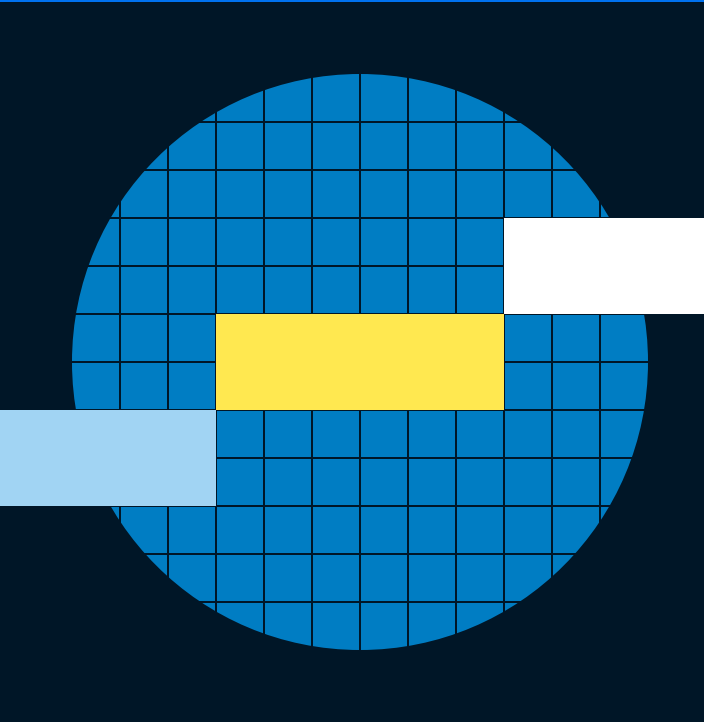




# PROTECT PLAN PROSPER

Benefit from a proactive approach,  
from minimizing financial impact in dividing  
assets to planning for your best possible  
outcome post-divorce.



**Get clear on how  
the division of assets  
impacts your financial  
future, supported by an  
expert as you navigate  
divorce with the Protect  
Plan Prosper process.**

# 1. PROTECT

**Feel empowered and confident as you embark on your separation agreement negotiation, knowing that you have the right experts on your side to protect and support you throughout the process.**

During this crucial phase, we prioritize safeguarding your current financial situation and addressing immediate concerns. This includes proactive measures such as managing joint accounts/credit, securing separate accounts/credit, and identifying any necessary funding. Together, we will generate a comprehensive list of:

- assets/liabilities
- household accounts (i.e.) utilities
- documents required for first meeting with lawyer
- values at date of separation

Along with mitigating potential credit liability, securing cash flow and preparing for the impact on children and dependents. Information and recommendations can also be provided at this stage for selecting a lawyer and other professionals with the best credentials to guide you during this complex process.

# 2. PLAN

**Evaluate settlement options against your future needs and understand the risks and benefits. Identify your evolving financial factors, from a household budget to retirement and other milestones.**

During this phase, we shift our focus to evaluating settlement options based on your future needs, while thoroughly assessing the associated risks and benefits. We identify the evolving financial factors that will shape your post-separation life, ranging from a revised household budget to considerations regarding retirement and other significant milestones.

To simplify the overwhelming paperwork, I streamline the process and assist you in building new plans. This includes updating crucial documents such as your will and personal directives. The priority is safeguarding inheritances and the interests of dependents, particularly children, while also helping you establish insurances to protect future income streams.

### **3. PROSPER**

**Feel relieved a settlement is behind you and confident in the decisions made to get to this point. Embrace the opportunity to move forward independently while receiving ongoing support to make the best financial decisions for your future.**

Once the separation agreement is signed, the transfer of assets is either underway or already completed. Take a moment to breathe a sigh of relief, knowing that the settlement is now in the past, and look forward with hope towards a new path.

Throughout this journey, a deep trust has been established. I will continue to work alongside you, helping identify your future financial needs, managing ongoing financial planning, and providing support in protecting your financial assets in future relationships. This partnership ensures that you have the guidance and assistance you need to navigate the next phase of your life with confidence.



## Lance Hiesinger

CFP, CIM, FCSI, CFDS, CDFA

Senior Financial Advisor

ATB Securities Inc.

403-896-6445, lhiesinger@atb.com

atb.com/wealth

A certified financial planner serving clients in Edmonton, Red Deer and central Alberta, Lance Hiesinger is also both a Chartered Financial Divorce Specialist (CFDS) and certified Divorce Financial Analyst (CDFA) ready to work alongside your family lawyer at no additional fee to provide expert financial advice through the process of divorce. His specialized training and a deep understanding of the asset division process helps him to better partner with lawyers to create the best personal outcome for clients.

To Lance, a successful client relationship is an ongoing one, and he enjoys getting to know you on a personal level which allows him to provide the best financial advice. By listening and understanding what really drives you, Lance can coach you to make productive financial decisions that will benefit you for years to come. Reliable and ambitious, you can trust him to give you the best advice and put your best interests first.

**Get a clear understanding of how the division of assets will impact your financial future at no cost to you and receive ongoing expert advice and support.**

[Hello.atb.com/Protect-Plan-Prosper-with-Lance](https://Hello.atb.com/Protect-Plan-Prosper-with-Lance)





## **ATB Securities Inc.**

ATB Wealth consists of a range of financial services provided by ATB Financial and certain of its subsidiaries. ATB Investment Management Inc. and ATB Securities Inc. are individually licensed users of the registered trade name ATB Wealth. ATB Securities Inc. is a member of the Canadian Investor Protection Fund and Canadian Investment Regulatory Organization.

(06/23)