



faith . discipline . patience

A couple recently came to see me to discuss the financial pros and cons of getting divorced versus a separation and a post-marital agreement. I shared with them that one of the greatest investors/financial minds of our day—Warren Buffett, had done just that. Mr. Buffett separated from his wife, Susan, in 1977 but remained married until her death in 2004.

There are situations where spouses might not want divorce for financial reasons such as keeping the marital status until a spouse becomes eligible for Medicare, to meet the 10-year eligibility when a “former spouse” is eligible for Social Security benefits, and bringing a military marriage to the 10-year or 20-year point that entitles the civilian spouse to receive certain benefits.

Of course, some might decide to remain married for personal or religious reasons too.

Interestingly, while separated from wife Susan, he lived with Astrid Menks and they married after Susan’s passing in 2006. *“The threesome remained close, even sending out holiday cards signed, “Warren, Susan and Astrid.”—New York Times, July 30th, 2010.* (I knew he was a proponent of “diversification”, but wow!)

Much of the work I do as a *Certified Divorce Financial Analyst*™ is helping my clients think financially, less emotionally....educating them about the short and long-term effects of various settlement proposals, and offering coaching on which assets to fight for and which to concede. I would love an opportunity to visit with you and share how I can help you better serve your clients.

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