

WEALTH PLANNING CHECKLIST:

Moving Forward after a Divorce

Finalizing a divorce marks both an ending and a new beginning. While this transition can bring a mix of emotions, it also creates an opportunity to reassess your goals, rebuild your financial foundation, and move forward with clarity and confidence.

A resource to help you navigate critical steps and considerations throughout the divorce process

The following checklist is designed to help you address important financial, legal, and personal steps after your divorce is finalized, so you can establish stability and plan for your next chapter:

1. Settlement Execution

- Transfer and retitle all applicable assets in accordance with the final settlement agreement
- Complete QDROs and ensure proper division of retirement plans and pension accounts
- Close, separate, or restructure any remaining joint accounts as appropriate

2. Cash Flow & Stability

- Finalize a sustainable post-divorce budget based on updated income and expenses
- Adjust spending patterns to align with your new financial reality
- Establish or strengthen emergency reserves to support financial stability and flexibility

3. Insurance & Protection

- Secure appropriate health insurance coverage to ensure continuity of care
- Update life, disability, and property insurance policies to reflect your new circumstances
- Review overall coverage needs to ensure they remain appropriate for your post-divorce situation

4. Estate & Legal Updates

- Update your Will, Trust(s), and guardianship provisions to reflect your current wishes
- Review and revise Powers of Attorney and Health Care Directives as needed
- Update beneficiary designations across all financial accounts and insurance policies

5. Long-Term Planning

- Rebuild and realign your investment strategy based on your new financial structure and goals
- Update retirement projections to reflect changes in assets, income, and expenses
- Align your tax strategy with your revised financial life and long-term objectives

5. Personal Reset

- Establish new daily routines that support stability and well-being
- Build and strengthen new support systems, including family, friends, and community connections
- Seek appropriate guidance and support as needed, whether financial, emotional, or practical

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