

ROBINSON FINANCIAL GROUP

of Wells Fargo Advisors

Experienced Guidance for Your Financial Future

RobinsonFinancialGroupWFA.com



Divorcees & Surviving Spouses

Investment and Insurance Products are:

Not Insured by the FDIC or
Any Federal Government Agency

Not a Deposit or Other Obligation of, or
Guaranteed by, the Bank or Any Bank Affiliate

Subject to Investment Risks, Including Possible
Loss of the Principal Amount Invested



Specialized Guidance for Divorcees & Surviving Spouses

Experiencing a life change, such as a divorce or losing a spouse, is a deeply emotional and sensitive time with the potential to add confusion as you navigate a new financial reality.

The Robinson Financial Group is here to partner with you and help you better understand your economic landscape while helping ensure there are no unwanted surprises when reviewing your financial documents and designations.



SERVICES OVERVIEW

The Robinson Financial Group specializes in helping you overcome the financial and personal challenges that accompany a marital separation, divorce or loss of a spouse with comprehensive, objective guidance:

- **Managing the process**
- **Understanding your financial risks**
- **Executing the separation/transfer of assets**
- **Income security and wealth planning**
- **Investment and risk management**
- **Transition management**

When you work with us, we'll help you:

- **Make essential decisions — especially financial decisions**
- **Ask the right questions**
- **Understand your asset holdings and debt obligations**
- **Secure current income / minimize loss of income**
- **Mitigate tax obligations tied to transfers**





Personal Wealth Management Services

We work with our Single Head of Household clients to help secure a plan that replaces their spouse's income. In cases of alimony or pensions, we build a plan to substitute those income sources when they end.

We can assist you with:

- Retirement income planning
- Post-separation life planning
- Personal risk and insurance planning
- Career planning
- Updating your estate plan to help you achieve your new objectives and goals, including charitable planning and titling new beneficiaries



For Those with Extensive Business Interests

Our expertise working with business owners and executives allows us to provide guidance on business and cash management plans, retirement, ESOP, restricted stock, deferred compensation, profit sharing and other highly nuanced elements.

At every step, you will receive advice on valuations and how to transfer certain assets in the most tax-efficient way.



Separating Assets

Many surviving or divorced spouses find themselves with multiple accounts. We help you understand your investment strategies, cash flow, risk and ways to consolidate accounts for simplicity while aligning with your individual goals.

Working in tandem with you and your attorneys, we can help clarify the potential true long-term value, growth opportunity, risk and tax implications of your assets, investment accounts, and compensation plans through multiple strategies such as:

- Retitling processes
- Real estate dissolution
- Transferring assets for retirement plans
- Executing qualified domestic relation orders (QDROs)
- Stock option plans
- Deferred compensation
- Annuities
- Pensions
- Insurance policies



Investment & Risk Management Services

You will receive a comprehensive overview of your investment and liquidity needs and risks. Your investment portfolio will be designed and managed in-house with our 25 years of hands-on experience to balance the risks of your specific situation and goals.

While working with you and your specific investment and risk management portfolio, we are able to council you on the following items:

- Liquidity management
- Preserving your principal
- Allocating assets to balance risk and growth
- Investment management based on income, where needed
- Tax-sensitive investing strategies
- Asset management for new goals of the beneficiary
- Asset management specifically to replace future income



Planning for a New Relationship

New relationships often come with new adventures and new financial goals. Our team can assist with creating an updated investment plan that aligns with your goals in a new relationship. Whether you want to purchase a new home, plan vacations, or just have a change in spending habits, we can help customize an investment plan that accounts for the changes and helps you achieve your new goals.

- Revisiting your estate plan strategies
- Navigating assets for prenuptial agreement
- Updating beneficiaries & trusted contact
- Investment & risk management services



Case Study

Client Need

We received a referral for a new client, Sophia, who was in her late 50's and going through a divorce. Her husband had worked in the financial industry and handled the family's finances, leaving Sophia with limited experience making wealth-related decisions. She needed a strategy that was suited to her objectives — not those of her former spouse.

Our Solution

Unexpected life events such as divorce can affect everything from one's monthly income to their tax bracket. We worked with Sophia to review her divorce decree, how assets were legally viewed and the details of her former spouse's financial responsibility related to alimony, marital debt, healthcare coverage and other financially-related milestones. This process uncovered the need for Sophia to update beneficiary designations on her life insurance and retirement plans.

The next vital step was helping revise her estate plan. We worked with Sophia and her network – including her attorney and estate planning professional — to coordinate the valuation and execution of her estate plan and investment assets. Within her “big picture” context, we designed a comprehensive investment plan to promote a comfortable living situation for the future. We also conducted an in-depth risk assessment profile and refined her asset allocations based on our findings. This was informative in outlining a detailed income plan now — and for when her alimony income ended.



This case studies is hypothetical and for discussion purposes only. It is not intended to represent any specific return, yield or investment. Individual experiences referenced above may not reflect the future experience of any one client. The planning process discussed may not be suitable for your personal situation, even if it is similar to the example presented. Past performance is no guarantee of future results. Investing involves risk including the possible loss of principal.

Wells Fargo Advisors is not a legal or tax advisor. You should consult with your attorney, accountant and/or estate planner before taking any action.

Any estate plan should be reviewed by an attorney who specializes in estate planning and is licensed to practice law in your state.

Meet Our Team



Leo Robinson, CEPA® , CDFA®
Managing Director - Investments

Leo understands the special needs of divorcees and surviving spouses, helping Single Heads of Household manage the transition process, mitigate financial risks, and secure their personal income. Leo also demonstrates expertise in planning alimony income replacement, separating assets, consolidating accounts, and re-titling assets.

The use of the CDFA® designation does not permit Wells Fargo Advisors or its Financial Advisors to provide legal advice, nor is it meant to imply that the firm or its associates are acting as experts in this field.



Tom Robinson, CFP® , CRPC® , CRPS®
Managing Director - Investments

Tom understands the unique financial challenges faced by divorcees and surviving spouses, and provides compassionate, strategic guidance through life's transitions. With a holistic, planning-first approach, he helps clients gain financial confidence by creating customized investment, income, and retirement strategies tailored to their new circumstances and long-term goals.



Patrick Kelley, CEPA®
Financial Advisor

Patrick manages our educational and networking programs for individuals experiencing divorce or the loss of a spouse. These programs provide exclusive access to financial, legal, and tax professionals, financial literacy content, and resources for emotional support.



Klay Meta
Registered Client Associate

Klay oversees the day-to-day aspects of your customized wealth management plan, including coordinating and organizing financial documents and data, scheduling portfolio reviews, and the management of your financial statements and accounts.



Ryan Robinson
Client Associate

With empathy and professionalism, Ryan provides consistent, attentive service to divorcees & surviving spouses navigating financial transitions. By handling account administration and client communication with sensitivity and care, he helps ensure clients feel supported and empowered throughout their financial journey.



Zach Gagne
Client Associate

Zach provides account support and services to divorcees and surviving spouses with a sense of calm and care. He will kindly assist you through your financial journey during these delicate and sensitive times.

Additional Resources

At Wells Fargo Advisors, we are supported by exceptional talent and resources. We wanted to highlight a few examples that we use often to help our clients through some complex situations.



Sarah Munson, CFP®

Wealth Strategist at Wells Fargo Bank, N.A.^{1,2} within the Wealth & Investment Management division

Sarah is a **Senior Wealth Strategist with Wells Fargo Bank, N.A.^{1,2}** supporting the Northeast Division. Sarah has more than 20 years of experience in financial services working with clients to help develop customized wealth plans and recommend solutions based on a thorough understanding of their personal values, asset growth and wealth transfer goals, and vision for their legacy. Sarah advises high net worth individuals, corporate executives and business owners. Sarah has also lent support to our internal publications as a subject matter expert on various planning topics, and is a regular presenter on education calls to her colleagues. Sarah earned her bachelor's degree from Haverford College. She holds CERTIFIED FINANCIAL PLANNER™ professional designation.



Janice Schoos, CTFA, CAP

Senior Vice President and Senior Philanthropic Specialist at Wells Fargo Bank, N.A.^{1,2}

Janice works with individuals and families to define and help achieve their charitable objectives as part of their overall wealth plans. This may include developing gift and tax strategies, multi-generational planning, reviewing estate plans, and the creation and management of donor advised funds, private foundations, charitable trusts, and other charitable planning strategies. She also works extensively with nonprofit organizations, where she advises in the areas of gift planning, endowment management, board governance, and other management issues. Janice collaborates with her clients and their other advisors to leverage their resources to help maximize the impact of their philanthropy.



William Donahue

Executive Director - Senior Trust Advisor at Wells Fargo Bank, N.A.^{1,2} within the Wealth & Investment Management division

William T Donahue is a **Senior Fiduciary Strategist with Wells Fargo Bank, N.A.^{1,2}** located in Greenwich, Connecticut with more than 25 years of experience in financial services. Collaborating with individuals and families, William helps his clients define and achieve their wealth and estate planning goals.



Let's Have a Conversation

We welcome the opportunity to meet with you and learn more about your current circumstances and goals. We hope our conversation and collective expertise can serve as a resource to help you chart a new path filled with renewed financial clarity.

Please contact us to schedule a confidential, no obligation discovery session.

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