



Dan has over 25 years in the financial service industry, establishing his own wealth management consulting firm in 1998. Professionally, Dan is a frequent contributor and author for legal and financial publications on issues involving financial planning, estate planning and divorce financial issues. As a Certified Estate Planner™, Dan is involved with various estate planning councils and organizations as well as a member of the National Committee on Planned Giving®. He frequently serves as a guest lecturer and conducts workshops for attorneys, CPA's, financial advisers and numerous professional organizations.

Dan also works with clients and attorneys on the financial aspects of divorce. As a Certified Divorce Financial Analyst™, he helps clients make the best informed financial decisions during, and after, a divorce. During his 25 year career, Dan has developed the ability to identify the crucial issues, explain the effects of choices, and offer creative solutions to his client's financial and estate planning needs. He has the answers to the questions you didn't know to ask.

Daniel T. Johnson
President, Certified Estate Planner &
Certified Divorce Financial Analyst



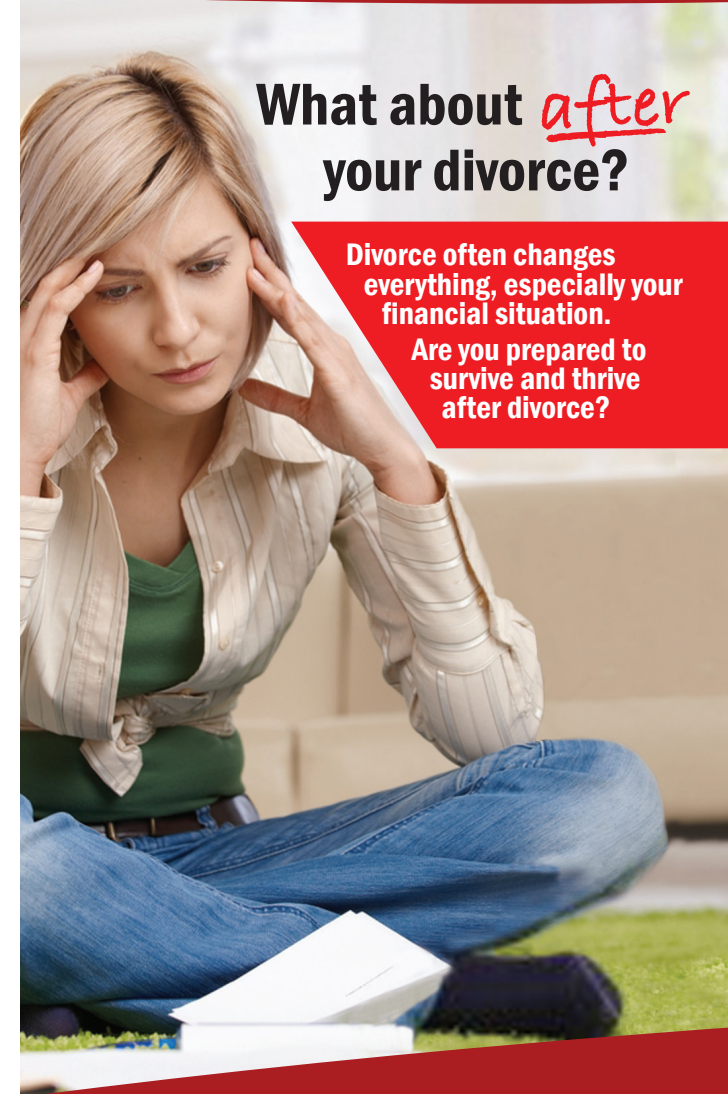
DMJ & Associates is an independent wealth planning firm, dedicated to providing clients with exceptional retirement and estate planning services.

Over the years, our practice has evolved with a unique specialty of financial planning and analysis – **assisting attorneys and clients, particularly women, with the financial aspects and issues dealing with divorce.** As a **Certified Divorce Financial Analyst** (CDFA), we have helped guide hundreds of women in Central Texas through the extremely complex, intimidating and emotional divorce process.

Call us today at 512-346-6444 for more information! Also, visit us at www.DMJDivorceFinancialPlanning.com

Disclaimer: Information presented in this brochure does not constitute legal advice. Anyone contemplating, actively pursuing or engaged in legal matters is strongly urged to seek competent legal counsel.

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What about *after*
your divorce?

Divorce often changes everything, especially your financial situation.
Are you prepared to survive and thrive after divorce?

Call us today at 512-346-6444 for your post divorce planning needs and a **"Post - Divorce Analysis & Review"** consultation.

Divorce often changes everything, especially your financial situation. Are you prepared to survive and thrive after your divorce?

While most women are eager to “move on” after the divorce, many are not prepared financially for “life after divorce”. Within five years following a divorce, nearly 87% of divorced women suffer significant (and often avoidable) financial hardships due to costly post-divorce administrative and post-divorce planning mistakes.

Divorces can be expensive, not only in terms of the emotional and financial expense during the divorce, but also after the divorce is finalized and you begin that “new chapter” in life. **Whether you have been divorced five days or five years, our “Post-Divorce Analysis & Review”** helps you plan and prepare for your journey towards financial independence and financial security!

“For most women, a divorce is the biggest financial transaction of their life and the decisions made during this tenuous time will impact them, and their families, for the rest of their lives.”

Call us today @ **(512) 346-6444** to schedule your **“Post-Divorce Analysis & Review”**.



While the divorce is over, life after divorce has just begun. Our **“Post-Divorce Analysis & Review”** addresses the critical post divorce administrative and planning issues related to your decree and “life after divorce”:

- * **Insuring Financial Interests**– Child Support, Spousal Support, College Funding and Pension Risks! What happens to contractual and planned obligations upon death? Are you prepared for the financial risks associated with divorce?
- * **College Funding for Children** – The question still remains after a divorce – how do you fund future college costs?
- * **QDRO’s & IRA Transfers**– Has the plan administrator processed the QDRO? Do you understand how to properly “transfer” retirement accounts to YOUR new account? What do you do with those retirement assets and how do you protect retirement money? How does divorce affect your retirement?
- * **Real Property** - Are titling and deed issues addressed? Are you required to re-finance mortgages? What are the issues and implications of mortgages and divorce? Do you qualify for re-financing and if so, what are the best financial options? How much house can you afford?
- * **Lifestyle & Cash Flow Planning** – Are you prepared to manage finances, income and expenses post-divorce? Is your lifestyle a “match” for your income and financial resources?
- * **Estate Planning** – Wills & related documents, trusts, updating beneficiary elections on life insurance policies, 401ks, IRAs, annuities and other contractual related accounts. Have you addressed all of the issues and nuances involved with protecting yourself, your family and your estate?
- * **“New Relationship” Planning** – Protect your “separate property” entering into a new relationship. Do you understand property “characterization” issues and commingling concerns? How do you protect and preserve “separate property” for you AND your family?



Post-Divorce Analysis & Review

Today, the words “divorce” and “financial security” often invoke feelings of fear, anxiety and uncertainty.

Financial matters are critically important when a life changing event such as divorce occurs. As a Certified Divorce Financial Analyst, I have helped guide hundreds of women in Central Texas through the often complex, intimidating and emotional divorce process.

I can help you with the financial decisions during and after a divorce. Call us today at 512-346-6444 for more information!

Dan Johnson
Certified Divorce Financial Analyst
DMJ & Associates, Austin, Texas

Call us today @ (512) 346-6444 to schedule your **“Post-Divorce Analysis & Review”**.