice
- Acting emotionally



- Not understanding structures or various assets
- Obsessed with ex's business
- Life insurance





- Downsizing properties
- \$25,000 catch up
- \$1.6million cap
- Structures - max tax of 30% and potential of no CGT
- New working age 70
- TPD insurance
- New budget about to come out



Happy to answers
your questions?

Or contact us

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Or visit us

Level 4, 127 Creek St
Brisbane.

Or I can visit you.