How your financial adviser and solicitor work together

HER BEST MOVE NOW · PROFESSIONAL PATHWAYS

FINANCIAL ADVISER	SOLICITOR

Considering Separation

A financial adviser rarely works alone. At certain points a solicitor is essential — the two work in sequence, and then alongside each other. Both conversations happen while you are still considering, before any announcement is made.

MEETINGS ARE NUMBERED SEPARATELY FOR EACH PROFESSIONAL

Financial adviser

MEETING 1

Initial conversation *at no cost*

15 minutes · online · confirming the fit · no obligation to proceed

MEETING 2

Your financial picture *at no cost*

Goals, priorities, values and lifestyle aspirations · assets, liabilities, income and superannuation · scenarios for how assets might be divided

MEETING 3 ONWARDS

Your options FORMAL ENGAGEMENT BEGINS HERE

A detailed financial plan tailored to your situation · modelling scenarios · the questions worth asking before decisions are made

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Solicitor

MEETING 1

Initial conversation *at no cost*

15 minutes · online · confirming the fit · no obligation to go further

MEETING 2

Your legal position *fixed fee*

How property is assessed under the Family Law Act · what contributions are recognised · what future needs the law considers · a framework, not a prediction

Confidential. Does not commit you to any course of action.

BEYOND THAT

Anything further is based on what your situation requires.

DECISION TO PROCEED WITH SEPARATION

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Separating Finances

This phase is led by a family law solicitor. If you do not yet have one, that is the right place to start. Your financial adviser works alongside your solicitor throughout — the two professionals inform each other's advice at every stage.

MEETINGS ARE NUMBERED SEPARATELY FOR EACH PROFESSIONAL

Financial adviser

MEETING 1

Initial conversation *at no cost*

Reorienting with the adviser you already know, or confirming the fit with a new one

MEETING 2

Your financial position and the settlement framework

at no cost

Your goals, priorities, values and financial position · how different ways of dividing assets could affect your life going forward

Not necessary if you worked with an adviser while considering separation — you move directly to formal engagement.

Solicitor

MEETING 1

Initial conversation *at no cost*

Reorienting with the solicitor you already know, or confirming the fit with a new one

MEETING 2

Your legal position and the settlement framework

fixed fee

Your legal entitlements · what the settlement process requires of you and the other party

MEETING 3

Disclosure and the full picture

FORMAL ENGAGEMENT BEGINS HERE

Full and frank disclosure under the Family Law Act · identifying what is incomplete, inconsistent or missing · formal requests where needed

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SOLICITOR AND FINANCIAL ADVISER IN DIALOGUE THROUGHOUT — BOTH NOW FORMALLY ENGAGED

Financial adviser		Solicitor
MEETING 3 ONWARDS **Modelling options, proposals and counter-offers** Income, superannuation, housing, retirement — what each proposal means before any position is taken	⇄	MEETING 4 ONWARDS **Proposals, negotiations and counter-offers** Iterative — the meetings follow the rhythm of negotiations, not a fixed schedule
Reviewing a counter-offer What it actually means financially · how it compares to what you are entitled to · a second counter-offer, with the same rigour	⇄	**Reviewing a counter-offer** What it means legally · whether it is worth accepting, negotiating further, or declining
Finalising Confirming the long-term financial implications — before you sign	⇄	**Finalising** Confirming what is proposed is fair · that you understand its legal implications · that you decide with full information and without pressure

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Planning Retirement

The financial adviser leads — building the strategy, structure, and income plan, to achieve your retirement goals. In most cases you will not meet with the solicitor directly. Your adviser leads, briefs the solicitor, and liaises with them as required. Your solicitor drafts the legal documents. Your financial adviser makes sure they reflect the full financial position, as you intend.

NUMBERED MEETINGS ARE WITH YOUR FINANCIAL ADVISER

MEETING 1

Initial conversation *at no cost*

15 minutes · online · confirming the fit · no obligation to proceed

MEETING 2

Your position and your goals *at no cost*

Where you are now and what you want retirement to look like · assets, income sources, superannuation and housing · your current Will, Powers of Attorney and family circumstances — which may no longer reflect your circumstances and intentions

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ENGAGED AND BRIEFED

Making your intentions legally binding

Your solicitor drafts the documents that matter most — your Will · Powers of Attorney, covering financial and medical decisions · superannuation beneficiary nominations, confirmed as binding

Usually behind the scenes, with a meeting where the documents require it.

MEETING 3 ONWARDS

Your options FORMAL ENGAGEMENT BEGINS HERE

Your current position modelled forward, alongside better-structured alternatives · what different approaches could mean for your income, superannuation, Age Pension eligibility and financial security over time · a basis for considered decisions, not a prescription

FEES

Your adviser confirms the cost of the legal services and documentation with your solicitor before any paid work begins.