CASE STUDY · MONTGOMERY COUNTY, PENNSYLVANIA

The invoice said $95,000. The household paid $133,600.

An eighteen-year marriage in Montgomery County. A public school teacher with a PSERS pension, and a spouse holding the 401(k) and the equity awards. A pension valuation, a pre-marital 401(k) carve-out, and a $118,000 inheritance, each answered twice by a different analyst.

Two paths, one set of facts

	LITIGATED	SETTLED WITH A NEUTRAL
All professional fees, both sides	**$95,000**	**$34,000**
Federal tax and 10% penalty on a $75,000 401(k) draw at 53	**$38,600**	**None · funded from cash**
Total cost to the household	**$133,600**	**$34,000**

Both columns are all-in for every professional on the matter, attorneys included. The litigated figure is driven by two separately retained financial experts; in the other, the analyst is the smallest line in it. Fees modeled, not quoted as market rates. Pennsylvania taxes an early draw separately from the federal treatment shown.

$99,600
Kept in the household, before anything was divided

7 months
To signed settlement, not two years

$240,720
Survivor exposure the litigated posture never priced

Almost nothing goes to trial. That is not the good news.

Ask any family lawyer and you will hear the same thing: litigation is ruinous, and the good ones steer away from it. The question was never whether this settled, but whether it settled well or on the courthouse steps, and that turns on whether the financial picture is clear enough to argue about honestly.

Where you come in

You hear about this before anyone is on a litigation footing. The tell is a call about taking money out of a retirement account. **That call is the moment:** raising one neutral analyst, before each side retains its own, costs you nothing. One analyst instead of two removes the reason to argue.

⚠ Whether a matter suits a neutral engagement is counsel's call. **My role is the divorce, not the relationship.** This matter ended with two households instead of one, and both of them stayed.

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