

Managing Wealth Through Divorce

Divorce can have a dramatic effect on a person's finances. Someone who's going through a divorce may need help managing their assets or crafting a financial plan. We find that many clients feel unprepared to make important decisions on their own, whether they are the income earner, the non-income earner or an equal contributor to income. Both spouses want an answer to the same question: "Am I going to be okay?" Newly divorced clients are looking for ongoing help and advice, whether simply about monthly spending or more complicated planning, such as setting up a trust.

The Advisor Team

The importance of working with experienced, professional advisors cannot be overstated. Divorce-related planning is a highly specialized field. Even divorces that might seem simple and straightforward at first can turn into protracted battles. Attorneys, accountants, business valuation professionals and other advisors should be selected for their technical expertise, their communication skills and their ability to understand the complex emotional issues at play. BNY Wealth works directly with advisors on behalf of our shared clients and can play a key role on a team providing pre-settlement insights on risk, cashflow, investments and property issues. We have a team of experts, including nationally recognized speakers and published authors on the subject of wealth and divorce, who are focused on providing advice and support for family law attorneys, CPAs, trust and estate attorneys and those navigating their divorce.

Pre-Settlement Review: Tools to Assist During Divorce



Investment
and Risk Audit



Balance Sheet
Analysis



Cash Flow
Modeling



Wills, Trusts and
Retirement Plan
Analysis



Private Mortgages
and Lending

We specialize in wealth planning during divorce. We utilize a proven, confidential process to review a client's financial situation before, during and after a divorce to identify what we believe is the best position for the changing circumstances.

In our pre-settlement review, our professionals uncover important financial issues, including hidden stock concentrations, portfolio risks, unnecessary costs and tax issues. With these factors in mind, we provide solutions and strategies that clients and their advisors find essential in helping to achieve a solid plan for their financial future.

What we look at	What it means for clients
PORTFOLIO ANALYSIS	Detailed assessment of a financial situation, allowing clients to understand if their investment strategy components are working together
STRUCTURAL ANALYSIS	Examine investment decisions across various structures and within the overall strategy to determine the best way to optimize the portfolio
DIVERSIFICATION ANALYSIS	Provide a view of the opportunities available to clients and the current risks that may be found within a portfolio that should be addressed and managed
HOLDINGS ANALYSIS	Review the actual underlying holdings within a portfolio to uncover additional opportunities and risks
COST ANALYSIS	Offer a transparent understanding of the fees clients are paying and if they are receiving value
WILLS, TRUSTS AND RETIREMENT PLANS ANALYSIS	Provide guidance updating estate plans and helps highlight the importance of changing beneficiaries
CASH FLOW MODELING	Give a clear view of what a client needs to meet expenses and the implications for changes in income
BALANCE SHEET ANALYSIS	Deliver clarity around all marital assets

OUR ACTIVE WEALTH APPROACH

Wealth management revolves around successful planning. At BNY Wealth, planning is carried out through each of the five strategies within the Active Wealth approach: investing to maximize compounding; borrowing strategically; spending dynamically; managing taxes; and protecting legacy.

To learn more about BNY Wealth’s Active Wealth strategies or Family Law advisory capabilities, please contact your relationship team or visit bny.com/wealth.



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