TIDAL POINTE
SOUND GUIDANCE THROUGH THE SHIFTING TIDES

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SOMEONE YOU TRUST GAVE YOU THIS

Divorce is a legal process.
The decisions inside it are financial.

Your attorney handles the law, and handles it well. But sitting inside that process is a set of decisions about money that are permanent, usually made quickly, and usually made with an incomplete picture. That is the part we handle.

What that looks like in practice

A teacher in her fifties was offered a settlement worth about $172,000 more than an even split. Her attorney had negotiated it carefully and it was a good offer. She wanted to keep the house, which everyone understood.

Eight years later she would have had to sell it anyway, at the worst possible moment, because the support payments ended well before the mortgage did. Nobody had looked at what her actual month would look like in year nine. **The number was fine. The structure was not.**

That is not a criticism of anyone. Dividing property and modeling how it behaves over thirty years are two different jobs, and only one of them belongs to your attorney.

What we do

What things are really worth

A dollar in a 401(k) and a dollar of home equity are not the same dollar after tax.

What each option does to your life

We model year five, year ten, and the year support ends, where settlements come apart.

Something you can actually use

You get one clear page you can hold in a mediation, not a report you have to interpret.

How it starts

A conversation. No documents, no commitment, no cost. If it goes further we will tell you what that involves, and what it costs, before you decide anything. **We work alongside your attorney and your financial advisor,** so everyone is planning from the same numbers.

There is more, and it is worth ten minutes.

What this costs, what happens first, and the questions worth asking anyone you are about to hire.

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The example above is illustrative and is not drawn from any client matter. Tidal Pointe Advisors LLC provides divorce financial analysis as a Certified Divorce Financial Analyst practice. We do not provide legal or tax advice, and we do not manage investments.