



Divorced Women: *Make Your Money Last*

Divorced women often face a unique set of challenges that greatly complicate the ability to make their money last a lifetime. Greater longevity adds to the degree of difficulty, especially since the Society of Actuaries notes that women are far more likely than men to incur disabilities later in life that could significantly increase spending. This creates a monumental challenge: How do you make your money last?

Getting Re-Started

Once you're divorced, give yourself some time to decompress. But make sure you take care of some very important items, many of which are time-sensitive.

- **Address Time-Sensitive Must-Do's**
 - Divorce your ex-husband financially. Change the name on all your accounts. Your name is on, his name off.
 - Make sure your ex-husband is no longer the beneficiary on all bank, insurance and investment accounts. This is critical.
 - See our white paper for more must-do's.
- **Build a Team of Professionals**

Start with a CPA, an estate planning attorney and a financial advisor who is a fiduciary, and build from there. If you have professionals who are personally close with your ex-husband, consider replacing them with those you trust.
- **Plan Your Future**

Without a husband, you now have the opportunity to re-create your life, even if you still have kids at home. Think about your priorities, what you really want from life.
- **Develop a Financial Plan**

Start by making sure you can fund the absolute necessities. If your budget offers the opportunity to re-shape your life, look at how your goals can be incorporated into your financial plan.

Disciplined's Strategies

To make your money last, we have developed a disciplined process that we customize to your specific situation and personal objectives:

1. **Plan your life going forward**
 - Re-imagine your life, focus on priorities
2. **Develop a financial plan**
 - Consider your life goals within financial realities
3. **Determine your portfolio asset allocation**
 - Your financial plan informs the stock/bond mix
4. **Invest with a low-cost portfolio strategy**
 - Diversify and keep both costs and taxes low
5. **Manage long-term risk**
 - Turn volatility into opportunity and buy value
6. **Calculate your portfolio withdrawals**
 - No guess work; use sophisticated software
7. **Monitor progress toward achieving your goals**
 - Make course corrections as needed

The hallmark of our process is discipline. The financial plan drives the entire process. We invest in a broadly diversified portfolio of low-cost funds, and employ algorithms to calculate how to make your money last.

It's all integrated, disciplined and built around you.

Disciplined Investment Management

Larry Stein, CEO
(847) 602-6485

Larry@Disciplined-Investment.com

Susan Stein, Director of The Women's Group
(847) 826-2325

Susan@Disciplined-Investment.com