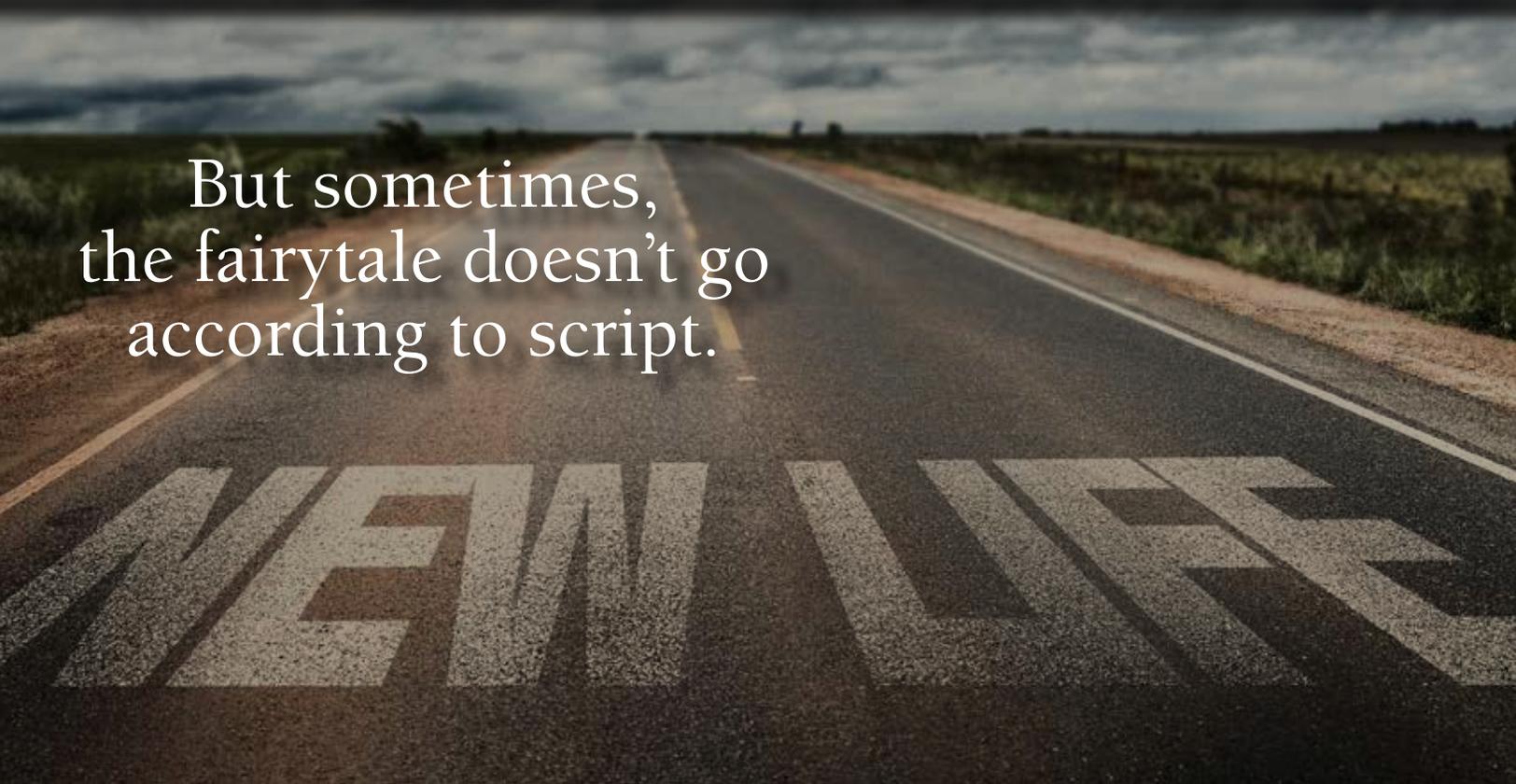




Sometimes we get the  
fairytale wedding.

**“NAVIGATING MARITAL TRANSITIONS  
WITH CONFIDENCE”**

But sometimes,  
the fairytale doesn't go  
according to script.





# NAVIGATING MARITAL TRANSITIONS WITH CONFIDENCE: A RESOURCE GUIDE FOR WOMEN

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*Since we opened our doors in 1987, FAI Wealth Management has integrated world-class investment philosophies with highly personalized financial planning that takes into account each client's life story. Our financial perspective is presented in a friendly, down-to-earth manner that inspires trust and confidence. We are good listeners and we vow to always treat you the same way we'd want to be treated ourselves. This deep client commitment has translated into enduring relationships, many of which span decades. And while we're proud of our combined 150+ years of experience in financial planning and wealth management, we're even more fulfilled by the hundreds of families we serve.*



## **WE ALL FACE CHANGES IN OUR PERSONAL LIVES**

*—some joyous, others challenging. Some are planned while others come to us unexpectedly. And though these transitions aren't equal in impact, they all require careful planning and sensitivity to the details and emotions involved.*

### **Marital transitions bring with them a degree of uncertainty.**

If you're divorcing, it can be a challenging time both emotionally and financially. Marriage or remarriage has its own share of issues to consider. The division of marital assets or the combination of them, the impact on retirement resources, funding living spaces, tax considerations—the list might seem endless. But the decisions you make now can affect your finances for many years to come, so keeping your long-term goals in mind is important. With the right information and guidance, this time of transition can also be remarkably empowering as you set course for your bright new future.

This e-book is designed to provide you with the support and guidance you need to navigate your marital transitions with dignity and confidence.



## POWER UP YOUR FINANCIAL INDEPENDENCE

“ When I was about eight, I overheard my mother telling one of her friends how her stomach churned every time she had to ask my father for money. As a stay-at-home mom in the 1950s, she didn’t have her own money, and back then it wasn’t as simple as getting her own credit card. That conversation was a defining money-moment for me. ”

Not so long ago, household finances were considered the responsibility of the husband. Men were the primary breadwinners and they also managed where that money went. This trend is changing and it’s happening very quickly. In fact, recent studies indicate that more than 90% of women in the U.S. are now sharing in or are primarily responsible for their household financial decisions. Baby boomer women, in particular, are focused on having a plan for the long term and understanding their financial situation. What’s prompting this change and how can today’s women most effectively take the lead in their financial planning?





**Women are taking different paths and they're earning more, too.** In the outdated household model, after marriage and the arrival of children, women left the workforce. That's not the case anymore. Women are furthering their education, forging their own businesses or high-powered careers, marrying later, postponing motherhood or electing not to have children altogether, and remaining in the workforce after their kids are born. As a result, nearly 40% of married women now out-earn their husbands. And as women become significant household earners, they more often become the key financial decision-makers. Projections by the Wall Street Journal indicate that by 2022, women will control over 60% of the wealth in the United States. Even so, navigating alone can be unsettling if you're used to having a partner.

**It turns out that women often make better strategic financial choices.** According to a recent study by the Life Insurance Marketing and Research Association (LIMRA), women fare better than men when it comes to their understanding of retirement income and expenses. Specifically, they are better planners in terms of electing Social Security benefits, estimating their retirement expenses and health care coverage costs, and designing cash flow strategies. A growing body of evidence also shows that women tend to outperform men when it comes to generating a return on their investments.

**They're also more attuned to the emotional component of finances.** Men are often more analytic, choosing to look at numbers to make decisions, while women tend to look at the bigger picture. Men view financial choices as clear-cut, but in reality, these decisions involve a lot of gray areas because life is constantly changing and evolving. The best financial decisions aren't made solely on sound logic and numerical analysis, but also involve imperceptible



information and intuitive insight. Women are typically better at aligning their financial decisions with their goals and values. It's the emotional component and those intangibles that are driving the success of women when it comes to financial planning.

**Are you committed to financial independence?** If so, it's important to be aware of and responsible for the decisions you make when it comes to creating, building, and protecting your assets. Don't wait for your spouse or partner to take the lead, and don't rely on anyone else for your financial security.

*Very few people live happily ever after without some major setbacks along the way. If you plan for those setbacks you can overcome them. Building a strong support network of trusted advisors and professionals can make it easier to reach the level of financial independence you seek.*





## WOMEN OVER FIFTY ARE EMBRACING COHABITATION, NOT MARRIAGE

“After divorcing in her early fifties, my friend Shelly thought she would just settle into being single for the rest of her life. She was pleasantly surprised when she fell in love with Doug five years later. They’ve both been through the hassles of divorce and they enjoy their autonomy. Neither wants to get married, but they moved in together last year so they could wake up in one each other’s arms every morning. They’re blissfully happy with their arrangement.”

A growing segment of women age 50 and older are saying ‘no’ to marriage but ‘yes’ to long-term cohabitation arrangements with their partners. If you’re a woman over 50 embracing the less traditional path to happily ever after, you’re not alone. Older cohabiting couples now make up a quarter of all unmarried couples who live together, and women are taking the lead in these non-legal arrangements.

**Below are five reasons women over fifty are moving in instead of marrying in.**

### 1. Cohabitation is the “new normal”.

It wasn’t long ago that living together unmarried was taboo. Today, younger couples commonly move in and even start families before marrying. Older couples are also moving in, but with families and marriage behind them. This shift toward living non-traditional values allows adult couples of all ages greater flexibility in defining what works for their relationships.

### 2. Your caregiver role is behind you.

At the altar, we vow to stay through sickness. However, marriage can leave older women doubly vulnerable; we often become widowed or divorced, but not the recipient of care. Cohabitation doesn’t carry the same assumptions as marriage. If you’ve taken on continuous caregiver roles—caring for children, aging parents, or a sickly spouse—you may feel like it’s now time to be a little bit, well, selfish. And given the taxing financial, emotional, and physical costs of caring for an ailing spouse, it’s not surprising that some women aren’t so eager to sign up for it again.

### 3. Your partner has debt.

You’re the prudent investor; he’s the carefree spender. When you have your own offspring and future to think of, someone else’s debt is something you can’t afford. For this reason, you may choose cohabitation to make it easier to keep your finances untangled. In some states, spouses are equally responsible for any debt incurred during the marriage. However, if you cohabit and your live-in love defaults on a car loan in his name only, you aren’t responsible.



#### **4. You've weighed the financial pros and cons.**

The financial considerations for deciding to marry or not are many. For example, a widow who remarries could lose her survivor and pension benefits. Divorcees face losing alimony. Re-marriage could impact your college-bound children's eligibility for financial aid, even if your new spouse isn't assisting. There are also tax breaks and penalties to consider when deciding between marriage and cohabiting. Women who weigh the pros and cons might find that cohabitation better supports their financial outlook.

#### **5. You have a will in place.**

Before meeting your live-in partner, you likely acquired assets such as a home, savings, or valuable belongings. If so, your will spells out how you want your assets distributed upon your passing. In most cases, spousal rights supersede your will, so marriage may complicate any arrangement you have made in your will and with your children. If you cohabit but do not marry your partner, your assets will stay in your name and will be distributed per your will.

*Older adults often desire an intimate partnership, but without the legal and financial constraints marriage entails. Cohabitation can provide many of the benefits of marriage without some of those potential burdens.*



## *Women over Fifty Are Embracing Cohabitation, Not Marriage*

### **NEXT STEPS**

- ❑ Recognize that more and more women over age 50 are choosing to live with their partners instead of getting married. In fact, according to the Pew Research Center, the number of cohabiting adults ages 50 and older grew by 75% from 2007 to 2016.
- ❑ Carefully weigh marriage versus cohabitation. While marriage offers certain privileges and status, cohabitation allows more financial independence and lessens legal responsibilities. While finances shouldn't dictate whether to tie the knot, you should be aware of potential changes to financial entitlements from previous marriage(s); such as loss of alimony, healthcare or pension benefits. Also take into consideration the impact of marriage on income tax for each partner.
- ❑ Take stock of what's most important to you at this stage of your life. Autonomy? Partnership? Freedom? Someone on whom you can depend?
- ❑ If cohabitating is on your radar, start having money conversations with your partner sooner rather than later. While you may have a general idea of his or her financials, you should know more specific details before agreeing to live together.
- ❑ Consider both of your financial situations and what will happen if the living arrangement is unsuccessful or if one of you should pass away.

Keep in mind that, although you may not be planning for your wedding, you still need to plan for your future. Your financial professional and your attorney can provide valuable insight to make your cohabitation arrangement as stress-free and secure as possible.

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## SAY GOODBYE TO YOUR SPOUSE, NOT YOUR BUSINESS

“I never dreamed about success. I worked for it.”

- Estee Lauder

When it comes to divorce, female entrepreneurs face special financial concerns. Whether your venture is a sole proprietorship, a corporation, or you're in business with your soon-to-be ex-spouse, your company may very well be your biggest asset. During a time that's often charged with emotion, keeping a level head, making smart decisions, and planning in advance will help you come out on top.

**Put on your businesswoman's hat.** It can be hard to put emotions aside, but it's necessary if you want to get the best outcome. Try taking a strategic approach and thinking of your divorce in terms of a business deal. Consider it as though you're selling off part of your company, which are you and your assets. Step away from your sentiments as much as possible and familiarize yourself with the divorce process even before you seek legal advice.





**Don't forget your due diligence.** Find out what your assets really are, along with their current and projected future value, as well as the after-tax values. Remember that you'll need to include both your personal and business assets in the valuations. Determine if any assets are premarital and not subject to division. This may take some time but accuracy is important. Have the company's value appraised by an unbiased professional like a forensic accountant, who is trained to scrutinize financial records. The more detailed and organized you are, the better. Having all of your paperwork in order is also crucial. Getting this information sorted out before you meet with your attorney will keep you from feeling too overwhelmed and stressed.

**Choose your divorce team wisely.** As an entrepreneur, you likely already have accountants, financial advisers, and a lawyer in place. And through the process of divorce, you'll need the guidance of all of these professionals so you it's important to select them carefully. If you and your husband saw these legal and financial experts together, it may be in your best interest to assemble a new team because you'll need to feel comfortable relying on their advice. Having the right team in your corner can save you a significant amount of money and can make a big difference in your ability to retain your business.

**Don't assume he'll get half of your company.** Much depends on your spouse's role in the business, the length of time you've been married, and in what other ways he contributed to the marriage. If you co-own the business, you'll need to determine whether you want to continue in the business together, the value of his shares, and who he might sell them to if he wants out. Your attorney will advise you not to start the negotiation process until all of the assets are known and valued. Think about what you need and where you want to go personally and professionally, as this will shape the negotiations.

**Keep in mind that divorce doesn't necessarily have to be a war.** Smart women keep focused on the end goal, and like any business negotiation, they realize the value of flexibility. They know which battles are worth fighting and when it's time to walk away. In business, not every deal will go the way you want it to and the same is true of the divorce process.

*Keeping the lines of communication open is also crucial if you want to have a "good" divorce. Communication means that you both know where the other one stands. Even if you disagree, there's less likelihood or nasty surprises and underhanded tactics. Be honest, open, and act with integrity.*







## PRENUPTIAL AGREEMENTS: A SMART MOVE FOR SAVVY WOMEN

*“ I was afraid that discussing a prenuptial agreement would be awkward but it actually brought us closer. My husband isn’t normally a future scenario type of person so I was pleased to see that side of him. All of the conversations that ensued served as a really great foundation for how we talk about money in our marriage. ”*



When you hear the word “prenup,” what comes to mind? If you’re like many people, you might picture a wealthy older man about to marry a younger woman. While that may have been the case years ago, prenuptial agreements are on the rise, and women are leading the way.

Today’s successful women are highly educated and may hold leadership positions with large companies or run their own businesses. They often earn a substantial income and have amassed assets of considerable value. For these women, entering marriage with a properly planned and executed premarital agreement is not only a smart business decision but a smart relationship decision, as well.



**Is a prenuptial agreement right for you?** If you're a woman contemplating a second marriage, you might have children from a previous marriage, as well as a pension plan, real estate, investments, and bank accounts, among other things. In many states, when you marry without a prenuptial agreement, the income you earn and assets you acquire during your marriage are considered the property of both you and your spouse. The only assets that remain your separate property are those you acquired before marriage and any gifts or inheritances you receive during the marriage. When a couple owns assets jointly, either spouse has the right to dispose of or use those assets in any way he or she wishes. And if you divorce, your marital assets will be divided between you in an equitable distribution, meaning you may receive only half or less than half of everything you've worked for. Having a prenup in place can prevent these unwelcome and often unexpected developments. If you're earning, or anticipate earning, a significant amount of money and want to retain the right to do what you want with that income after you marry, your prenuptial agreement can do just that.

**How does it work?** You and your intended spouse can agree to designate what would otherwise be considered joint as non-marital property, and thus, owned separately. In fact, you and your betrothed can agree to just about anything you wish in a prenup, as long as you fully and fairly disclose your assets to each other. For example, your agreement might outline what will be included in your wills, who will own and receive what upon death or divorce, from which assets certain debts will be paid, and how expenses will be shared between the two of you.

**Your prenup can help you avoid future arguments.**

The process of negotiating a prenuptial agreement forces you to think about one of the leading causes of stress in a marriage: finances. Since such an agreement focuses on the financial relationship between you and your intended spouse, you're going to have to talk frankly about income, debts, assets, and inheritances—topics that you might not otherwise discuss until you're actually married. Or worse, you might not even address them until you find yourselves in a difficult financial situation. While this can be an awkward or difficult conversation to have, these are important issues that you'll need to deal with during the course of your marriage.

*As a result of the prenup process, you'll be able to have a heartfelt discussion about the future, ensuring that you're both on the same financial page.*



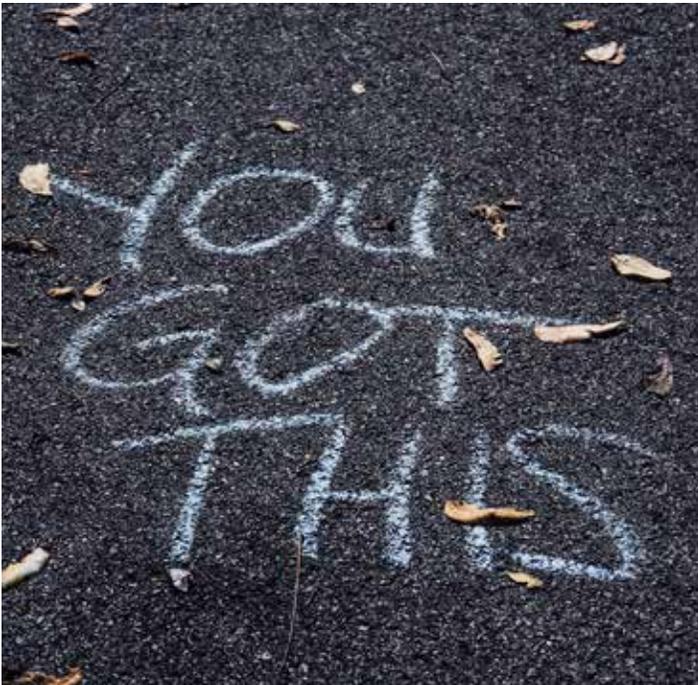


## SURVIVE AND THRIVE IN POST-DIVORCE RETIREMENT

“It’s not too late at all. You just don’t yet know what you are capable of.”

— Mahatma Gandhi

Getting divorced over 50 presents some unique challenges, and the financial aspect is chief among them. You have less time to recover financially than those who divorce at younger ages, and you don’t have 50 years to amass a nice nest egg for your retirement. Smart financial investments are important because you may not have time to bounce back from a bad one. So if you’re facing divorce after 50, what can you do to get the most out of your long-awaited retirement?



By taking the time to understand the legal and financial implications, and planning for your post-divorce future, you can be well on your way to creating an enviable retirement that you can embrace with confidence.

**Follow these suggestions to flourish in your post-divorce retirement:**

- **Add a qualified financial planner to your professional team.** Yes, it will cost you more in professional fees, but it will be more than worth it to protect your long-term financial well-being. Working with a financial planner is an excellent way to prepare for unforeseen fiscal catastrophes and shortcomings that often come with divorce. It will also provide an objective voice of reason so that you can assess your financial future realistically.



- **Take the time to understand your current and projected post-divorce finances.** You should evaluate your financial picture in its entirety before agreeing to any divorce settlement. The way your property is divided in your divorce and what you pay or receive in spousal support may have tax implications that affect how much money you actually have available after your divorce.
- **Amp up your savings.** Divorce is an expensive life change, and if you're already feeling apprehensive about your financial outlook at retirement age, you need to take this into consideration. Create a budget and start saving as much as you possibly can. Consider moving to a smaller home, cutting back on extraneous daily expenses, and/or working longer before drawing Social Security benefits.
- **Make downsizing an option.** Up to this point, you've had the security of shared expenses and a joint income. After divorce, especially around retirement age, downsizing your lifestyle may be the best way to achieve a comfortable and secure future. Consider various ways in which to downsize, such as a more efficient vehicle or smaller home, and weigh what's most important to you.
- **Take control of your future.** Even if you aren't facing a divorce, it's smart to have a plan in place to take care of yourself should something happen to your partner. It's empowering to have your own retirement plan to keep track of how much you've saved and a clear projection of how much you might need.
- **Set personally meaningful goals.** Goals give us something to work toward, and they provide life direction and purpose. Think about your life in a holistic manner and set goals for every facet of it: health, lifestyle, finances, personal growth, and relationships, to name a few.

*Make your life what you want it to be. You're never too old to pursue your dreams!*





## BREADWINNER WIVES: DIVORCE ADVICE FOR WOMEN WHO EARN MORE THAN THEIR HUSBANDS

*“ My father always told me to never to depend on someone else to support me and I’m so glad I listened to him. Divorce never seemed possible but I planned for it anyway just in case, and it was the best thing I ever did. With our prenuptial agreement, my separate bank account, and protections I put in place for my business, I was able to remain financially secure. ”*



Once considered the husband’s responsibility to “bring home the bacon”, roles have shifted dramatically in recent years. Today, in many households, it’s the wife who earns the majority of the income. If you’re among these high-earning women, it’s wise to think about possible marital transitions that could occur and how they might affect your income, even if they seem unlikely. Consider these sobering statistics: approximately half of all first marriages and about 70% of second and third marriages end in divorce. So even if you are happily married, you should never assume that divorce can’t or won’t happen to you.



Here are five smart tips for breadwinner wives:

- 1. Keep the lines of communication open when it comes to financial issues.** In healthy marriages, spouses talk often and openly about their money. Like many things in life, resentment grows when dissatisfaction goes unexpressed. If you're the primary breadwinner, being in the dark about your spouse's marital financial concerns can have serious consequences.
- 2. Have a pre- or post-nuptial agreement stating clearly who owns what.** These agreements are generally drawn up to protect the spouse with greater assets from losing an unfair proportion of those assets in the event of a divorce. Today, couples also use them to set forth in legal terms what they've decided should be separate and marital property. Keep in mind that if you don't have a legal agreement, you'll be stuck with whatever the state says about how your property should be divided and you could take a major financial hit.
- 3. Keep some of your money separate.** Whether or not divorce seems to be a possibility, keep a bank account in your name only. This is a sure-fire way to preserve some financial independence even as a married woman. Maintaining your credit rating is also important. It's wise to keep an active credit card in your name alone, as well.
- 4. Protect your business.** If you're a successful woman business owner, you've worked hard to build your business. You've likely sacrificed a great deal and spent untold hours making it what it is today. But in a divorce, your husband could put all your hard work and your ownership stake in your business at risk. This is true whether or not he was involved in the company, and regardless of who initiated the divorce. Talk to your attorney and your financial advisor about the measures you should take now to protect what you've achieved.

- 5. Learn the ins and out of spousal support and alimony.** Short-term spousal support is administered by a formula that considers the net income of each spouse. If you earn more than your spouse, you might have to pay spousal support during the divorce process. If divorce is on your horizon, plan for this obligation by setting aside some savings for it before the process begins.
- 6. Jointly meet with your financial professionals.** It's important for both of you to attend meetings with financial professionals so they understand your needs and concerns, as well as your spouse's. These meetings will also give both of you a clear understanding of your financial situation. Also, this way, each of you will have a relationship with a financial professional in place if something happens. An added benefit is that having an objective third party can help the marital finance conversation and avoid issues in the long run.

*If divorce is a possibility for you, even if it's not what you want, your best course of action is to take a proactive approach to protect your assets and your future earnings.*





## FROM ROOFS TO RADIATORS: HELPFUL TIPS FOR CHOOSING CONTRACTORS AND MECHANICS

“ After my divorce, I established a budget and was determined to keep my 10-year-old Lexus on the road. I knew very little about cars—that was always my ex-husband’s terrain. Every time my mechanic called, I’d brace myself for how much the latest problem was going to cost. Then I got smart—I did my research and found an excellent new mechanic with much better prices. And since then, my much-loved car has been running like a top. ”

It can be a harsh world when the dishwasher goes on the fritz, the roof leaks, or the car breaks down. In many households, these kinds of tasks fall to the man, and if he’s no longer in the picture, you’ll need to figure them out on your own. The hardest part may not be the break down itself, rather the contractors and mechanics you rely on to fix the problem. While most are reputable, there are some who will take advantage of consumers—and particularly women—who aren’t well-informed. Follow these helpful suggestions when looking for your next contractor or mechanic:

### Mechanics:

- **Get the free Repair Pal app.** The site includes an estimator that allows you to plug in your vehicle information and then provides you with a close estimate of what the repair should cost in your area.
- **Look for an ASE (Automotive Service Excellence) mechanic.** The non-profit National Institute for Automotive Service Excellence (ASE) works to improve the quality of vehicle repair and service by testing and certifying automotive professionals. More than 330,000 professionals hold ASE certifications, and they work in every part of the automotive service industry. Keep an eye out for the blue and white ASE logo.
- **Arm yourself with information.** Provide as much information to your mechanic about the possible issue your vehicle is having. Think about odd noises, unusual odors, or changes in handling or performance. This kind of descriptive information can help the mechanic to pinpoint the problem easier.
- **Whenever possible, get your old parts back.** Ask your mechanic to show you the wear, damage, or breakage on any parts that need replacement. And by getting the old ones back, you’ll know they’ve been changed.



- **Start with a small job.** If you're interested in trying out a local shop, start out with something basic, such as an oil change. If you're happy with the price and overall experience, consider them for larger needs. If they're overpriced or the results aren't satisfactory, you'll know to steer clear of them in the future.

### Contractors and repairmen:

- **Combine word of mouth referrals with online research.** Professionals depend on referrals for business and you'll reduce the risk of being ripped off if your repairman knows you'll compare prices with the person who gave you the referral. For added protection, check online reviews to verify that your repairman has a good reputation for similar projects performed for other consumers.
- **Make sure the professional is licensed, bonded, and insured.** In the event of an onsite injury, the repairman's own insurance policy should cover any related health care bills, along with lost wages. Otherwise, you may be on the hook.
- **Request a breakdown of costs for materials and labor.** Some home service providers simply present consumers with one "out the door" price for both the product and the labor, making it difficult to price compare and know exactly what's being purchased. Requesting a complete breakdown reduces the likelihood of being overcharged and enables more effective comparison shopping.
- **Always get a contract.** Make sure the professional provides you with a copy of the work agreement. This will establish the terms of the engagement and the cost, and it will give you protection in the event of a problem.
- **Ask about the warranty.** Guarantees of workmanship vary depending on the nature of the project, but they should be reasonable based on the scope of work performed, the type of project, and the cost.

*By following these pointers, you'll greatly increase your odds of finding a qualified professional and getting a good deal on your home or vehicle repair.*



## *From Roofs to Radiators: Helpful Tips for Choosing Contractors and Mechanics*

### **NEXT STEPS**

- Be aware that most contractors and mechanics are trustworthy, but there are some who will prey on customers—particularly women—who aren't well-informed.
- Keep in mind that, even with a good contractor or mechanic, home and auto repairs are sometimes stressful, expensive, and can involve unpleasant surprises.
- Know that a competent, qualified contractor or mechanic won't mind if you're well-prepared and ask questions. In fact, he or she will likely appreciate that you've done your homework.
- Familiarize yourself with the tips provided for choosing a reputable mechanic, contractor, or repairman. You may want to print them out for easy reference as you work through the list.
- At the end of the day, it's in the contractor's or mechanic's best interest to be honest and trustworthy because he or she wants your recommendation to secure other potential clients.
- Interview or get estimates from more than one provider, if possible.
- Get references and/or referrals from trusted sources.
- Do a quick Internet search for reviews and any legal issues or patterns of complaints.

Choosing the right contractor, mechanic, or repairman can make the difference between a successful home or automobile project and a complete disaster. Take time to conduct your research and reach out to friends, family, or trusted advisors if you have questions or need guidance.

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## HOW TO FIND THE SILVER LINING AFTER GRAY DIVORCE

“My uncle divorced my aunt a decade ago when they were both in their late 60s. At the time, she thought she’d never make it through that ordeal. But now, at almost 80, she’s happier than she’s ever been. The key, she says, is to be grateful for each and every day—there’s always something to feel good about if you look for it.”

Gray divorce is on the rise, but you how you redefine your new life is up to you. If you’ve suddenly found yourself single after decades of togetherness, you’re not alone. Divorce after 50, termed “gray divorce,” is on the rise. While for some women this can feel like the end of their story, many are embracing this life change and viewing it as an opportunity to begin anew. Below are tips for how you too can take charge and start writing your own next chapter, on your terms.



### 1. Admit Failure.

Ego can be hard to let go of, but admitting to failure can set you free. Yes, your marriage failed. We have all failed, sometimes in better ways than in others! Owning it allows you to acknowledge your current reality, learn from your mistakes, and make room for compassion from yourself and others. Try acknowledging that you failed. See if you can then answer the question: “So...what now?”

### 2. Redefine fear.

Stepping outside of your comfort zone can stir up strong emotions, such as fear and anxiety. Our brains have a way of keeping us away from situations that we perceive as dangerous. But what if you flipped these emotions on their head and instead saw new experiences as exciting? Fear holds us back. Excitement moves us forward. What makes you a little scared but also excited about your new life?



### 3. Retrain your brain.

“Neurons that fire together, wire together,” noted neurophysicist Donald Hebb in 1949. We all complain. And wallowing in drama can feel pretty darn rewarding—at first. When complaining becomes your go-to, it’s time to start rewiring. The first step is to become mindful of when you settle into the well-worn groove of negative thought. If you’re new to mindfulness, it can be helpful to involve a trusted friend, family member, clergy person, or therapist. When you find yourself harping on a negative aspect of your divorce, stop yourself and redirect the conversation to something you are grateful for, such as a friend who has stood by you. At first, it won’t feel as good as complaining once did, but over time you will retrain your brain for positive thought, which will pay off in the long run.

### 4. Change course.

“We must let go of the life we have planned, so as to accept the one that is waiting for us.” This adage is a reminder that your story isn’t over, it’s simply

changing. Holding onto plans that no longer serve you will just keep you back. What no longer serves you? What would your life look like if your next path was a happy one? Where might trusting a new direction take you?

### 5. Embrace possibility.

When your life didn’t work out exactly as you planned, you lost some security. However, your new life offers a bounty of possibility! Your old life consisted of well-worn patterns, expectations, and—if we’re honest—a healthy dose of monotony. Now that you’re the lead architect of your own new life, what would you like to build into it?

*Whether you want to rediscover an old passion and apply it to a new career or take some me-time via a solo vacation, your life is yours for the making. Embrace it and see what amazing things can happen.*





**AT FAI, WE CAN PERSONALLY RELATE TO THE COMPLEX CHALLENGES THAT MARITAL TRANSITIONS ENTAIL.** *We have decades of experience creating value-driven financial strategies for individuals who are getting married, remarried, or divorced, and we're happy to share what we've learned. It would be our pleasure to help you make the best decisions for your specific situation. Our financial perspective is presented in a friendly, down-to-earth manner that inspires trust and confidence. We're here to help, to listen, and to provide our support, so you can take control of your future with optimism. Please contact us with any questions you may have.*



## **IMPORTANT DISCLOSURE INFORMATION**

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