



FAMILY WEALTH

PARTNERSHIP

Financial Advice During Divorce

A staged, proportionate approach

Divorce often involves financial decisions that are unfamiliar, emotionally charged and made under pressure. Pensions, property, savings and income can quickly feel overwhelming, particularly when everything is being considered at once.

Our approach is structured in **clear stages**, so you can get the level of advice you need, when you need it — without committing to more than is appropriate at the outset.

Our approach, at a glance

1. Financial clarity
2. Pension fairness
3. Settlement options
4. Long-term confidence
5. Bringing it together
6. Implementation

Each stage stands alone. You can stop at any point, or move forward as your situation develops.

Stage 1 — Divorce Financial Clarity Review

Understanding what you have, and what it means

At the early stages of divorce, many people find they have large amounts of financial information, but little sense of how it fits together.

Our Financial Clarity Review is designed to help you understand exactly what you have and what it means for you, so you can move forward with confidence.

What's included:

- Discovery meeting: We work with you to list all your assets and debts; property, mortgages, pensions, savings, investments, etc.
- Explanation & context meeting: Once we have all the information, we explain it in plain English.
- Written summary: You'll receive a clear, easy-to-read summary that brings everything together.

What's not included:

- We don't make settlement recommendations, calculate pension sharing, forecast cash flow, or implement any arrangements at this stage.

Fee: £495 (fixed)

Many clients stop here, feeling clearer, calmer and better prepared and ready to complete and submit their Form E.

Stage 2 — Pension Sharing & Fairness Analysis

Understand your pension options and what 'fair' really means.

Pensions are often the most valuable and least understood assets in a divorce. They are also an area where misunderstandings can have significant long-term consequences.

At this stage, we take a closer look at your pensions and investments, explaining your options in clear, practical terms so you can make informed decisions.

When this stage is useful

- If pensions, or other invested assets form a significant part of the marital assets
- Pension sharing or offsetting is being considered
- Settlement discussions or mediation are under way

What's included

- Detailed analysis of your defined benefit and defined contribution pensions
- Clear explanations of transfer values and scheme features
- Guidance on pension sharing versus offsetting
- Insights into the difference between equal values and equal long-term outcomes
- A structured written summary, suitable for negotiations or mediation

Fee: £795–£895 (depending on complexity)

Stage 3 — Settlement Option Modelling

Comparing the real-world impact of different settlement choices

When you're weighing more than one settlement option, it can be hard to judge which is best for you. We compare your options side-by-side, showing you the real-world impact of each so you can make decisions with confidence.

What's included

- Direct comparison of proposed settlement options
- Analysis of key trade-offs, such as property versus pensions, capital now versus income later, and flexibility versus long-term security
- Support for clearer decision-making, helping to move negotiations forward

This work supports clearer decision-making and often helps unblock negotiations.

Fee: £695–£845

Stage 4 — Cash Flow & Lifetime Planning

Answering the question: "Will I be OK?"

As you get closer to a settlement, you may want reassurance that it will meet your needs - not just now, but for years to come. We model your future income and spending, so you can see how things may unfold to help you feel confident about your financial future.

What's included

- Long-term income and expenditure modelling
- Guidance on retirement timing and sources of income
- Stress-testing of key assumptions, such as inflation and investment returns

- Clear cash-flow charts and insights into potential risks

Fee: £995–£1,195

Stage 5 — Integrated Settlement Summary

Bring everything together in one clear, personal reference.

As you near a final agreement, it can be helpful to have all your financial information and decisions in one place. We create a single, easy-to-understand summary that brings together the key points from earlier stages.

When this stage is useful

- Settlement terms are largely agreed
- You want a clear personal reference document
- You are preparing to move on from the divorce process

What's included

- Summary of assets and pensions
- Settlement structure
- Key long-term considerations

This stage builds on earlier work and is not usually commissioned on its own.

Fee: £595–£745

Stage 6 — Implementation & Post-Settlement Investment

Put your settlement into action and plan for the future.

Once your settlement is agreed, we help make sure everything is carried out correctly and in line with your plans. We liaise with pension providers, ensure court orders are applied, and help set up investments as needed. If you wish, we can also provide ongoing financial planning support—but there's no obligation to continue.

Pension sharing implementation

For each pension scheme, this typically includes:

- Liaison with scheme administrators to ensure court orders are applied correctly
- Establishing receiving arrangements where required

- Confirmation of completion and values

Fee: typically £850 per pension scheme

Post-settlement investment

Where invested assets are received, we can:

- Help structure investments so that they are aligned with your long-term income and risk needs
- Provide a bridge into ongoing financial planning if appropriate

About the Adviser

Henry Elliston is a **Chartered Financial Planner** and founder of The Family Wealth Partnership.

He works with individuals and families facing complex financial decisions, including those arising from divorce and separation. His role is to help clients understand what they have, the choices available to them, and the long-term implications of those choices.

Henry works independently of legal advice and collaborates regularly with solicitors and divorce coaches, providing structured, proportionate financial input at appropriate stages of the divorce process.

Next steps

Engagement is always **stage-by-stage**.

Most clients begin with a **Divorce Financial Clarity Review** and decide on any further work once they feel clearer and more confident about their position.

There is no obligation to proceed beyond any stage.

If you would like to discuss whether any of these stages would be helpful for you, please get in touch.