

Seth L. Kaplan, CFP®
Certified Divorce Financial Analyst™

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“Specialized financial advisory services for affluent and high net worth individuals who are experiencing complex issues due to the financial transition of divorce.”

Divorce Financial Analyst Services

Lifestyle Analysis: Reconstruction of client’s lifestyle expenses from comprehensive analysis of credit card and banking records to help determine marital standard of living.

Information can then be used to help determine projected future needs.

Pre-Settlement / Equitable Distribution Analysis: Review and analysis of assets and debts (i.e., corporate benefits, deferred compensation, stock options, investments, etc.) to help determine the pros and cons of various settlement proposals. Creation of personalized reports and graphs that illustrate the financial status, cash flow and net worth of both parties.

Financial Education: Educate non-monied spouse about crucial financial concepts in order for them to negotiate effectively. This can help de-mystifying the financial jargon, making the financial advisory process ‘user-friendly’.

Financial Tracing: Tracing of financial statements to help categorize flow of funds or potential credits and reimbursements

Financial Team Coordinator: Orchestrate and coordinate meetings and financial strategies with client’s other financial experts, including but not limited to their CPA and Attorney.

Post-Settlement Private Wealth Management: Creation and application of a disciplined financial advisory and asset management process to help clients preserve and build upon their financial settlements. This typically involves organizing, facilitating and tracking the outstanding financial tasks pursuant to the settlement agreement.

Licenses, Certifications and Professional Designations:

1. CERTIFIED FINANCIAL PLANNER™ practitioner
2. Certified Divorce Financial Analyst (CDFA™)
3. Certified Forensic Financial Analyst
4. FINRA Series 7, 9, 10, 63, 65— licensed in AL, CA CO, CT, GA, MN, MO, MT, NC, ND, NJ, NV, OR, TX, VA, WA
5. Life, Health, Disability & LTC Insurance— licensed in CA(0C21994), OR, GA, ND, CO, MO, FL, NV

Work History:

Robert W. Baird & Co.	2008 – Present
Wachovia Securities	2003 – 2008
Wells Fargo Private Client Services	2000 – 2003
First Union / Everen Securities	1997 – 2000

Courses and Training:

1. Institute for Divorce Financial Analysts
 - *QDRO Key Concepts & Drafting*
 - *How to Review Opposing QDRO's*
 - *What You Need to Know About Cobra & Healthcare Coverage*
 - *Pension Valuations*
 - *Essentials of QDRO's & Pensions*
 - *Stock Options in Divorce*
 - *Divorce & Taxes*
2. AICPA / AAML National Conference on Divorce
3. Association of Certified Family Law Specialists
4. National Association of Certified Valuation Analysts
 - *Matrimonial Litigation Support Workshop*
 - *Forensics Workshop for Financial Professionals*
5. International Academy of Collaborative Professionals
 - *Basic Interdisciplinary Training*
 - *Advanced Interdisciplinary Training*
6. College of Financial Planning CFP Training
 - *Financial Planning Process & Insurance*
 - *Investment Planning*
 - *Income Tax Planning*
 - *Retirement Planning & Employee Benefits*
7. Other Training
 - *Divorce Mediation (30 hours)*
 - *What a Tax Return Can Tell You*
 - *Wealth Transfer Strategies*
 - *Financial and Tax Challenges Facing Domestic Partners in a Dissolution*

Professional Groups:

Institute for Divorce Financial Analysts (serves on the Board of Advisors)
 Sac County Bar Family Law
 Association of Divorce Financial Planners
 Sacramento Collaborative Practice Group (SCPG)
 International Academy of Collaborative Professionals (IACP)
 California CPA (CalCPA) Family Law Division
 National Association of Certified Valuation Analysts (NACVA)
 Financial Planning Association (FPA)

Robert W. Baird & Co. does not provide tax or legal services, but is prepared to work with your tax professional and legal counsel.

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™ and federally registered CFP (with flame design) in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements.