Life Transitions

NAVIGATING A SUCCESSFUL PATH THROUGH DIVORCE

Following the conclusion of your divorce, reassessing your financial life may be the last thing on your mind. However, this milestone is an opportunity to determine your financial goals and set a course to attain them.

WHAT TO DO

The following is a summary of action items you should consider following your divorce

HEALTH INSURANCE

You may need to secure your own health insurance following your divorce, either through your employer or a private policy. Furthermore, if you and your former spouse have dependent children, you may neeed health insurance for them.

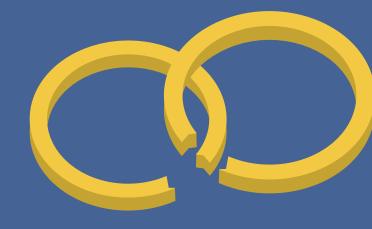
COLLEGE SAVINGS

You and your former spouse will need to discuss how college expenses will be paid. If you set up 529 college savings plans during your marriage, you will need to determine which spouse will be deemed the owner of such plans following your divorce.



AUTOMOBILE INSURANCE

If you and your spouse were covered under the same policy during your marriage, then one or both of you will likely need to obtain a new automobile insurance policy following your divorce.





WILLS / TRUSTS Your estate planning documents will likely need to be modified to remove your forme spouse as a beneficiary and to name new successor trustees, executors and agents.





BENEFICIARIES

Review and amend the beneficiary designations for your retirement plans - e.g., 401(k) plans and IRAs - and life insurance policies.



LIFE AND DISABILITY INSURANCE

Review policy amounts to determine if they are still adequate following your divorce.

HOW BERNSTEIN CAN HELP

Following your divorce, you may need to adapt your financial plan. Bernstein can provide information and education to empower you to make informed decisions and to have confidence in your financial path forward



SET GOALS

Bernstein can help you articulate a comprehensive list of financial goals. Can you still retire when you had in mind? Can you afford to maintain your current housing arrangement? Have your goals for covering education costs for your children changed?

STRATEGIZE

Our team of experienced professionals can provide you with a customized analysis that will offer insight on your likelihood of achieving your financial goals, including how much you can spend, when to retire and amounts required for college savings. Importantly, this analysis will also help you choose the right asset allocation for your investment portfolios.





EXECUTE Executing the financial plan is critical to success. With more than \$70 billion in assets

under management, Bernstein offers a broad range of investment services, including equities, fixed income, alternatives and integrated risk management.

MONITOR

Long-term financial success will be ensured through the close monitoring of investment performance, continued and increasing likelihood of meeting your financial goals and ongoing assessment of any changing financial goals or conditions.



