

About Diane

Diane Hall is an independent financial advisor who works with clients in the high education market, specializing in investment management. As an Independent Financial Advisor she works with only one rule, "Do what is best for the client."

Diane is licensed in several other states, allowing her to offer investments and financial advice funded by stocks, bonds, mutual funds, alternative investments, and annuities to residents across the country. She is also able to provide insurance licenses for Life, Health, Accident, and Property and Casualty insurance. Diane also offers services as a Certified Divorce Financial Analyst® professional.

Diane Hall is proud to say she has spent her whole life living in Texas. She was educated in San Antonio and at West Texas State University. Her leisure time is spent on various charitable Board activities and with her husband and children. They all share her lifelong interest in American Quarter Horses, including breeding and showing Halter and Western Pleasure horses. She also supports the military community affiliated with the Joint Base in San Antonio and was previously an Honorary Commander at Lackland AFB and the President of the Association of United States Army, Alamo Chapter.

To learn more, please contact:



Diane L. Hall, CDFIA®

(210) 757-4522

diane.hall@gatewaytex.com

5410 FM 1863

Bulverde, TX 78163

www.gatewaytex.com

Any post-divorce security or investment services would be provided through my role as financial advisor with Gateway Financial Advisors.

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Diane Hall, Gateway Financial Advisors, and/or Cambridge Investment Research, Inc. do not render legal, accounting/tax advice.



We take your future into account...

by providing you with the financial expertise you need for your divorce



**DIVORCE
FINANCIAL
PLANNING**

Serving individuals, couples, and family law attorneys in the San Antonio area

How Can a Certified Divorce Financial Analyst® Help?

We examine the financial aspects of your case and provide you with the powerful data to help you come to an equitable property settlement.

We help you realize the financial impact of your decisions before, during, and after divorce.

A CDFA® professional can help you understand the financial aspects of:

- Personal vs. Marital property
- Monthly budget/expenses
- Identifying, valuing and dividing property
- Retirement plans and Insurance issues
- Spousal and child support
- Splitting the house
- Financial and tax implications involved in valuing and dividing assets
- Long term financial impact of a proposed settlement
- Structuring a fair and equitable settlement

Contact us to schedule a complimentary 30-minute consultation to discuss your case.

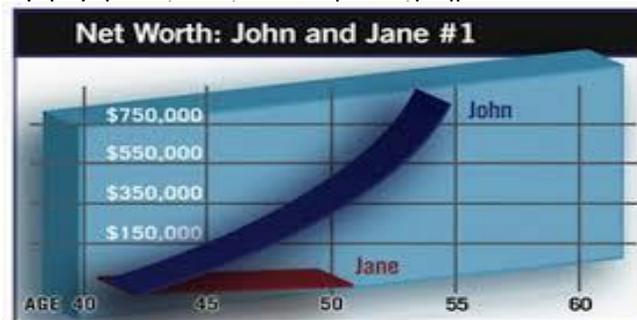
CASE EXAMPLE

John and Jane are 40 years old and have two children. They own a home worth \$165,000 with net equity of \$77,500. Their IRAs and 401K retirement plans total \$165,000 in value. John earns \$90,000 a year has take-home pay of \$68,760 a year. Jane has never worked outside the home and has no job skills, but she hopes to get a job for \$8 an hour with take-home pay of \$14,140 a year.

The following settlement has been suggested. After the divorce, Jane and the children will live in the house, which will be deeded to her. She will also receive \$44,000 of the retirement monies and John \$121,500, thus dividing the assets equally. John will pay Jane alimony of \$600 per month for five years and child support of \$225 per month per child. He also agrees to pay college costs, which start in four years. John's expenses include his normal living expenses, child support, alimony, and college costs. Jane's expenses include support of the children, and are reduced when each child leaves the home.

It appears to be a reasonably fair settlement. However, an analysis creates the financial future illustrated in graph #1. Jane's assets will be

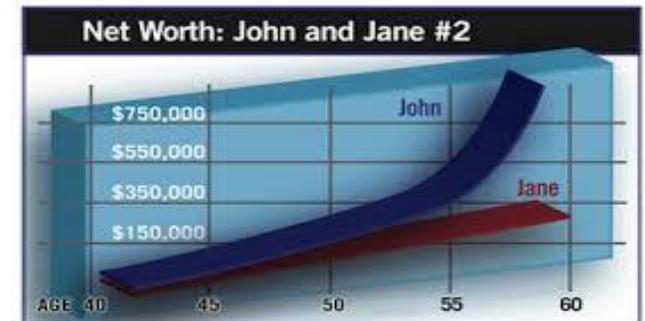
completely depleted within seven years while



Additional case assumptions: 6% rate of return on investments, 3% inflation rate, \$36,000 inflation adjusted living expenses for John and \$38,000 inflation adjusted living expenses for Jane.

To improve Jane's financial future, the settlement could provide her with increased alimony of \$1,500 per month for 10 years. This would actually cost John \$1,005 per month in after-tax dollars. The correct child support according to the Child Support Guidelines is \$1,308 per month for two children for a couple with their income. Jane also could be awarded an additional \$24,300 from the retirement plans. She also may need to cut expenses by 10%. These changes in the original settlement will produce the results illustrated in

graph #2. John will still have a surplus, which he



This sample case illustrates the value of financial planning as a means of reaching more equitable divorce settlements. If the court's intent is to treat both parties in a divorce as equitably as possible, it is essential to analyze the marriage as if it were a financial contract, with tangible investment into it by both parties.

Source: www.institutedfa.com

No Plan or report has the ability to accurately predict the future, as investment returns, inflation, taxes, and other economic conditions can vary from those presented here.