



Taking Back Control *of the* Next Chapter

Sarah is a successful business owner in her mid-50s and the mother of two children. Following an unexpected divorce, she found herself navigating one of life's most significant transitions while simultaneously facing a growing number of financial, legal, business, tax, and estate planning decisions that would shape her future financial independence.



Divorce changed more than Sarah's personal life

For years, many of the financial decisions in her life had been part of a shared future. Now she found herself responsible for questions she had never expected to answer on her own.

What would happen to the business she had helped build? How would assets be divided? What would financial independence look like? Which decisions demanded immediate attention—and which would shape the years ahead?

The challenge wasn't a single decision.

It was dozens.

And each seemed connected to the next.

Seeking guidance, Sarah turned to her Schwab advisor, someone she trusted and who took the time to listen. Through those conversations, it became clear that what Sarah needed extended far beyond traditional investment advice.

Recognizing the complexity of the situation, her advisor introduced her to the team at Allworth Financial.

What began as a search for financial guidance quickly became something more—a coordinated planning relationship designed to help Sarah navigate one of the most important transitions of her life.

The primary challenge as to support Sarah through a period of significant personal and financial transition by coordinating multiple planning disciplines—including legal, business, tax, investment, estate, and financial planning—while helping ensure each decision supported the next, no important consideration was overlooked, and she developed the confidence to make financial decisions independently.

Our Coordinated Planning Approach

Sarah's situation wasn't approached as a series of independent decisions.

It couldn't be.

We began by building a new financial plan from the ground up, creating a budget based on her post-divorce assets and developing an income distribution strategy that provided long-term clarity and confidence. By projecting her finances throughout her lifetime, we helped answer one of her biggest concerns: whether she could pursue her long-term goals without jeopardizing her financial security.

Recognizing that divorce was unfamiliar territory, we provided guidance in selecting both a divorce attorney and a forensic accountant to help ensure a fair and equitable division of assets. We also helped her understand key business valuation considerations so she could make informed decisions regarding the division of the family business.

As the settlement unfolded, we advised her on maintaining financial stability, including protecting her credit while evaluating the liquidity and timing of assets received from the business. With a clear long-term plan in place, she can now confidently prepare to purchase a home, continue paying private school tuition for her children, and make major financial decisions with greater peace of mind.

"Nothing happened in isolation."

We also incorporated the increased costs of home and health insurance into her long-term financial projections, ensuring those changes were sustainable over time. Finally, we established a new estate plan to protect her children, ensuring her wishes for guardianship and the management of their inheritance would be carried out exactly as intended.

Nothing happened in isolation.

The *Team* Behind the Plan

Helping Sarah navigate this transition required more than one area of expertise. As new questions emerged, the right professionals came together to help ensure each decision supported the next.

Legal Guidance

Working alongside both divorce counsel and forensic legal resources helped protect Sarah's interests throughout the asset division process while supporting an equitable valuation and division of assets.

Business Planning

Planning extended beyond ownership transition to include business valuation considerations, liquidity planning, and structuring the anticipated buyout of Sarah's ownership interest. Business planning was coordinated alongside her broader financial strategy to support long-term stability.

Tax Planning & Preparation

Year-round tax planning was coordinated alongside personal tax preparation through Allworth's internal CPA team, helping align investment decisions, business planning, and tax efficiency as Sarah's circumstances evolved.

Investment Planning

Investment planning evolved alongside Sarah's changing financial picture, balancing liquidity needs, tax considerations, risk tolerance, and her long-term goals for financial independence.

Estate Planning

A new estate plan was established to reflect Sarah's wishes and changing family circumstances, ensuring continuity and helping eliminate potential gaps as she entered the next chapter of her life.

Ongoing Guidance

Throughout the process, education remained central to the relationship. As new questions emerged, Sarah was supported with coordinated guidance designed to help her understand each decision, prepare for what came next, and adapt as her circumstances continued to evolve.

The *Outcome*

Through education, coordinated planning, and the support of a multidisciplinary team, Sarah gained more than a financial strategy.

She gained a trusted planning relationship.

As her circumstances evolved, her plan evolved alongside them—providing the flexibility to adapt while ensuring each decision continued to support her broader financial goals.

What initially felt overwhelming became more manageable.

Questions that once seemed disconnected became easier to understand within the context of a coordinated financial plan.

Perhaps most importantly, Sarah experienced something many clients seek during life's most significant transitions: the confidence that someone was helping anticipate tomorrow's decisions while guiding her through today's.

Today, she continues moving forward with greater clarity, a stronger sense of control, and the confidence that her financial life is supported by a team working together on her behalf.



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