

# The Matrimonial Review Service

Finding an equitable way to share the matrimonial assets during divorce can be one of the hardest parts of the divorce process. Ensuring both parties are able to fulfill their short term and long term financial objectives can prove a difficult balancing job between sharing liquid assets and income now and pension assets built for the future. Protecting the ongoing income can also be difficult if current protection plans need to be surrendered or employment protections lost.

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## The matrimonial asset review

This simple overview establishes the full value of all investment, pension and insurance policies held and highlights the options available with each one assisting both parties to make an informed decision as to whether assets should be retained, transferred to one party or surrendered

**Fee – from £249**

**Purpose** – To identify the value of the joint matrimonial estate and assist the legal advisers in helping their clients to find the most equitable way of sharing those assets to assist both partners to achieve some of their financial objectives

**Benefits to clients and professional advisers** – Surrendering valuable investment policies is only one option available and using assignment or transfer can be better for both parties. By completing a review of all the investments and pensions held we are able to provide a clear commentary on what is held, the options available to both parties and assist in developing an equitable financial settlement for both partners based on both current and future financial needs

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## The pension options review

For every pension scheme held the options of pension sharing with internal or external transfer, attachment orders and offset should all be considered; however not all options are available with all schemes and knowing which will give both spouses the best financial position now and in the future can be difficult. This review highlights the advantages and disadvantages of each option available providing guidance on how the pension assets should be divided to gain an equitable settlement

**Fee – from £499**

**Purpose** – To provide a detailed analysis of all pension benefits held and the options available in relation to each scheme and the advantages and disadvantages of each option in relation to both parties to the divorce and to provide recommendations on how the pension assets should be divided based on the wishes of the clients and the overall matrimonial assets held

**Benefits to clients and professional advisers** – Understanding exactly what pension benefits are held and how these can be shared will assist both parties in making informed decisions as to how they want to divide their matrimonial assets, including pension benefits. This report provides a clear unbiased opinion on the benefits held and the options available together with recommendations as to how an equitable balance can be achieved (see our Pension and Divorce Service for further details)

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## Protecting the maintenance award

Often during divorce valuable life protection is lost but without continuing protection the future payment of any maintenance award could be at threat should the paying ex spouse die or become ill; our protection review will help assess whether existing protection policies should be continued or whether new protection is needed helping both parties see the benefits of agreeing to the cover during the divorce process

**Fee – from £199**

**Purpose** – To provide a detailed protection review to ensure the ongoing financial security of any maintenance payments

**Benefits to clients and professional advisers** – Without protection any future income payments will be at risk, simple family income protection plans can ensure maintenance payments continue until such time as they are no longer needed and lump sum plans can ensure that debts can be repaid reducing the financial strain at what will already be a difficult time. Further protection may also be suitable to protect mortgage payments should the maintenance payer become seriously ill or unable to work



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## Appointment as Financial and Investment Manager

Being with you every step of the way between now and your retirement and beyond, we will provide regular reviews and valuations of your pension savings and other investments and meet with you at least once a year to make sure that your investments and ongoing savings continue to meet your retirement needs

**Fee - £dependant upon assets under management and service required**

**Purpose** – To provide a detailed ongoing investment review service keeping you up to date with how your investments are working and whether you should change funds, invest more or just stay put dependent on your own changing financial needs

**Benefits to clients** – By working with you closely on an ongoing basis we can be with you every step of the way up until your retirement and beyond. We can also provide full independent advice on your other areas of financial planning such as saving for children, paying off your mortgage, protecting your family and planning for future events such as long term care

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