



# Financial Planning on Divorce

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Splitting up with a long-term partner, particularly a spouse, can be devastating.

But while you grapple with the emotional implications of this major life change, it can be easy to neglect your finances, which may have knock-on effects.



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A very warm welcome and down to earth approach. Lottie took time to listen to my story and explain how True could help me.

LIZ YOUNG

”

**As specialists in divorce, we can assist you (either alone or alongside your Legal Advisers) at every stage of this challenging time.**

- We help you understand your current financial situation. We look at the joint pot and ensure you fully understand the different financial aspects and what they mean
- As pensions experts, we help your Solicitor, Mediator and you understand the types of pensions you and your ex have and any complexities that may arise when splitting them on divorce
- We show you what you need financially to be OK in the future and are there as a sense check for your Solicitor too
- We help you and your ex establish how to split the pot in the most efficient way so both of you receive what you need and want as much as possible
- We ensure you have the relevant protection in place to guarantee you will always receive the agreed maintenance even if something happens to your ex
- We help you process pension sharing orders and create a bespoke plan for your financial settlement designed to meet your future objectives

We work on a collaborative basis with you and your solicitors or attend your mediation sessions to ensure the time with these professionals maintains momentum and does not stall when you are faced with an obstacle of a financial nature, saving you time and money.

**The end of divorce is the beginning of your new life. At this stage, we create a simple plan to help you achieve financial security for the rest of your life.**

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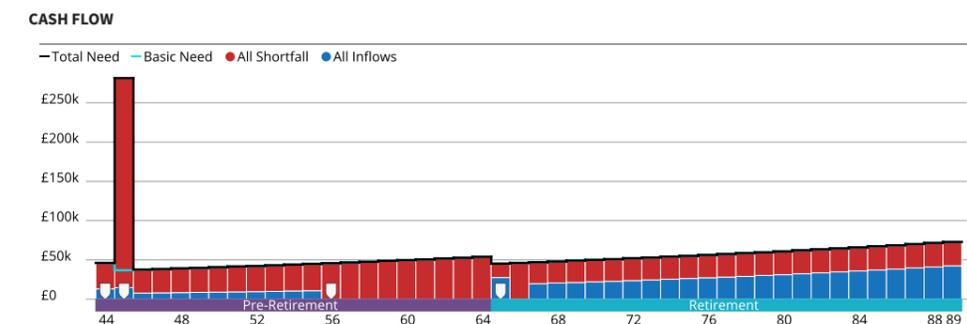
Lottie is very friendly and approachable as well as being very good at explaining finance in a way I could understand

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## Visualise your future

We use our visualise your future process to illustrate:

What you need financially to ensure you will be OK for the rest of your life



Different scenarios to ensure both of you achieve as much of what you want and need as possible

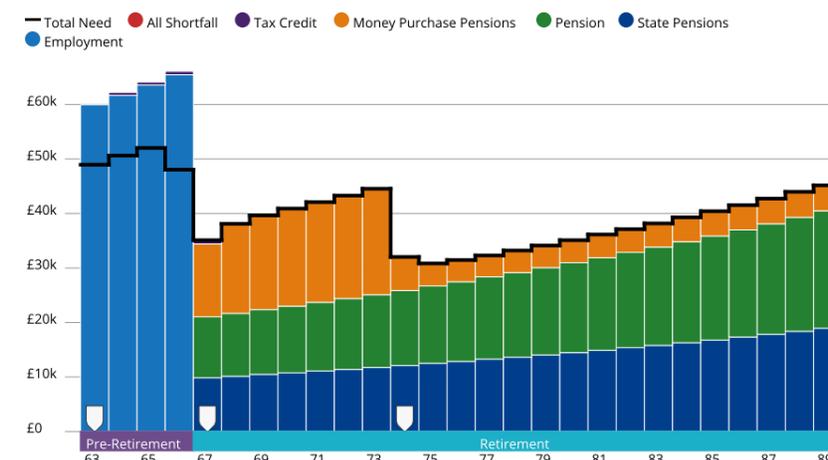
If I keep the house and do not take any pension

vs

If I move house and take some of my ex's pension



Your plan for the future, so you can see what you need to do to live the life you want





As a Daughter of divorced parents, I have seen first hand the emotional and financial challenges that divorce brings. That is why I am so passionate about helping people through this difficult time. By holding the hands of people going through divorce, I help remove financial uncertainty for them both now and in their future.

**Lottie Kent, Director**  
**True Financial Design Ltd**



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