

Alan Ross Frisher, CDFA™

Mr. Alan Frisher's practice deals not only with divorce issues, but also offers comprehensive financial planning solutions for individuals, couples, and business owners. He is a licensed Financial Advisor who earned the Certified Divorce Financial Analyst™ designation. With many years of experience in comprehensive financial planning, Alan Frisher established Sage Divorce Planning, LLC to demonstrate his commitment to providing the highest level of professionalism and personal service when dealing with the financial issues of divorce. Mr. Frisher is also a founding member of the Collaborative Association of Brevard, a not-for-profit organization consisting of attorneys, mental health providers and financial professionals, all working together to enable couples going through marital divorce to preserve family values of respect, caring and consideration.

Alan serves as consultant to divorcees and Family Law Attorneys by focusing on comprehensive financial planning and asset management. He earned a BA degree, with honors, in Economics from the City University of NY. Alan also earned a Masters and Ph.D. in Nutritional Science from State-approved Donsbach University* in Huntington Beach, California. His passion for helping those couples going through marital divorce stems from the fact that he has personally experienced the process, challenges, and recovery of marital divorce, up to and including the Appellate Jurisdiction. In his spare time, he devotes himself to helping raise his three children, playing tennis, composing songs, reading, and always learning.

*Donsbach University was California State Approved, but not part of a national accreditation program

About the CDFA™ Designation

A Certified Divorce Financial Analyst (CDFA) has:

Graduated from the Institute for Divorce Financial Analysts, extensive experience in the financial services industry, received specialized training in the financial issues of divorce and, fulfilled continuing education requirements.

The institute was founded in 1993 and is the most established and recognized designation in financial planning for divorce. The institute for Divorce Financial Analysts offers a credential for financial professionals in the divorce arena. A candidate must successfully complete four exams based on a self-study course offered by the Institute, be in good standing with his or her firm or broker/dealer, any government regulatory agencies, and complete 20 hours of continuing education courses every two years.



Sage Divorce Planning

To arrange a meeting with Alan Frisher, please contact him at:

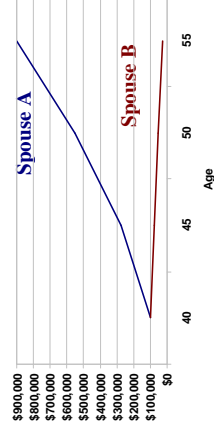
7630 N. Wickham Rd. Suite 102
Melbourne, FL 32940
(321) 242-PLAN (7526)
Fax: (321) 242-3285

"I care, because I've been there!" – Alan Frisher

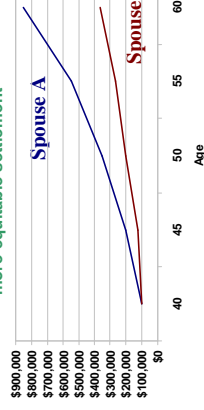
Divorce and Finances For Clients



Proposed settlement without professional advice

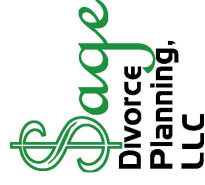


Results using professional advice to obtain a more equitable settlement



Sage Divorce Planning, LLC Alan Ross Frisher, CDFA™

Financial Advisor
Certified Divorce Financial Analyst



“A growing number of the 1.1 million divorcees every year are calling on the services of divorce planners.” --- Minnesota Star Tribune

“CDA’s can provide invaluable information that allows the court to arrive at a fair, equitable, and just resolution not just at the moment of trial, but down the road as well.” ---Hon. Kathleen M. McCarthy, Family Court Division Judge, Divorce Magazine

DIVORCE PLANNING

No one really plans for a divorce, and each person’s journey is unique. In divorce, a 50/50 division of property may not always produce equal financial results or equal standards of living after the divorce. Whether you are newly separated or about to conclude the legal process, Sage Divorce Planning can help you toward an equitable financial resolution.

As a Certified Divorce Financial Analyst and Licensed Financial Advisor, Alan Frisher examines your financial issues and provides you with:

- Help in achieving a financially fair settlement.
- An explanation of the financial facts in language that you can understand.
- Organization of necessary financial information to create a marital asset inventory.
- Creation of an extensive report detailing transportation, home, children, entertainment, medical, insurance, food, clothing and miscellaneous expenses.
- Gathering of income information of both parties
- Analysis of how various scenarios can impact long-term financial estimates using child support, spousal support, pension benefits, real estate and other financial investments.

DIVORCE AND YOUR FINANCES

Divorce and separation can cause imbalance and uncertainty in your life. The financial ramifications of divorce can seem devastating as assets are broken apart and jointly-held property is divided. Your lawyer can help you work out the details of your legal settlement. Meanwhile, Mr. Frisher can help identify financial strategies in concert with your short- and long-term goals.

PRE-SETTLEMENT

Sage Divorce Planning will help you:

- Determine how much money you may need to live on.
- Work with you and your lawyer to draw up spending plans that can demonstrate an appropriate level of spousal and/or child support.
- Evaluate the stocks, bonds, and mutual funds that are to be divided.
- Provide before- and after-tax analysis, because stock that has appreciated in value before you receive it will be subject to higher taxes when you decide to sell.
- Determine the short- and long-term financial impact of a divorce settlement, including child support and/or alimony scenarios
- Offer objective insight into the possible pros and cons of different settlement proposals from an investment perspective.
- Create personalized reports and graphics that illustrate the financial status, cash-flow and graphic net worth of both parties.

POST-SETTLEMENT

Sage Divorce Planning will help you:

- Review the potential long-term financial effects of the settlement.
- Manage the financial settlement – answer questions, including how to appropriately invest for yourself and your children and how to prioritize so long-term needs are accounted for.
- Deal with specific challenges such as:
 - Loss of health, life, or disability insurance coverage
 - Loss of retirement-plan benefits

You’ll benefit by:

- Being an active participant in the process.
- Having the comfort of knowing a financial specialist has examined your settlement options.
- Hearing an objective viewpoint in an emotional situation.
- Getting sound advice about your specific financial needs.

Mr. Frisher acts as either a member, or the coordinator of your team of professional advisors to assist you in educating you about the division of marital and personal property and their value, gathering the necessary financial documents, developing potentially tax-effective strategies and making recommendations to help you towards economic independence. As a result, case preparation and arriving at an equitable settlement can be easier for your attorney because we do the financial work for you.