TIDAL POINTE
SOUND GUIDANCE THROUGH THE SHIFTING TIDES

TIDAL POINTE ADVISORS
FOR FINANCIAL ADVISORS

WORKING WITH A CERTIFIED DIVORCE FINANCIAL ANALYST

The client stays yours.
We handle the divorce.

Tidal Pointe does the financial half of divorce work: valuing and dividing assets, sorting the retirement and tax mechanics, and modeling what a settlement really leaves someone with years out. Your client comes back to you when it is done.

Three ways to bring us in

Before your client signs

We model the offer on the table after tax, year by year, so you can see what you would actually be planning around. The cheapest place to catch a structure that fails.

Full engagement

We are retained alongside your client for the life of the matter, covering the estate reconciliation, the settlement modeling, and a written analysis they can follow.

Neutral support

When both spouses are your clients, we prepare one set of numbers with no advocacy for either side, so you never have to take one.

When it is worth a phone call

- A client tells you a marriage is ending, before any filing
- Either spouse has a pension, military, or state plan
- A retirement account has to be split by court order
- There is deferred comp, RSUs, or a business interest
- Nobody has mentioned survivor benefits on a pension
- A client wants to keep the house but may not afford it
- An offer is on the table and nobody has run the numbers
- Both spouses are clients and you must stay neutral

What comes back to you

A short post-divorce baseline, released with your client's authorization:

- What they hold, and whether it is pre-tax, Roth, or taxable
- What is arriving by QDRO, and roughly when
- The support amount and the date it ends
- The housing decision and what it carries

You get it early enough to plan around rather than inherit.

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