

Divorce involves some of the biggest financial decisions you'll ever make, often at the most emotionally difficult time. Cash flow modelling cuts through the noise. It gives you, and your lawyer, an evidence-based view of what different settlement outcomes really mean for your future lifestyle.

## WHAT IS CASH FLOW MODELLING?

A forward-looking projection of your income, expenditure, assets, taxes and pensions across your whole lifetime. We use Voyant, a leading UK planning tool, to model your finances year-by-year and to test the impact of different choices before they're made.

## WHY IT MATTERS IN A DIVORCE

- **Visibility** - see how today's decisions shape your finances in 10, 20 or 30 years.
- **Comparison** - model different settlement scenarios side-by-side, including housing, lump sums and maintenance.
- **Clarity** - replace assumption and anxiety with clear charts and concrete numbers.
- **Confidence** - make decisions you understand, can defend, and can live with.

## WHEN WE ADD THE MOST VALUE

### Pre-divorce

- Assess your real financial needs
- Stress-test settlement proposals
- Demonstrate need to the court if required
- Give your lawyer the figures to negotiate with

### Post-divorce

- Understand your new financial position
- Plan for retirement, housing and family
- Build a sustainable long-term strategy
- Set a savings, investment and drawdown plan

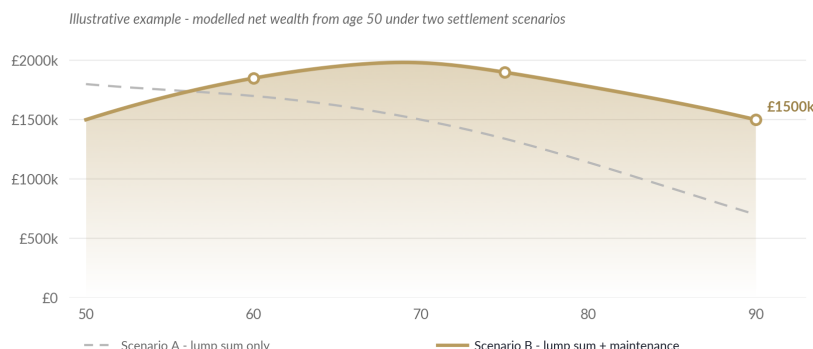
## HOW TO ENGAGE WITH US

Ask your solicitor to introduce you to Investment Quorum. We work independently alongside your legal team, providing you with clarity around your financial affairs, so your lawyer can focus on the legal strategy.

**Fee £3,500** for a comprehensive cash flow analysis (VAT may apply)

Includes initial fact-find, scenario modelling with your lawyer, and a clear written report with charts you can share with your legal team.

## How will your Settlement age?



### Questions we help you answer

- “Can I afford to keep the family home?”
- “How long will my settlement last?”
- “Can I still retire at 60?”
- “What’s a sustainable annual spend?”
- “What should I do with my lump sum?”
- “How do I protect my children’s future through all of this?”