CASE STUDY · BEAUFORT COUNTY, SOUTH CAROLINA

By the time she comes back to you, the plan is already written.

An eighteen-year marriage in Beaufort County. A teacher with a state pension who wanted to keep the house, and a spouse holding the 401(k) and the equity awards. You advise the household, so you are about to lose one half of it either way. Everything driving her retirement income for the next thirty years was settled before anyone thought to call you.

What the settlement locked in

She left with $1,028,384 and a structure that fails in 2034. Housing takes 45 percent of her net income while support runs and 72 percent the month it stops, and **78 percent of what she received cannot be spent**.

None of it is fixable afterward. Whoever picks up this client inherits the division, the housing decision, and the support term, and gets to plan around them rather than change them.

78%
Of the settlement she could not spend when the shortfall arrived

8 years
The error in the retirement date every party had assumed

$131,090
Added to her position by catching it before signing

> ## No amount of good planning repairs a bad structure.
>
> Her pension had been valued to 65, because 65 is the age printed on the statement. The plan's service rules made it payable unreduced at 57. An advisor building her retirement plan on that schedule would have been wrong by eight years, with no reason to suspect it.

Where you come in

The moment is when a client first tells you the marriage is ending, not when the decree arrives. That is the only window in which the structure is still movable, and it is usually the window nobody uses.

Value leaks in consistent places: survivor coverage that defaults to nothing unless the order elects it, market movement between valuation and transfer, loans outstanding against a plan being divided.

My role is the divorce, not the relationship. I handle the financial side through the hardest part and hand your client back with a clean baseline, structure documented. You keep the client, and I am glad to put that in writing.

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SOUND GUIDANCE THROUGH THE SHIFTING TIDES

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