SAND HILL

Sand Hill's Divorce Financial Planning Services

Sand Hill has over 25 years of history helping attorneys and their clients navigate the financial aspects of the marital dissolution process. Our singular goal has been ensuring the client's team is armed with the necessary information to make critical, life-altering decisions. We utilize a team approach to help clients, working as closely as needed with their divorce legal team and other professionals.

What you can expect when working with Sand Hill's Divorce Financial Planning Team:

- **A comprehensive evaluation of the community assets, providing a solid base from which to build for documentation and planning.**
    - Gathering and Analysis of Financial Information
    - Building and Maintaining the Ongoing Working Documents
    - Constructing a Baseline for Budget, I&E and Proposal Planning

- **Unbiased financial advice and a dynamic set of tools to aid in the negotiations.**
    - Division, Equalization and Tax Impact Analysis
    - What-If Scenario Testing & Cash Flow Planning
    - Lump Sum vs. Traditional Support Comparison Analysis

- **Post-settlement financial planning and meticulous professional oversight of the division of assets.**
    - Investment Asset Division Coordination, Retitling, Transfer and Reconciliation
    - Budgeting, Liquidity, and Long-Term Goal and Wealth Planning
    - Establishing the Framework for Financial Independence

Supporting Clients Beyond Divorce

Though never a requirement, Sand Hill often engages clients long-term, providing their ongoing financial planning and investment management needs. Sand Hill provides advice, coordination and oversight of the following Wealth Management areas:

- Wealth Transfer & Estate Guidance
- Tax Planning & Coordination
- Retirement Planning
- Investment Management
- Navigating Equity Compensation
- Philanthropic Planning
- Insurance & Risk Management
- Education Funding Analysis
- Concentrated Stock Planning
- Life Transitions & Elder Care Guidance

Meet Your Divorce Financial Planning Team

Jeffrey Abadie, CFP®

Senior Wealth Manager

With nearly 20 years of experience, Jeff helps high net worth individuals and families navigate the financial complexities of life. He understands the impact major life events like divorce can have emotionally and financially. Jeff has worked with many of the Bay Area's leading family law attorneys, helping individuals navigate the financial complexities of the marital dissolution process, including pre- and post-nuptial planning, cash flow management, community property division and investment implementation. An empathetic listener, Jeff has a gift for putting things in perspective, guiding people through these challenges, and empowering them to plan for long-term happiness and success. Jeff currently serves as Vice President of the Board of Directors for Overcoming Barriers, a non-profit organization offering support and solutions to families and children in conflict. Jeff can be reached directly at jabadie@shadv.com or 650-854-9150.

Janet Hoffmann, CFA, CFP®

Senior Wealth Manager

With over 20 years of experience, Janet strives to be a trusted advisor to all her clients, and takes earning that trust very seriously. A member of a unique group of dual-certified professionals having obtained both the CFA designation and CFP® certification, Janet provides a specialized depth of insight. She focuses on providing wealth management to women, especially those going through a major transition such as divorce, as well as helping clients implement unique portfolio customizations, such as socially responsible investing. She also has experience as an entrepreneur, having started her own investment practice in 2010 which she sold to Sand Hill in 2019. Janet is as approachable as she is knowledgeable and takes a comprehensive, forward-thinking approach to financial planning. She combines attention to detail with a genuine desire to understand the "big picture" for each client so she can help them reach their individual goals. Janet can be reached directly at jhoffmann@shadv.com or 415-291-9999.

Kristin Sun, CFP®, CDFA®

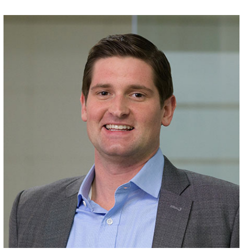
Senior Wealth Manager

Kristin is passionate about helping her clients achieve financial peace of mind. With more than 17 years of wealth management experience, she takes a hands-on approach to analyzing and proactively stress testing cash flow needs, thinking through inputs, outcomes, and life events, such as supporting a loved one, facing a liquidity event, marriage and divorce. Her ability to take a deep dive into the details lends perfectly to her specialization in divorce financial planning. As a Certified Divorce Financial Analyst®, Kristin guides clients through the complexities of the marital dissolution process and acts as a resource to their legal team on the intricacies of their financial landscape. Kristin has focused her career on helping clients through major life transitions, and she finds true joy seeing her clients thrive after rebuilding their post-settlement life. Reached Kristin at ksun@shadv.com or 650-854-9150.

Kimberleigh Williams, CFP®

Senior Wealth Manager

Based on her own personal experiences, Kimberleigh has always had a deep passion for empowering women around finance. She knows firsthand the meaningful victories that both men and women can experience when taking charge of their financial life and tapping into the kind of expert guidance she provides her clients in wealth management, estate planning, and customized portfolio management. Kimberleigh sees her educational background in psychology as a strong resource in helping her relate personally to clients who are transitioning through major life changes such as divorce, retirement, or the loss of a spouse, parent, or other loved one. Kimberleigh finds deep personal satisfaction in helping clients successfully navigate change and prides herself on being a resource every step of the way to help them ensure they are meeting their goals and adapting their plan as needed. Kimberleigh can be reached directly at kwilliams@shadv.com or 650-854-9150.



Matthew Munro, CFP® | *Financial Planner*

As a CERTIFIED FINANCIAL PLANNER™ professional, Matthew supports our team in developing complex cash flow analyses, community property worksheets and allowing our clients to navigate the divorce negotiation and settlement process. Growing up in rural Indiana as an Eagle Scout and 10-year member of the 4-H, Matt developed an appreciation for the importance of commitment and the value of a dollar early on. He knows that leadership, discipline, and follow through make all the difference, and these are the values he demonstrates each day working with Sand Hill's clients.

Three Good Reasons to Work with Sand Hill

Objectivity

Sand Hill Global Advisors' mission is to consistently deliver clear, transparent, respectful, values-based financial advice and investment management services.

Our fiduciary model as an independent, fee-only, Registered Investment Advisor, ensures our objectivity – our obligation is to our clients and *only* our clients. Sand Hill has no proprietary products and no revenue-sharing arrangements with other institutions.

Our employee-ownership model creates a natural partnership with our clients – our success is linked directly to our clients' success.

Sand Hill is committed one hundred percent to the fiduciary standard. We strive at all times to offer experienced, informed guidance, independent and objective analysis, with an over-arching consideration for our clients' expressed goals and priorities.

Experience

We've gained significant expertise since our founding in 1982, during the early days of Silicon Valley. Our exposure to the needs of the entrepreneurial, executive and venture capital communities has helped us understand the challenges and opportunities that come with wealth creation and preservation.

The rapid growth of "The Valley" has added layers of complexity to the lives of many people. Sand Hill's insight and experience - built over time - allow us to help simplify the lives of our clients through customized long-term financial planning and investment management.

We have found that wealth creators, regardless of the sector they represent, generally take on significant risk because of the potential for great financial and creative rewards. Sand Hill's process allows us to anticipate and plan for the inherent highs and lows that emerge over time from undertaking those entrepreneurial endeavors.

Experience has also taught us that specialized expertise matters. Knowing that, we work closely and collaboratively with other members of our clients' professional team – estate planning attorney, CPA, insurance advisor and potentially others – to craft a sound and enduring financial strategy.

Results

The guiding principle of Sand Hill's investment philosophy is to preserve and steadily grow our clients' asset base. We live this principle every day by employing careful, insightful, team-based analysis that draws upon our wide range of professional experience.

In our veiw, the ultimate success of an investment strategy is determined by the ability to recognize and capture the potential returns presented by the financial markets in relation to the client's time, spending and risk needs.

Our active risk management and self-imposed mandate to rebalance against extremes have been critical to our success, supporting Sand Hill's belief that a disciplined process – centered on strategic and tactical asset allocation – is the right approach.

Sand Hill Global Advisors has earned its distinguished reputation through decades of solid and disciplined business practices. Our minimal client turnover – and consistent recognition by industry organizations and publications – is a tribute to Sand Hill's solid foundation.

Services for High Net Worth Individuals and Families

We are Wealth Advisors, Not Simply Money Managers

Financial Planning

Good wealth management requires good planning. In order to accomplish this, we thoroughly assess and continually test each client's financial situation in the context of near- and long-term goals, needs and values. With this information in hand, we draw from our broad spectrum of services to design the most appropriate and effective investment plan.

- Retirement and cash flow planning
- Intergenerational wealth transfer strategies
- Estate planning coordination
- RSU, Stock option analysis & 10b5-1 planning
- Divorce and pre-nuptial settlement analysis
- Tax strategy collaboration with client CPAs
- Charitable giving guidance
- Scenario-based lifestyle projections
- Insurance coverage assessment
- College and education funding
- Social Security and Medicare optimization
- Elder care and home transition planning

Investment Management

Once a plan is in place – and has been reviewed and approved by the client – we build and manage a portfolio that can consider many options, and aligns with the client's specific risk/reward profile. From that point on, portfolios are regularly monitored for risk issues and for investment opportunities that will further the client's overall goals.

- Strategic and tactical portfolio management
- Clear, in-depth economic and market analysis
- Active risk management
- Tax efficient investing and vehicle selection
- Concentrated stock and diversification strategies
- Alternative asset sourcing and due diligence
- Manager selection and monitoring
- Open architecture, core-satellite approach
- Broad socially responsible investment options
- Access to our dedicated investment team
- Quarterly performance reporting
- Commitment to the Fiduciary Standard

Contact Us

We invite you to visit our website to learn more about our services and
how we might help meet your financial planning and investment management needs.

www.sandhillglobaladvisors.com

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