# 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