



# Financial Mediation

A Collaborative Approach in working with mediators to assist in helping couples come to an amicable divorce with an end goal of a mutually agreed-upon division of assets.

## *What We Do*

Financial mediation provides neutral third-party facilitation specifically focused on resolving financial aspects of the divorce, such as asset division, debt allocation, spousal support, child support, and the creation of a post-divorce financial plan. It offers a cost-effective approach that can hopefully save both spouses' legal and emotional costs with the end goal of an uncontested divorce. It can also aid couples in making more rational and pragmatic financial decisions vs. emotional and irrational ones. By taking a 30,000-foot view of a couple's finances, we can pinpoint each of their financial priorities and then talk openly about how to achieve them, all while helping to ground both parties in the realities of post-divorce finances.

## *Why Choose Us*

**Jason Cole, CFP®, CDS®**

- Transparency and experience of being divorced and attending mediation
- Having worked with divorced clients for over 20+ years
- One of two financial advisors in NADP (National Association of Divorce Professionals) in the Delaware Valley
- One of only 30 financial advisors with Certified Divorce Specialist (CDS®) designation nationally

## *We Assist With*

- Division of Assets and Liabilities
- Division of Real Estate, including titling, refinancing, and Quitclaim Deeds
- Social Security and Pension options
- Tax implications of Qualified Retirement Plans and IRAs including early withdrawal penalties, RMDs and use of a Qualified Domestic Relations Order (QDRO)
- Tax, Insurance and Estate Planning strategies
- Personal and Corporate tax return reviews
- Employee Benefits review
- Investment account analysis, asset allocation, and related tax implications
- Cash flow needs today and in the future
- Financial Planning Post-Divorce