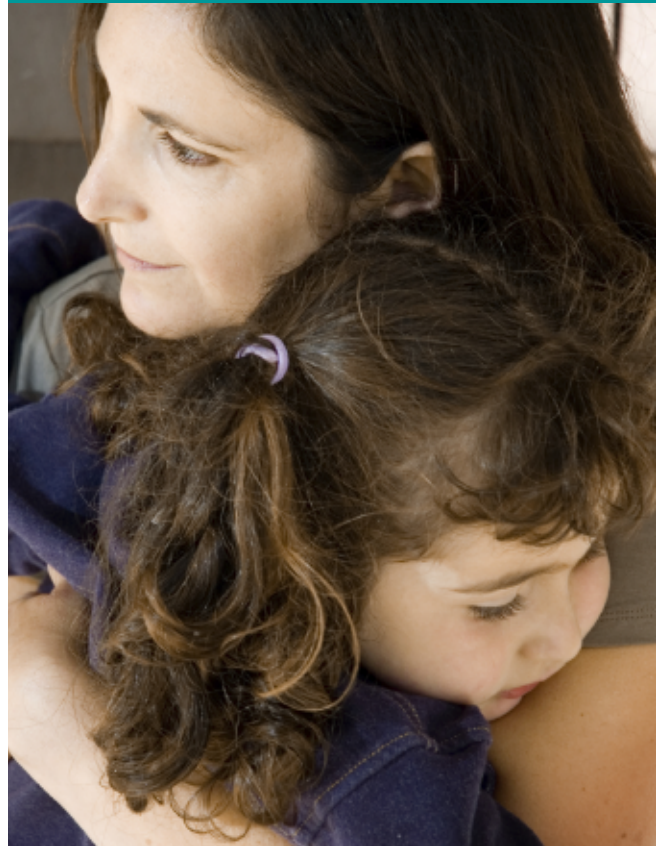


Make informed financial choices during your divorce by working with a Certified Divorce Financial Analyst.

At JJ Investment Company, you can work with a Certified Divorce Financial Analyst (CDFA) who can help you plan for the financial impact a divorce may have on you. CDFAs are specially trained to help you make well informed financial choices. Call us today at 631-704-3586 for a complimentary consultation.



When going through a divorce you don't have to make financial decisions alone. You can plan for the financial impact of a divorce.

When going through a divorce, most individuals underestimate or omit expenses when they produce their budgets. When you work with a CDFA, you can avoid this common pitfall and many others.

Divorce can impact all aspects and stages of your life. If you are going through a divorce you may have some of these questions:

- “Will I be ok?” “Should I keep the house?”
- What is considered marital property?
- How will a divorce affect my retirement?
- What about my health insurance?
- How do I know if a settlement is fair?
- I've never dealt with money. Where do I start?
- Who do I turn to when I have financial questions?



Registered Investment Adviser

JJINVESTMENT.COM

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With a CDFA at JJ Investment Company you can obtain objective advice when you need it most.

A CDFA can provide comprehensive knowledge of personal finances, be a resource for financial questions and help you make well informed decisions. A CDFA will walk you through the pros and cons of each financial decision.

A CDFA can:

- Provide you with a financial education on handling your money, assets and liabilities.
- Prioritize goals, develop realistic expectations and produce written plans.
- Help determine if you should keep the house and other assets.
- Provide post-divorce cash flow projections.
- Review and analyze settlements.
- Identify and advise on the equitable distribution of marital assets and liabilities.
- Develop saving/spending plans, investment strategies, and retirement and estate planning.



You can start planning now.

You've already taken the first step by beginning to think about the financial impact of a divorce. Whether it's pre-, during or post-divorce, working with a CDFA can be your resource for financial questions. Start by calling us at 631-704-3586 for a complimentary consultation.

After you've made an appointment for your consultation, take time to prepare for it. To prepare for your consultation, you can start by gathering some key items:

- A recent paystub.
- Copies of monthly, semi-monthly and annual bills. From credit cards to utilities to insurance payments, these statements are helpful in understanding your current expenses.
- Statement for retirement and other investments. Don't forget items like statements from your employer's retirement plans, such as pension and 401(k) plans.
- Copies of insurance policies.



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