



GENCREST
CAPITAL PARTNERS

ADVISORY SESSION PREP SHEET

What to Bring • What to Ask • What to Expect

“Plans fail for lack of counsel, but with many advisers they succeed.”

— Proverbs 15:22 (NIV)

Walking into your first — or next — meeting with a financial advisor during divorce can feel **overwhelming**. This prep sheet removes the guesswork. Arrive informed. Ask the right questions. Leave with clarity and a clear next step.

A Companion Resource to the Marital Asset Protection Plan™ (MAPP)

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Completing this form before your session:

Name: _____ Session Date: _____

Stage of Divorce: _____ Session Type: _____

Declaration

I walk into this meeting prepared, informed, and empowered.

Knowledge is my armor and wisdom is my strategy.

SECTION 1: WHAT TO BRING

Why Documents Matter

Your financial advisor can only fight for what they can see. The more documentation you bring, the sharper the strategy we can build together. Do not wait until everything is perfect. Bring what you have and we will work from there.

Gather these documents before your advisory session

- | | |
|---|--|
| <ul style="list-style-type: none">☐ Documents & Records☐ Last 3 years of federal tax returns☐ Last 3 years of state tax returns☐ Last 6 months of pay stubs (yours)☐ Last 6 months of pay stubs (spouse)☐ W-2s and 1099s for both spouses☐ Most recent 401(k) and IRA statements☐ Pension benefit statements☐ Bank statements — all accounts (6 months)☐ Brokerage and investment account statements☐ Credit card statements (all accounts, 6 months)☐ Mortgage statement and property tax bills☐ Vehicle loan and title documents☐ Student loan statements☐ Business financial statements (if applicable)☐ Partnership agreements or LLC documents☐ Any prenuptial or postnuptial agreements☐ Life insurance policies (all)☐ Health, auto, and disability insurance policies☐ Social Security statement (ssa.gov)☐ Any court orders already filed | <ul style="list-style-type: none">☐ Information & Access☐ Online login credentials (banking, investments)☐ Estimated current home market value☐ List of all known assets — both spouses☐ List of all debts — both spouses☐ List of all recurring monthly expenses☐ Monthly household budget (estimate is fine)☐ Names of all financial accounts and institutions☐ Children's birth certificates (if applicable)☐ Children's social security numbers☐ Name and contact of your divorce attorney☐ Name and contact of spouse's attorney (if known)☐ Date of marriage and date of separation☐ List of property owned before the marriage☐ Any inheritance received during marriage☐ Business ownership or equity interests☐ Real estate owned other than primary home☐ Deferred compensation or stock option details☐ Trust or estate documents you are party to☐ Any court-ordered temporary support amounts☐ Contact info for accountant or CPA (if any) |
|---|--|

If You Cannot Access Documents

If your spouse has restricted access to financial records, do not panic — and do not let that stop you from scheduling your session. Bring what you have. Your advisor and attorney can request documents through discovery, subpoena, and court order. Come anyway.

Before You Walk In: A Moment of Grounding

You do not have to have everything figured out. You do not have to hold it together perfectly. You are allowed to be scared and still be strategic. Take a breath before you walk in. You belong in this room. You deserve this advocate. God did not bring you this far to leave you unprepared.

One word that describes how I feel walking into this meeting: _____

One thing I am trusting God for in this session: _____

SECTION 2: WHAT TO ASK

40 powerful questions organized by topic — arrive with these ready

How to Use This Section

You do not need to ask every question in one meeting. Circle the ones most relevant to your situation. Star the ones that feel urgent. Use the notes lines after each group to capture your advisor's answers before you forget.

About Your Advisor & Their Approach

1. Are you a Certified Divorce Financial Analyst (CDFA)? What are your credentials?

Why this matters: A CDFA is specifically trained in divorce finance, not just general financial planning. Credentials matter.

2. How many divorce cases do you work on annually, and what is the typical profile of your clients?

Why this matters: Experience with situations like yours means they've seen your problems before and know how to solve them.

3. Do you work alongside attorneys and mediators? How does that collaboration work?

Why this matters: You want an advisor who communicates fluently with your legal team so nothing falls through the cracks.

4. How are you compensated for this work — flat fee, hourly, or percentage-based?

Why this matters: Understanding their fee structure ensures there are no surprises and that their interests align with yours.

5. What is your process? What will our working relationship look like over the coming months?

Why this matters: You deserve to know what to expect at every stage so you feel supported, not surprised.

My Notes — About Your Advisor

Understanding My Financial Picture

6. Based on what I've shared, what does my financial picture look like right now?

Why this matters: You need an honest baseline assessment before you can plan forward.

7. What assets are most at risk in my settlement if I don't act strategically?

Why this matters: Some assets lose value through inaction. Knowing which ones are at risk helps you prioritize.

Understanding My Financial Picture (continued)

8. **What is my monthly cost of living — and what will I need post-divorce to maintain it?**
You will need to help provide information to help with this question. Request information on www.AffidavitMAPP.com for a process that can determine your expenses.
Why this matters: This number becomes the anchor for every support and settlement calculation.
9. **Are there hidden assets or unreported income I should be looking for based on what I've shared?**
Why this matters: A sharp CDFA often sees the signs of financial concealment before a client does.
10. **How much of my financial identity am I unknowingly dependent on my spouse for right now?**
Why this matters: Understanding your financial dependency reveals exactly what needs to be built or protected.

My Notes — My Financial Picture _____

Settlement Strategy

11. **What is the true after-tax value of the assets I am being offered?**
Why this matters: The number on paper is not the number in your pocket. Taxes change everything. Always compare apples to apples.
12. **Which assets should I prioritize fighting for and which should I be willing to release?**
Why this matters: Emotional attachment to the wrong asset is one of the most common and costly divorce mistakes.
13. **If I keep the house, can I truly afford it long-term on my own?**
Why this matters: The mortgage is only part of the cost. Taxes, insurance, maintenance, and opportunity cost all matter.
14. **What does a fair settlement actually look like for someone in my situation?**
Why this matters: You need a benchmark so you know whether a proposed deal is reasonable or leaves you shortchanged.
15. **Can you model two or three different settlement scenarios and show me the 10-year financial impact of each?**
Why this matters: Scenario modeling is one of the most powerful tools a CDFA has. Use it.
16. **Are there assets that were acquired before the marriage that I should know about?**
Why this matters: Separate property claims matter. They can significantly shift what is available for division.

Settlement Strategy (continued)

17. What do I need to know about the difference between a lump sum settlement and ongoing support?

Why this matters: The right choice depends on tax treatment, your earning capacity, and your risk tolerance.

18. What business interests exist and how should they be valued for settlement purposes?

Why this matters: Business equity is often undervalued or hidden. A professional valuation is essential in business-owner divorces.

My Notes — Settlement Strategy

Income, Alimony & Child Support

19. How is alimony typically calculated in my state and what factors work in my favor?

Why this matters: Alimony is not automatic. Understanding the factors helps your team build the strongest possible case.

20. Is my spouse's income accurately reported — or could there be undisclosed income?

Why this matters: Self-employed spouses and business owners have many ways to suppress visible income. A CDFA knows where to look.

21. What is the tax treatment of alimony under my divorce agreement?

Why this matters: Tax law changed in 2019. Alimony under newer agreements is neither deductible nor taxable. Under older ones, it is. Know which applies.

22. How long will I receive support, and what are the termination triggers I need to know about?

Why this matters: Knowing when support ends lets you plan around it — and avoid being blindsided.

23. How much will I need to earn on my own to close any income gap post-divorce?

Why this matters: This is the bridge number — the gap between your support income and the total income you need. It drives your re-entry planning.

24. Should I pursue career development, additional certifications, or re-entry into the workforce?

Why this matters: Your earning capacity is an asset. Building it is one of the most powerful things you can do for your long-term independence.

My Notes — Income & Support

Retirement Accounts & Long-Term Planning

25. How do we divide retirement accounts without triggering taxes or penalties?

Why this matters: A QDRO (Qualified Domestic Relations Order) is required for 401(k)s and pensions. Done wrong, it costs you thousands.

26. Am I entitled to any portion of my spouse's pension, and how is it valued?

Why this matters: Pensions are often one of the most valuable marital assets. Make sure they are not overlooked in the settlement.

27. What will my retirement income look like based on my share of the assets?

Why this matters: This projection shows you whether you can sustain your lifestyle in retirement or whether there is a gap to close.

28. Am I eligible for Social Security benefits based on my ex-spouse's record?

Why this matters: If you were married 10+ years and are unmarried, you may claim up to 50% of your ex's benefit — without affecting his.

29. When should I begin taking Social Security to maximize my lifetime benefit?

Why this matters: Claiming at 62 versus 67 versus 70 can mean a difference of hundreds of dollars per month for the rest of your life.

30. How do I invest my settlement to generate income that will last 30 or 40 years?

Why this matters: Post-divorce investment strategy is not the same as general investing. It must account for income needs, taxes, and longevity.

My Notes — Retirement & Investments

Taxes & Legal Considerations

31. How will my tax filing status change after the divorce and what should I plan for?

Why this matters: Filing status changes can shift your bracket significantly — sometimes in your favor if you have dependents.

32. Who should claim the children as dependents for the greatest tax advantage?

Why this matters: This can mean thousands per year. It should be negotiated deliberately — not assumed.

33. Are there capital gains taxes I need to anticipate if I sell or receive certain assets?

Why this matters: The home, investment accounts, and business interests may all carry embedded tax liabilities that reduce their real value.

Taxes & Legal Considerations (continued)

34. Should I do Roth IRA conversions now while my income is lower during the divorce?

Why this matters: A drop in income creates a unique tax window. A CDFA can identify whether this opportunity applies to your situation.

35. What do I need to update with the IRS and my state tax authority after the divorce is final?

Why this matters: Withholding, estimated taxes, and filing status all need to be reviewed immediately after your decree is signed.

My Notes — Taxes & Legal

Rebuilding Your Financial Life

36. What are the first five financial steps I should take immediately after my divorce is final?

Why this matters: The post-decree period is high-stakes. A clear action list prevents costly inaction and missed deadlines.

37. How do I build my own credit profile if most accounts were in my spouse's name?

Why this matters: Starting with no credit history is a real challenge. Your advisor can outline a practical, safe path forward.

38. What estate planning documents do I need to update right away?

Why this matters: Will, trust, power of attorney, healthcare directive, and all beneficiary designations must be revised immediately.

39. What does a healthy monthly budget look like for my specific income and goals?

This will require your input and documents. See www.affidavitmapp.com for help determining a budget based on past and current expenses.

Why this matters: A personalized budget is your financial foundation. Without it, you are navigating without a map.

40. How do we ensure my children's financial futures are protected in the new plan?

Why this matters: Education savings, life insurance on support obligations, and estate planning all need to reflect the new family structure.

My Notes — Rebuilding My Financial Life

SECTION 3: WHAT TO EXPECT

At every stage of working with a divorce financial advisor

A Word from Sherry

Many women come to their first meeting carrying both fear and hope. They wonder if they have waited too long, if it is too complicated, if there is anything left to protect. The answer is almost always: No, you have not waited too long. Yes, there is still much we can do. Come as you are. Let us do the rest.

STAGE	WHAT HAPPENS & WHAT YOU CAN EXPECT
Session 1 Discovery Week 1–2	• Deep-dive conversation about your situation, priorities, and fears • Initial review of any documents you bring • Assessment of your most urgent financial risks • Overview of the advisor's process and how they can help you • Agreement on scope of work and engagement terms • You leave with: clarity on your starting point and a clear next step
Session 2 Analysis Week 2–4	• Full review of all financial documents gathered • Marital estate inventory — all assets and debts identified and valued • Lifestyle analysis — establishing your marital standard of living • Income analysis for both spouses, including imputed income review • Preliminary identification of any financial red flags • You leave with: a complete picture of the marital financial estate
Session 3 Strategy Month 1–2	• Settlement scenario modeling — multiple options compared side by side • After-tax analysis of all major assets in play • Alimony and support strategy recommendations • Coordination with your attorney on key financial arguments • Expert witness preparation if needed • You leave with: a data-driven settlement strategy and your financial voice
Settlement Support Month 2–6	• Review of all proposed settlement offers before you sign anything • Participation in or preparation for mediation sessions • Real-time adjustments to your strategy as negotiations evolve • QDRO preparation guidance for retirement account division • Ongoing answers to your questions as they arise • You leave with: the confidence that you did not say yes to the wrong deal
Post-Decree Rebuild Month 6–12	• Implementation of your post-divorce financial plan • Account transfers, title changes, and beneficiary updates • Establishment of your personal budget and cash flow system • Investment portfolio review and income planning • Estate planning referrals and insurance review • You leave with: a working financial system built in your name alone

At every stage of working with a divorce financial advisor (continued)

IT IS NORMAL TO FEEL...

- ✓ Overwhelmed by how much you did not know
- ✓ Angry when you see the full financial picture
- ✓ Relieved to finally have someone in your corner
- ✓ Emotional when discussing your children's future
- ✓ Uncertain even after a strong session
- ✓ Hopeful for the first time in a long time
- ✓ Like you wish you had come sooner

A GOOD ADVISOR WILL ALWAYS...

- ✓ Listen before they prescribe
- ✓ Speak truth even when it is hard to hear
- ✓ Never rush you to a decision
- ✓ Explain everything in plain language
- ✓ Coordinate with your legal team on your behalf
- ✓ Respect your faith, values, and priorities
- ✓ Empower you — not create dependency on them
- ✓ Make sure you understand before you sign

RED FLAGS: WHEN TO FIND A DIFFERENT ADVISOR

- ✗ They pressure you to make decisions before you feel ready
- ✗ They speak only in jargon and never explain things clearly
- ✗ They have no specific experience with divorce financial planning
- ✗ They dismiss your emotional concerns as irrelevant to the finances
- ✗ They cannot clearly explain how they are compensated
- ✗ They discourage you from asking questions or seeking second opinions
- ✗ They do not proactively coordinate with your attorney

SECTION 4: AFTER YOUR MEETING

Capture everything while it is fresh

The Most Important 30 Minutes

The 30 minutes after your advisory session are some of the most important of your entire divorce process. Sit in your car if you need to. Write everything down before the emotion of the meeting fades and the details blur. Use the pages below.

The Three Most Important Things I Learned Today

Questions That Came Up During the Meeting That I Still Need Answered

Action Item or Next Step	Who Is Responsible	Due By
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SECTION 4: AFTER YOUR MEETING

Capture everything while it is fresh (continued)

A Prayer or Reflection I Want to Hold from This Meeting _____

My Commitment After This Session

I commit to completing my action items by: _____

The person I will share this with for accountability: _____

The one thing I will do today before I go to sleep: _____

Signature: _____

Declaration

I came prepared. I asked good questions. I left with a plan.
God did not bring me this far to leave me without wisdom for the road ahead.

COMPLETE RESOURCE SUITE

The MAPP™ Book: Marital Asset Protection Plan

Lifetime Income Workbook

Financial Vocabulary Guide

Legacy & Purpose Workbook

30-Day Affirmation & Declaration Deck

Advisory Session Prep Sheet ← You Are Here

Schedule Your Session



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Complimentary strategy sessions available for new clients.

Faith-based references reflect the Financial Advisor's personal beliefs and are provided to illustrate their values-driven approach. They are not intended as assurances or endorsements of any financial strategies or outcomes.

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