

From: Lili Vasileff <lvasileff@aol.com>

Subject: November 2011 Newsletter

Reply: lvasileff@aol.com



Divorce And Money Matters, LLC

Milestones Achieved in 2011

Dear Lili,

"Success doesn't come to you. You go to it."

- Marva Collins



A Year of Accomplishment and Growth

We are delighted to share with you our year of milestones achieved. We are truly grateful to you for your business, your valued relationship, and for your feedback that enables us to meet your needs. We look forward to continuing to serve you, your friends, and your colleagues with superior service, focused financial expertise and our passion to contribute meaningfully to your lives. Below are some business highlights from 2011:

Published my first book: *The Ultimate Divorce Organizer: The Complete Interactive Guide to Achieving the Best Legal, Financial and Personal Divorce*":

- Co-authored by Lili Vasileff and Laura Campbell, this is an interactive guide that provides a wealth of essential information, exercises, and advice about the legal, financial and emotional aspects of divorce.
- Celebrated with two successful book launch events (15% of book sale proceeds donated to Allie's Dream, Inc.)

Wealth Management and Investment Advisory Services:

- We provide independent, fee-only wealth management services for high net worth individual clients. Our business growth in assets under management grew substantially in 2011 with many seeking objective, expert advice in turbulent markets.

New Office Space:

- New larger office at same Greenwich headquarters building

Speaking Engagements:

- Lili was invited to speak at several prestigious national and international conferences this year on subject of divorce financial planning. Through her efforts, national financial organizations are acknowledging divorce financial planning as a profession and niche practice.

Revamping Website for Divorce and Money Matters, LLC:

- Visit our new website soon to be launched at www.divorceandmoneymatters.com

Social Media:

- Lili has been writing monthly articles for the Financial Planners Association consumer website; her latest "Divorce Across Borders." Check her articles out on their [archives page](#).
- Lili is a contributing blogger to the Huffington Post, Women's Advisor Forum, and iwebhealth.com.
- Divorce and Money Matters, LLC has entered Facebook. Please give us a

pat on the back and



President of the international Association of Divorce Financial Planners:

- Lili continues to serve as the President of the international Association of Divorce Financial Planners (www.divorceandfinance.org) and is building relationships with practitioners across the US, Canada, Europe, Australia and Bermuda!

Divorce Across Borders

By: Lili A. Vasileff

Published By: FPA.net.org

November 7, 2011

Given the mobility enjoyed by individuals today, divorce across borders is becoming increasingly prevalent. It is also one of the most complicated areas of family law. If you live or move overseas, the challenges you face are many and varied. If things get to the breaking point in your marriage, contemplating how a divorce works in terms of legalities and finances can simply seem like another



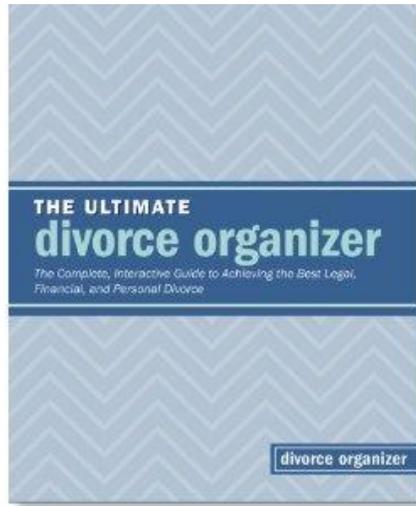
impossible hurdle to overcome. How does a foreign family law system work? "Divorce shopping" is a relatively new term to many and rarely will apply if you live in the US. However, the opposite applies if you reside abroad. Divorce shopping relates to when a divorcing couple researches where they might get the best deal before starting proceedings. This means that many countries "lack" harmony in their divorce laws. Some legal systems are not as accommodating and anomalies show distinct bias to one party or another.

Jurisdiction

In the US, each state has its own divorce laws. To file for divorce in any state, you must meet the residency requirement. For individuals living overseas, however, where to file is much more complicated and requires professional legal counsel. The jurisdiction can make a huge difference to the rulings that will determine the future of you and your whole family. The worst case scenario is that you and your spouse fight it out in many jurisdictions at the same time, leading to prolonged uncertainty and steep legal bills.

There are many complex legal and financial issues to consider concerning divorce across borders. For example: where individual live and work, an understanding of regulations on divorce, cross border divorce proceedings, recognition of court orders among reciprocating countries, etc. Thus, it is important to seek advice from an expert in international divorces.

[Read the entire article](#)



The Ultimate Divorce Organizer Co - Authored: Lili A. Vasileff and Laura Campbell

I am both proud and pleased to share with you my first book! This book is the most comprehensive guide to navigating your personal divorce. It combines the practical, applicable tools for dealing step by step with the critical financial and legal issues, as well as, provides you with positive energy of divorce coaching by my co-author, Laura Campbell.

You will find worksheets, exercises, and strategies for managing all areas of your

life now in transition that need your attention. The Ultimate Divorce Organizer is your comprehensive resource for knowing what comes next, preparing for it, and keeping track of all that you will need to accomplish. Utilize this organizer as a guide to keep you focused on controlling what happens during the divorce process. Your choices and decisions NOW will help you maximize your outcome.

Excerpts of Chapters:

Chapter 4: What to Do Before Filing:

Find Good Financial Counsel:

What is a Divorce Financial Planner?

Choosing a Financial Advisor - What to Ask

Consider These Financial Tips

Discovery: Gathering Your Financial Information

Chapter 5: Filed and Pending

Create Your Ideal Proposal:

Support

Property

The Marital Home

Projected Budget

Financial Worksheets

Chapter 6: After Divorce

A New Beginning:

Transfer of Ownership of Assets

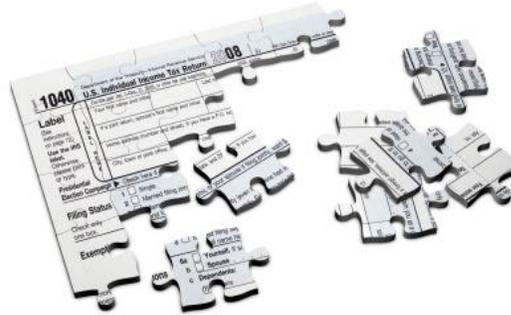
Prepare Clear Financial Records

Creating A New Financial Plan

Order Your Copy Today

Year-End Tax-Planning Checklist 2011 Provided By CitiBank

Here's a great piece from CitiBank:
Most of the 2010 tax law's provisions expire after 2012, raising the prospect of higher federal tax rates in 2013. That means you may want to do some tax planning both this year and next to take advantage of the current law:



- **This year's Federal Income Tax Rates:** which top out at 35% - should remain at that level in 2012, unless we get a new tax law. Result: Deferring income until 2012 may be a good strategy because you can postpone the tax bill involved for another year. At the same time, if you can come up with more deductions this year, such as pre-paying property taxes and making charitable contributions, you may be able to lower your tax liability for 2011
- **The Maximum Federal-Tax Rate on Long-Term Capital Gains** is also unchanged at 15 % for 2011 and 2012. That means you may want to consider selling losing investments before year-end, because the value of those tax losses likely won't go up in the near future. You can use your capital losses to offset capital gains realized during the tax year. After that, if there are any remaining net losses, they can be used to offset up to \$3,000 in ordinary income.
- **Even as you sell losing investments**, you should probably make sure you maintain your portfolio's target mix of stocks and more conservative investments. Talk to you Financial Advisor about how to rebalance your portfolio appropriately, so your investment mix remains in line with your goals, time horizon and risk tolerance.
- **Qualified Dividends are Scheduled to be Taxed at a Minimum of 15% in 2011 and 2012.** That means that, for now, you won't pay a big tax penalty for continuing to hold dividend-paying stocks in your taxable account.
- **The Federal Estate Tax Returned in 2011** with an estate-tax exemption of \$5 million per person and a maximum tax rate on estates of 35%. But these tax provisions are currently set to expire at the end of 2012. This may be a good time to schedule a meeting with your estate-planning attorney to see if you need to make changes to your will or trust documents.
- **The Return of the Estate Tax** highlights the value of regular gifting to those looking to shrink the size of their taxable estate. In 2011 and 2012, you can make separate gifts of up to \$13,000 (\$26,000 as a couple) to as many folks as you want, without worrying about the gift tax.
- **Talk to Your Financial Advisor** about whether you should convert your traditional Individual Retirement Account to a Roth IRA. You will have to pay income taxes on the taxable sum converted. But that could be a good move if you have money in a regular taxable account to pay the tax bill and you expect to be in the same or higher tax bracket once you've retired.
- **Look to Fund a Roth or Traditional IRA** by the mid-April 2012 tax-filing deadline. For 2011, you can contribute up to \$5,000 to an IRA,

unless you are age 50 or older, in which case the maximum contribution is \$6,000.

[See the Entire Year End Tax Planning Checklist from CitiBank](#)



ALLIE'S DREAM, INC.

We are aiming to purchase a handicap van for transportation. Please donate to Allie's Dream, a not for profit organization. 100% of donations benefit consumers of Allie's Dream, Inc.

www.alliesdream.org

Allie's Dream is an unique adult day program for young adults with developmental disabilities that provides for learning, independence, recreation and integrated therapies.

Allie's Dream, Inc. is a nonprofit organization with IRS for 501(c)(3) recognition. Your charitable contributions will be deductible as permitted by law. The full amount of the donation is received by Allie's Dream. Please donate via our website or mail your donation to: Lili Vasileff c/o of Two Sound View Drive, Suite 100, Greenwich, CT 06830.

To learn more, please visit our website for www.alliesdream.org

Thank you!

To read more about Lili A. Vasileff, please visit the links below.



[Testimonials](#)

[Library of Publications](#)

www.divorcematters.com

About Divorce and Money Matters, LLC

Lili A. Vasileff is a nationally recognized expert in financial planning for divorce as a practitioner, writer and speaker. She has many years of experience and an interdisciplinary knowledge of legal and financial issues. She brings clarity to complicated marital property and complex compensation issues in the divorce process. Lili holds client information to the highest standards of confidentiality and privacy.

Lili practices comprehensive financial planning, specializing in divorce planning and investment advisory services, in Connecticut and New York. She supports divorcing clients who engage in mediation, collaborative

divorce or litigation. She maintains credentials and licenses as a fee only, independent CERTIFIED FINANCIAL PLANNER™ professional and a Certified Divorce Financial Analyst™.

Divorce and Money Matters!, LLC

Lili Vasileff

CFP (®), CDS, CDFA (tm)

Registered Investment Advisor

President of the Association of Divorce Financial Planners (ADFP)

www.divorcematters.com

203.393.7200 and 203.622.4911

email: lvasileff@aol.com



Please forward my newsletters to those friends and colleagues that you feel may benefit from the information. Please do so by clicking on the "forward email" link on the bottom of each newsletter.

CFP®, CERTIFIED FINANCIAL PLANNER™ and federally registered CFP (with flame logo) are certification marks owned by Certified Financial Planner Board of Standards Inc. These marks are awarded to individuals who successfully complete CFP™ Board's initial and ongoing certification requirements.

