

Certified Divorce Financial Analyst Services

As a CDFA™, Seth Kaplan examines the FINANCIAL issues of your divorce and provides you and your attorney with thoughtful data to support your case. Some of the work that we do includes:

Pre-Settlement

As a CDFA™, Seth Kaplan can:

- Help determine how much money you'll need to live on
- Help with determining the short term and long term financial impact of proposed divorce settlement scenarios
- Evaluate the assets (stocks, bonds, mutual funds, etc.) and debts that are to be divided
- Provide before and after tax analysis of different settlement offers, because the settlement results can differ greatly when the tax liabilities of assets are not taken into account
- Help you better understand how to factor pensions into the divorce settlement
- Work with you and your attorney to draw up budgets that demonstrate the appropriate level of support
- Offer valuable insight into the pro's and con's of different settlement proposals
- Create personalized reports and graphs that illustrate the financial status, cash flow and graphic net worth of both parties

Post-Settlement

As a CDFA™, Seth Kaplan can:

- Help forecast the long-term financial effects of the settlement
- Help you to manage the financial settlement, including how to most appropriately invest for yourself and your children and how to prioritize to help meet both short term and long-term needs
- Help deal with specific challenges such as:
 - Loss of health, life or disability insurance coverage
 - Loss of retirement-plan benefits
- Help you with your financial planning and wealth management needs, such as:
 - Budgeting, cash flow and credit management
 - Risk management / Insurance planning
 - Education planning
 - Retirement planning
 - Estate planning and wealth transfer strategies
 - Charitable giving strategies

We will help you understand the financial issues of...

- Separate vs. community property
- Splitting the house
- Spousal support and child support
- Retirement and pensions
- Valuing and dividing property
- Tax problems and solutions

And you will benefit by...

- Understanding the financial feasibility of your settlement
- Hearing an objective viewpoint in an emotional situation
- Getting professional advice about your specific financial needs

Seth Kaplan is a CFP® practitioner and Certified Divorce Financial Analyst™. He has over 14 years of experience working in the financial industry and is recognized and respected by many for his focus on guiding clients through the financial transition of divorce.

Seth helps his clients with their divorce related financial situation by educating them on financial matters and increasing the chances of arriving at a settlement that can fully address their short and long-term financial needs. To this end, he commonly takes a team-oriented approach, working with his clients' CPAs, attorneys and other trusted advisors.

Seth is actively involved in various divorce financial specialist practice groups, including the Institute for Divorce Financial Analysts, Association of Divorce Financial Planners, and the Sacramento Collaborative Divorce Practice Group.

Registrations, Certifications and Licenses

- CERTIFIED FINANCIAL PLANNER™ practitioner, Certified Divorce Financial Analyst™, Certified Forensic Financial Analyst, Series 7, 9, 10, Series 63, Series 65, Life, Health and Disability Insurance Licenses (California 0C21994)

Publications

- Co-author of the "The Rate Debate" (published in the American Journal of Family Law in Fall 2007)
- "Negotiating Divorce Settlement Agreements in Uncertain Times" (published in The Family Law Counselor in 2009)

The Certified Divorce Financial Analyst (CDFA™) has:

- Graduated from the Institute for Divorce Financial Analysts (IDFA)
- Received specialized training in the financial issues of divorce
- Fulfilled continuing education requirements

The Institute for Divorce Financial Analysts™

The Institute was founded in 1993 and is the most established and recognized designation regarding the financial aspects of divorce. The IDFA™ offers a credential for financial professionals in the divorce arena.

A candidate must successfully complete four exams based on a self-study course offered by the Institute, be in good standing with his or her firm or broker/dealer and any government regulatory agencies, and complete 20 hours of continuing education courses every 2 years.

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