

FOR YOUR OWN SAKE

---

# Building Your Team

*A curated collection of legal, financial, parenting, and emotional support resources.*

---

This guide is designed to help identify commonly used resources and professionals. It is not legal, tax, financial, or therapeutic advice, nor does inclusion constitute an endorsement of any particular professional or organization.

## OVERVIEW

# The Right Team

Divorce often requires decisions in areas that many people have never previously navigated: family law, taxation, retirement planning, business valuation, parenting arrangements, insurance, and estate planning, among others.

One of the most common misconceptions about divorce is that success depends primarily on finding the right attorney. In reality, the appropriate team depends entirely on the issues involved.

A divorce involving children may require different expertise than one involving executive compensation, a closely held business, or significant inherited assets.

## POTENTIAL ADVISORS

- Family law attorney
- Certified Divorce Financial Analyst (CDFA)
- Forensic accountant
- Business valuation expert
- Tax advisor
- Estate planning attorney
- Therapist or divorce coach

Not every divorce requires all of these professionals. Many require only a few. **The goal is not to assemble the largest team — it is to identify the expertise necessary to make informed decisions.**

## YOUR CENTRAL ADVISOR

## Finding a Family Law Attorney

For most individuals, family law counsel serves as the central advisor throughout the legal process. When evaluating attorneys, consider the following:

### What to Evaluate

- Experience with family law matters
- Experience with situations similar to your own
- Settlement philosophy
- Trial experience
- Responsiveness
- Fee structure

### Questions Worth Asking

- How much of your practice is devoted to family law?
- Have you handled cases involving business ownership, executive compensation, or significant assets?
- What percentage of your cases settle?
- Under what circumstances do you recommend litigation?
- Who performs the work on my matter?
- How are fees billed?

### PROFESSIONAL DIRECTORIES

American Academy of Matrimonial Lawyers (AAML)

Best Lawyers Directory

Martindale-Hubbell Attorney Directory

## FINANCIAL PLANNING

## Divorce Financial Planning

Many divorce decisions involve financial consequences that may not be obvious at first glance. Two assets may appear to have identical values while producing very different after-tax outcomes.

- Retirement accounts vs. taxable accounts
- Business interests vs. cash
- Real estate vs. liquid investments
- Deferred compensation vs. current compensation

Certified Divorce Financial Analysts (CDFAs) often help individuals evaluate settlement proposals and understand long-term implications.

## PROFESSIONAL RESOURCE

Institute for Divorce Financial Analysts (IDFA)

## WHEN IT MAY HELP

## Forensic Accountants

Forensic accountants are frequently associated with hidden assets, but their role is often broader. They may assist with complex financial records, business income analysis, cash flow analysis, asset tracing, valuation support, and review of unusual financial activity.

Situations involving closely held businesses, multiple entities, partnership structures, or significant cash transactions sometimes warrant additional review.

## PROFESSIONAL RESOURCE

American Institute of Certified Public Accountants (AICPA) Directory

## OWNERSHIP &amp; VALUE

## Business Valuation Resources

Business ownership frequently raises questions that extend beyond simple accounting. A profitable business may have value beyond current earnings. Likewise, substantial revenue does not necessarily translate into substantial value.

## VALUATION EXPERTS MAY ASSIST WITH

- Closely held businesses
- Professional practices
- Partnerships
- Intellectual property
- Goodwill analysis

## PROFESSIONAL RESOURCES

National Association of Certified Valuers and Analysts (NACVA)  
American Society of Appraisers (ASA)

## BEYOND BASE SALARY

## Equity & Executive Compensation

Many professionals receive compensation beyond salary. These assets often involve vesting schedules, tax implications, and valuation questions that may require specialized review.

## EXAMPLES INCLUDE

- Restricted stock units (RSUs)
- Stock options
- Deferred compensation
- Performance shares
- Partnership interests
- Carried interest

## PROFESSIONAL RESOURCES

National Association of Stock Plan Professionals (NASPP)  
Certified Equity Professional Institute (CEP Institute)

## FOR BUSINESS OWNERS

## Resources for Business Owners

Business owners often face questions that differ from those confronting salaried employees.

- Business valuation
- Liquidity constraints
- Buyout structures
- Ownership transfers
- Future growth assumptions
- Professional goodwill

Before making significant decisions, consider whether specialized valuation and tax advice may be appropriate.

## CHILDREN &amp; FAMILY

## Parenting & Co-Parenting

Divorce involving children extends beyond schedules and custody arrangements. Many parents find it helpful to think proactively about future decision-making regarding education, healthcare, travel, and communication.

## RECOMMENDED READING

*The Co-Parenting Handbook*  
*Mom's House, Dad's House*

## EMOTIONAL WELLBEING

## Emotional Support

Divorce is both a legal process and a major life transition. Many individuals focus extensively on the legal and financial aspects while devoting less attention to emotional wellbeing.

Support can take many forms:

- Individual therapy
- Group support
- Divorce coaching
- Religious or spiritual communities
- Trusted family and friends

## DIRECTORIES &amp; ORGANIZATIONS

Psychology Today Therapist Directory  
DivorceCare Support Groups

## RECOMMENDED READING

*Crazy Time*  
*The Good Divorce*  
*Transitions*  
*When Things Fall Apart*

---

FOR EXECUTIVES, ATTORNEYS, PHYSICIANS &  
ENTREPRENEURS

## Special Considerations for Higher Earners & Complex Financial Situations

---

Many divorce resources continue to assume a traditional financial structure in which one spouse is financially dependent upon the other. That assumption increasingly does not reflect reality.

Executives, physicians, attorneys, entrepreneurs, investors, business owners, and other professionals may encounter additional issues involving:

- Equity compensation
- Deferred compensation
- Business ownership
- Trust interests
- Liquidity constraints
- Significant tax considerations
- Support obligations
- Professional practices

Individuals facing these issues may benefit from consulting professionals with experience in complex financial matters rather than relying solely on general divorce resources. Review the Red Flags section to determine if this applies to you.

---

*The quality of information available during a divorce often affects the quality of decisions.*

The objective is not to become an expert in family law, taxation, or finance. The objective is to identify the questions that deserve attention and the professionals best equipped to help answer them.

## KNOW WHEN TO SEEK HELP

# Red Flags That May Warrant Additional Professional Advice

Not every divorce requires a large professional team — many can be resolved with limited outside assistance. However, certain circumstances often justify specialized expertise. Identifying these situations early may help avoid costly mistakes later.

## FINANCIAL PLANNING

Consider a Certified Divorce Financial Analyst (CDFA) if:

- You are unsure whether a proposed settlement is financially advantageous.
- Most of your assets are tied up in retirement accounts.
- You are deciding whether to keep the marital residence.
- You anticipate receiving or paying support.
- You want to understand the long-term impact of a settlement proposal.
- You have concerns about retirement readiness after divorce.

A CDFA's role is often less about "finding money" and more about helping individuals understand the **future implications of financial decisions**.

## FINANCIAL RECORDS

Consider a Forensic Accountant if:

- Financial records seem incomplete.
- You have concerns regarding hidden assets.
- There are unexplained cash withdrawals.
- You notice unusual transfers between accounts.
- Significant assets appear to have disappeared.
- A spouse owns multiple entities or businesses.
- Income appears inconsistent with lifestyle.
- Tax returns raise questions you cannot answer.

*The objective is not necessarily to prove wrongdoing – it is to understand the financial picture as accurately as possible.*

## BUSINESS &amp; OWNERSHIP

Consider a Business Valuation Expert if:

- Either spouse owns a business.
- One spouse has an ownership interest in a professional practice.
- A closely held company represents a significant family asset.
- Partners disagree about the value of a business.
- A buyout is being considered.
- Future growth expectations are an important part of negotiations.

*Business valuation is frequently one of the most significant issues in financially complex divorces.*

## TAX CONSEQUENCES

Consider a Tax Advisor if:

- Significant investment assets are involved.
- You own investment real estate.
- You are receiving appreciated assets.
- Executive compensation or business interests are involved.
- Trusts are involved.
- You do not fully understand the tax consequences of a proposed settlement.

## COMPLEX ASSET TYPES

Consider Additional Review if Any of the Following Are Present:

- Stock options
- Restricted stock units (RSUs)
- Deferred compensation
- Carried interest
- Partnership interests
- Trust interests
- Family partnerships
- Multiple real estate holdings
- Significant inherited assets
- International assets
- Private-company equity
- Cryptocurrency holdings

*Complex assets often require specialized expertise to properly evaluate.*

## FINANCIAL BEHAVIOR PATTERNS

Financial Changes That May Warrant Attention:

The following do not necessarily indicate misconduct and may have legitimate explanations. However, they often justify questions and additional review:

- Unusual cash withdrawals
- Sudden transfers between accounts
- New accounts not previously discussed
- Significant changes in spending patterns
- Valuable personal property disappearing
- New credit cards
- Unusual tax activity
- Increased secrecy regarding finances
- Missing financial records
- Compensation changes that are difficult to explain

The existence of one item is not necessarily meaningful. **A pattern of multiple changes may deserve closer attention.**

---

PERHAPS THE MOST IMPORTANT RED FLAG

*You do not understand  
a proposed settlement.*

Many people feel pressure to move forward simply because they are exhausted by the process. That exhaustion is real. It is also not a reason to make a final decision you don't fully understand.

If you do not understand how a proposal affects your finances, taxes, retirement planning, housing decisions, or future obligations — additional advice may be appropriate before you sign anything.

---

A NOTE FROM PURSUEYOURPINK

*The end of a marriage is also the beginning of a self. This guide exists to make sure you enter that beginning with your eyes open, your team assembled, and your decisions your own.*

—pursueyourpink—

---

LIVE TODAY BETTER. DREAM TOMORROW BIGGER.

PURSUEYOURPINK · BUILDING YOUR  
TEAM

Not legal, tax, financial, or therapeutic advice. For  
informational purposes only.