

Separation or divorce?

What are the next steps for your financial security?

Life changes — your financial plan should evolve too. If you are going through a separation or divorce, it is completely normal to feel overwhelmed. But with the right support, you can protect your future and make informed decisions with confidence. You do not have to go through this alone.

Mortgage & Properties

Who keeps what? How do you protect your credit? What happens if one partner wants to buy out the other's share?

Insurance & Protection

Should your beneficiaries be updated? Are your protections still suited to your new reality?

Investments & Savings

RRSP, TFSA, RESP... Who owns what? Which accounts can be divided? What strategy is the most advantageous?

Budget & Cash Flow

How do you rebuild a stable financial foundation and maintain your quality of life in your new chapter of life?

What really matters now

Navigating a separation or divorce means making important decisions — often under emotional pressure. Here is a checklist of the essential priorities to consider:

Checklist — Key points

- Protect your long-term financial security
- Reduce stress with a clear, step-by-step plan
- Make decisions based on facts, not emotions
- Understand your rights and financial opportunities
- Review and update your insurance beneficiaries
- Assess the division of your assets (RRSP, TFSA, RESP)
- Analyze your mortgage and property situation
- Establish a new budget adapted to your reality
- Build a solid foundation for your fresh start

How a advisor can help you

As a financial security advisor, we help you understand all your options, assess the best strategies for your unique situation, protect your assets, and make decisions that support your long-term goals.

Understand your options

→ Assess the best strategies

→ Protect your assets

→ Support your long-term goals

You deserve to feel safe again. Take a deep breath — we are here to support you every step of the way.

Your Financial Security Advisors

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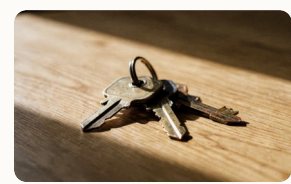
Are you going through a separation or divorce?

You are not alone — and you deserve to feel safe again.

When a relationship ends, it's not just your heart that feels overwhelmed — **your whole life changes**. Your home, your plans, your finances... everything suddenly feels uncertain. And in the middle of all these emotions, you have to make important decisions. Take a deep breath. You don't have to do this alone.

♥ What happens now?

When the future feels unclear, these are the areas where clarity matters most. Every aspect of your financial life deserves careful attention so you can make your transition into your new chapter in the best possible conditions.



🏠 Your home and mortgage

Can you keep it? Should you sell it? What happens if one partner wants to buy out the other's share? These questions require careful, impartial financial analysis to protect your credit and your assets.



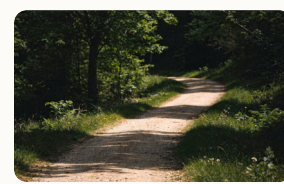
🛡️ Protections and insurance

Who are your beneficiaries now? Are your coverages still aligned with your new reality? Updating your protections is one of the first critical steps after a separation to avoid unwanted situations.



💰 Investments, savings and assets

RRSP, TFSA, RESP... What can be divided? What should remain intact? Which steps will protect your financial future? Strategic planning at this stage can make a significant difference for your long-term security.



♥ Your stability and peace of mind

Life changes — but your security doesn't have to disappear with it. With the right support and the right strategies, you can build a solid financial foundation and approach this new stage of your life with confidence and serenity.

✅ Checklist — Essential priorities

These key actions will help you navigate the financial transition with clarity and confidence. Check off each step as you move through your planning:

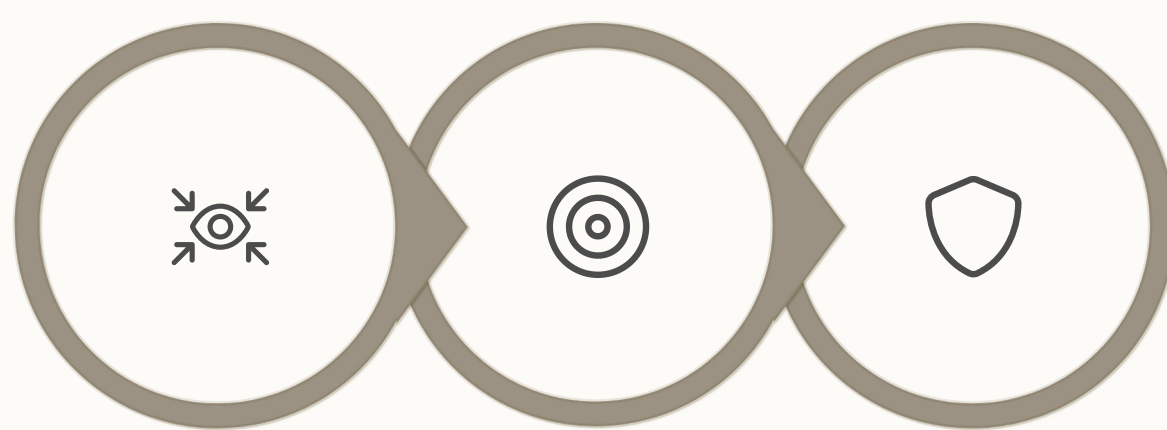
Immediate actions

- Take a complete inventory of all your assets and debts
- Review and update all your life insurance beneficiaries
- Secure access to your personal bank accounts
- Gather all your important financial documents
- Consult a financial security advisor as soon as possible

Mid-term planning

- Analyze options for your real estate property
- Assess the fair division of RRSP, TFSA and RESP accounts
- Develop a new budget adapted to your current situation
- Review your disability and critical illness insurance coverage
- Plan your revised retirement savings strategy

📌 Important reminder : Every separation situation is unique. These steps are a general guide. A financial security advisor can help you personalize a plan tailored to your specific reality and personal goals.



Assess

Strategy

Secure

This three-step process guides you from the initial assessment of your situation to rebuilding a strong financial foundation. Each step is designed to reduce your stress and strengthen your confidence in your financial decisions.

✨ Get in touch with us today

We are here to support you with compassion, clarity and expertise. Your financial security is our priority — together, we will build your future with confidence.

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