

# Financial Divorce Association, Inc.

## Jan/Feb 2016 Newsletter

*A newsletter for Financial Professionals striving to provide the best support to their clients experiencing divorce.*

[Visit our Website](#)

---

### From Deb's Desk

Deb Johnson ChFC, CDFA™



Here's to a very happy, healthy, prosperous, and PEACEFUL 2016! Thank you so much for your continued support. If you know of any financial advisors that are interested in assisting those who are experiencing the life transition of divorce, please encourage them to take a look at our website. For the new year we have updated our certification course (CFDS) and now it is available in a downloadable version as well! With the continued trend of the "graying divorce" the market niche of divorce financial planning continues to grow.

In this issue you will see an article regarding the recent changes to the Social Security law. This change repeals two very critical strategies-the "Restricted Application" and the "File & Suspend" strategies. These changes have a dramatic impact on Social Security planning for married and divorcing people alike. Be sure to brush up on these changes!

---

### *In this Issue.....*

- ***Studies show couples wait til after the holidays to divorce - peaking in***

## March

- *A Surprising Finding About Divorced Women and Money*
- *Social Security Changes Will Hit Couples and Divorced Women Hard*
- *Breaking Up is Hard to Do: Protecting Assets in Divorce*

---

## February and March Teleclasses

*Thursday, February 18th, 2016 10a/11a/12n/1p*

*'Understanding QDROs and Other Retirement Plan Division Orders'*

*Thursday, March 24th, 2016 10a/11a/12n/1p*

*'Dividing Non Standard Pensions in Divorce'*

---

***Interested in becoming a Certified Financial Divorce Specialist ?? We now offer our CFDS course in Hardcopy or PDF download!***

***Visit our Website***

Financial Divorce Association | 7631 Shaffer Parkway Suite A Littleton CO 80127 |  
888-332-3342 | Email: [info@fdadivorce.com](mailto:info@fdadivorce.com) | [www.fdadivorce.com](http://www.fdadivorce.com)

STAY CONNECTED:

