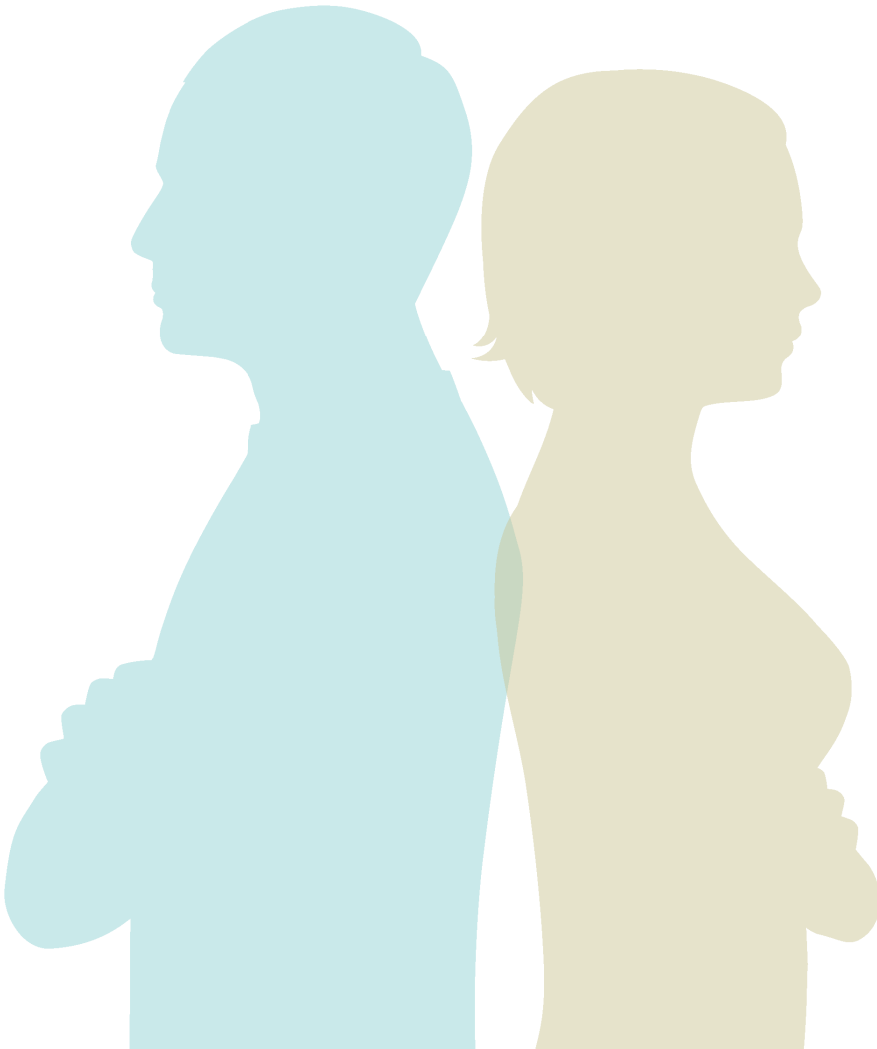




## DIVORCE PLANNING & CONSULTING



### Who is Sandy Cove Advisors?

Sandy Cove Advisors is a boutique financial advisory firm that delivers a full spectrum of customized wealth management services, with a focus on investments, financial planning and family office solutions. Whether planning for retirement, navigating a major life transition, or creating a financial roadmap, you can trust our experienced team to help you make sound decisions.

### Why did we chose this niche?

When we opened our doors in 2010, the market place quickly made obvious the need for financial advisors who could deliver comprehensive divorce planning. Thoughtfully, and with compassion, our Divorce Planning practice was built.

We have found that clients become overwhelmed pulling together the required data and support for the divorce process. They become paralyzed and stuck because they are fearful for their financial future. We help the process move forward.

### How are we able to assist you through all phases of your divorce?

Whether it be collecting financial and expense data, uncovering overlooked assets, developing a financial plan to evaluate settlement proposals and the effects of dividing property, analyzing pensions and retirement plans and recognizing tax consequences of potential settlements, we are there to help.

By working with a CDFA®, we find that clients and their attorneys are able to conserve emotional and financial resources through the divorce process.

# We're With Our Clients Every Step Of the Way Through the Divorce Process

As experienced Certified Divorce Financial Analyst® practitioners (CDFA®), we work alongside you and your divorce attorney to provide invaluable analysis that shows the financial effect of any given divorce settlement. Our goal is to help you and your attorney confidently achieve the best possible outcome for future financial security.



## PRE

- ✓ Financial Data & Statement Collection
- ✓ Budget & Expense Analysis
- ✓ Develop Balance Sheet
- ✓ Review Tax Return for Transparency
- ✓ Review Probate Long Form
- ✓ Consult with Parties on Goals

## DURING

- ✓ Emotional Sounding Board
- ✓ Division of Assets modeling
- ✓ Develop Financial Plan
- ✓ "What-if" Scenarios
- ✓ Review Settlement Proposals
- ✓ Vet Out Tax Implications

## POST

- ✓ Implementation of Settlement Terms
- ✓ Manage Investments
- ✓ Monthly Cash Flow Management
- ✓ Oversee Asset Transfers
- ✓ Change Beneficiaries Retirement & Life Insurance
- ✓ Assist with Mortgages/Refinancing
- ✓ Estimated Taxes Coordination
- ✓ Annual Reconciliation of Terms

Following the settlement, Sandy Cove Advisors works with you and your team of advisors to manage your financial future. We provide the gift of time and peace of mind so that you are able to spend time with your family.

## MEET OUR DIVORCE PLANNING TEAM

Deirdre and Toni are Certified Divorce Financial Analyst® practitioners (CDFA®). They are passionate in supporting and empowering clients through this difficult and emotional process.



**Deirdre R. Prescott, CDFA®**  
PRESIDENT  
& FOUNDER



**Toni Grimm, CDFA®**  
DIRECTOR OF  
FINANCIAL  
PLANNING

For a confidential conversation, please contact either Deirdre or Toni at (617) 699-1800.