

## # Comprehensive Client Analysis Profile - Updated

### ## Personal Situation

- Age: 57.5
- Marriage Duration: 25 years (Sept 5, 1998 - Sept 15, 2023)
- Education: Journalism degree
- Career: 24 years Microsoft, Group Program Manager (laid off March 2023)
- Health: PTSD diagnosis, recovering alcoholic (3+ years sober)
- Children: Robert III "Max" (16), Adrian (12)

### ### Active Monitoring/Treatment

- Soberlink: 1,111 consecutive negative tests
- Weekly therapy sessions
- Monthly Vivitrol shots
- Random drug testing (minimum 4x/month)
- Pending DV assessment/treatment
- Current cost: \$1,175/month for testing

### ## Financial Position

#### ### Current Income

- Unemployed (since March 2023)
- Unemployment (\$900/week) ended September 2024
- Proposed imputed income: \$204,000/year
- Living on Fidelity predistribution (\$381,478)

#### ### Microsoft Exit Package (2023)

- Lump sum: \$160,000
- Accelerated stock vesting: \$246,245

- Transitional benefits: \$43,484
- Total package: \$449,729

### Monthly Expenses: \$32,636

1. Fixed Expenses:

- Target housing: \$5,000-\$6,000
- Children's expenses (50%): \$7,731
- Residential supervisor: \$1,320
- Testing/monitoring: \$1,175

2. Pending Additional Expenses:

- Reunification counseling
- DV treatment
- Parenting coordinator

## Asset Portfolio

### Real Estate

1. Kirkland Ave Property

- Robert's Value: \$2,700,000
- Christine's Value: \$2,504,000
- Debt: \$344,330
  - \* Primary mortgage: \$183,733
  - \* HELOC: \$160,597
- Net Equity: \$2,355,670 (Robert's valuation)
- Disputed: Christine claims \$515,413 separate property

2. Kirkland Condo

- Agreed Value: \$570,000
- Debt: \$114,320

- Net Equity: \$455,680
- Currently income-producing

### ### Retirement Accounts (as of 9/30/24)

#### 1. Robert's Accounts:

- Microsoft 401(k): \$1,824,071
- Microsoft DCP: \$32,889
- Microsoft HSA: \$32,428
- Fidelity IRA #9280: \$66,512

Total: \$1,955,900

#### 2. Christine's Accounts:

- Starbucks 401(k): \$1,098,190
- \* Includes \$36,574 claimed separate
- Fidelity IRA #0520: \$4,904

Total: \$1,103,094

### ### Investment/Brokerage Accounts

#### 1. Robert's Accounts:

- Fidelity #2840: \$1,553,333
- Fidelity #1931 (post-temp):
- \* Robert's value: \$381,478
- \* Christine's value: \$440,150

#### 2. Christine's Accounts:

- Fidelity #0939: \$12,185
- Fidelity #2068 (post-temp):
- \* Robert's value: \$386,008
- \* Christine's value: \$440,150

### ### Vehicles

- Tesla Model P100D: \$27,774 (to Robert)
- Subaru Ascent: \$20,454 (to Christine)

### ### Children's Accounts (Not Subject to Division)

Combined 529s/UTMAs: \$217,603

- Fidelity 529 Adrian: \$86,505
- Fidelity 529 Max: \$108,911
- Vanguard UTMA Adrian: \$11,219
- Vanguard UTMA Max: \$10,967

## ## Strategic Considerations

### ### Immediate Opportunities (2024)

#### 1. Tax Planning Window:

- Currently in lowest tax bracket
- Optimal time for Microsoft stock liquidation
- Capital gains harvesting opportunity

#### 2. Career Transition Timeline:

- 6-9 month target for next position
- Options:
  - \* Contract work (\$204,800 estimated)
  - \* Wellness resort development
  - \* Therapy guide certification (11-24 months)

### ### Asset Division Priorities

#### 1. Liquid Assets:

- Need 24-36 months living expenses (\$783,264 - \$1,174,896)
- Support career transition period
- Cover ongoing therapeutic/legal expenses

## 2. Real Estate Strategy:

- Clean break from family home preferred
- Condo consideration for income generation
- Housing budget aligns with market

## 3. Retirement Preservation:

- Protect qualified accounts
- Avoid early withdrawals
- Maintain growth potential

## ### Risk Factors

### 1. Income Gap:

- Monthly expenses: \$32,636
- Current income: \$0
- Depletion rate of liquid assets
- Time to new income stream

### 2. Career Transition:

- Age factor in tech industry
- Retraining period impact
- Income potential limitations
- PTSD/recovery considerations

### 3. Asset Concentration:

- Microsoft stock exposure
- Real estate market exposure
- Limited time to rebuild savings

## ## Negotiation Position

- 53/47 proposed split favoring Robert
- Strong case for disproportionate division:
  - \* 10-year age difference
  - \* Limited career runway
  - \* Health considerations
  - \* Christine's career trajectory
  - \* Income disparity going forward

## ## Action Items Needed:

1. Exact basis for Microsoft stock positions
2. Updated retirement account balances
3. Investment allocation details
4. Health insurance transition plan
5. Detailed post-divorce budget

## ## Strategic Asset Division Framework Needed For:

1. Liquidity vs growth balance
2. Tax efficiency optimization
3. Income generation planning
4. Risk management strategy
5. Long-term care planning