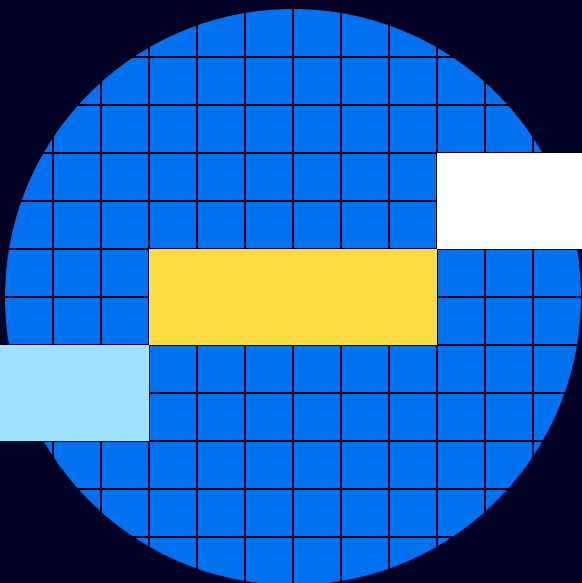




PROTECT PLAN PROSPER

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.

When you're in the process of divorce, working with an expert who has a specialized, in-depth understanding of the financial factors in dividing assets and negotiating a settlement can make all the difference. Know what to expect, and feel supported and equipped to make the best financial decisions each step of the way.

1. PROTECT

Feel empowered to start and confident you're protected, supported and prepared to enter a separation agreement negotiation with the right experts on your side.

This important phase helps you protect your current financial situation, be proactive and address any immediate concerns such as joint accounts/credit, and securing separate accounts/credit or funding you may require.

Approachable resources and expert advice help you organize financial information and get clarity on process and considerations to generate a comprehensive list of:

- Assets/liabilities
- Household accounts (e.g., utilities)
- All documents that may be required
- Values at date of separation

Along with mitigating potential credit liability, securing cash flow and preparing for the impact on children and dependents also need to be considered. 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.

We continue a proactive approach, securing cash flow such as loans, opening required accounts and protecting portfolio assets against volatility knowing division of assets has a short time horizon. You'll receive expert advice on how to optimally divide assets to avoid diminishing their value and protect them in the short term.

Mountains of paperwork are simplified and we begin to build new plans, updating important documents like your will and personal directives. Examples of areas to be addressed are protecting inheritances and the interest of dependents by putting insurances in place 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. Experience continued support in making the best financial decisions moving forward, independently.

At this stage a separation agreement is signed and the transfer of assets is underway or complete. You can feel confident the settlement is behind you and hopeful about starting a new path.

A partnership of deep trust has been created with an expert to help identify future financial needs, manage ongoing financial planning, and support you in protecting financial assets in future relationships.



Orlando Trulli

CFDS®, CFP®, PFP®

Senior Financial Advisor

Orlando builds trust with his clients the old-fashioned way—by providing excellent service. He believes there is no substitute for taking the time to understand a client, their situation and their needs.

Serving the Edmonton area, Orlando holds Certified Financial Planner (CFP®) and Personal Financial Planner (PFP®) designations. He is also a Chartered Financial Divorce Specialist (CFDS®), which helps him guide clients through a difficult period in their lives. You can count on Orlando to support you through this time with the right balance of empathy, expertise and advice. Together, you'll problem solve to ensure you receive the best insights, solutions and service.

More than 20 years in the business have taught Orlando, among other things, that building wealth for clients is a team sport. He's proud to serve with other experts at ATB Wealth in a collaborative environment that focuses on clients. He's also an experienced and professional collaborator with other expert advisors including lawyers and accountants.

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.

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