

Client Pending Divorce Checklist

Use the following checklist to gather and consider information with your client who is pending divorce.

Action Items

- ☐ Schedule in-person appointments with each client.
- ☐ Confirm both parties are aware of the separation and are in pursuit of divorce.
- ☐ Request copies of statements for separation and final divorce.
- ☐ Date of separation _____ ☐ Date of final divorce _____

Account Registrations

Make a list of the client(s) accounts to review account registrations. Continue speaking with all parties on joint and trust accounts and take instructions from all responsible parties.

- | | |
|--|--|
| ☐ Individual | ☐ Individual |
| ☐ Individual Retirement Account (IRA) | ☐ Individual Retirement Account (IRA) |
| ☐ Beneficiary IRA | ☐ Beneficiary IRA |
| ☐ SEP IRA | ☐ SEP IRA |
| ☐ 401(k) | ☐ Profit Sharing Plan (PSP) |
| ☐ Joint account with spouse | |
| ☐ Joint account with third party | |
| ☐ Trust account | |
| ☐ 529/UTMA | |
| ☐ Transfer on Death (TOD) | |
| ☐ Other _____ | |

Address Change

- | | |
|---|--|
| ☐ Is there an address change | ☐ Yes ☐ No |
| ☐ Add new address as an interested party | ☐ Yes ☐ No |
| ☐ Are statements mailed to the address of record | ☐ Yes ☐ No |

Power of Attorney

- | | |
|--|--|
| ☐ Is there a power of attorney | ☐ Yes ☐ No |
| ☐ Are changes required | ☐ Yes ☐ No |
| ☐ Is the spouse the POA | ☐ Yes ☐ No |
| ☐ Is the POA court ordered, is it on file | ☐ Yes ☐ No |

Client Access

- | | |
|--------------------------------------|--|
| ☐ NetExchange | ☐ Yes ☐ No |
| ☐ Albridge | ☐ Yes ☐ No |

- | | |
|---|--|
| ☐ Cetera Client Portal | ☐ Yes ☐ No |
| ☐ Other _____ | |
| ☐ Revoke access | ☐ Yes ☐ No |
| ☐ Shared email address | ☐ Yes ☐ No |
| ☐ Update email address | ☐ Yes ☐ No |
| ☐ Trusted contact change | ☐ Yes ☐ No |

Money Movement

- | | |
|---|--|
| ☐ ACH on accounts | ☐ Yes ☐ No |
| ☐ ACH updates needed | ☐ Yes ☐ No (do not update on joint accounts) |
| ☐ Monthly distributions | ☐ Yes ☐ No |
| ☐ Income distributions | ☐ Yes ☐ No |
| ☐ Distributions to former spouse/child | ☐ Yes ☐ No |
| ☐ RMDs | ☐ Yes ☐ No |
| ☐ Checkwriting | ☐ Yes ☐ No |
| ☐ Cancel GTC open orders | ☐ Yes ☐ No |

Account Features/Miscellaneous

- | | |
|---|--|
| ☐ Margin account | ☐ Yes ☐ No |
| ☐ Option account | ☐ Yes ☐ No |
| ☐ Owner/custodian of 529/UTMA _____ | |
| ☐ Beneficiaries of TOD _____ | |
| ☐ Financial Planning Agreement | ☐ Yes ☐ No |
| ☐ Adoption Agreement on file for IRA | ☐ Yes ☐ No |
| ☐ Change beneficiaries once divorce is final | ☐ Yes ☐ No |
| ☐ Restrict a trust account | ☐ Yes ☐ No |
| ☐ Update trustees | ☐ Yes ☐ No |