



Amerisal Financial
Lucia Reynolds
9221 SW Barbur Blvd #310
Portland, OR 97219
amerisalfinancial.com
lreynolds@scfinc.com
503-344-4422



Financial Divorce Planning

COMMON FINANCIAL MISTAKES

- ❖ Making decisions one at time versus understanding how they affect each other.
- ❖ Keeping the house when you cannot afford to.
- ❖ Not creating a realistic budget or sticking to it.
- ❖ Thinking that a 50-50 division of property is the same thing as a fair division of property.
- ❖ Not considering “*How do I know that I will be financially secure after my divorce?*” before signing the divorce papers.
- ❖ Not Protecting alimony and child support payments with life insurance on the person who is supposed to pay.
- ❖ Not insuring that the spouse, who receives alimony or child support payments, is the owner of the life insurance policy.
- ❖ Believing that your settlement must conform to what a judge would order if your case went to court.
- ❖ Seeking financial advice from someone whose expertise is the law.
- ❖ Failing to include the present value of a pension among marital assets.
- ❖ Failing to include transaction costs in the settlement when those costs may substantially reduce the value of the assets.
- ❖ Using unrealistic assumptions about inflation and investment returns.
- ❖ Believing that spending retirement assets before age 59 ½ will always result in a 10% IRS penalty.
- ❖ Not planning for your independent financial future using creative financial solutions.

Information herein is deemed to be an opinion and should not be construed as fact.

LReynolds@scfinc.com | amerisalfinancial.com
phone 503-344-4422 | cell 503-888-4088 | fax 503-344-6720

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