FAMILY SEPARATION ADVICE

YOUR SEPARATION, STEP BY STEP.

What we do at each step, what it costs, and what you get at the end of it. So you know exactly what you're booking before you book it.

INSIDE

SIX STEPS

What each one is for, what it costs, how you can pay, and how we work with your lawyer.

PREPARED BY

MARIN WEALTH

Marin Financial Pty Ltd · AFSL 546799

A NOTE BEFORE YOU BOOK

HOW THIS WORKS.

> *Separation throws a lot of money decisions at you at once, usually when you have the least headspace for them. So we've broken our work into six small steps, which we call modules. You can see the whole path on one page, and you only ever commit to the next step.*

Everyone starts with Discovery. After that, you choose only what you need. Some people use two modules, others use all six. Your lawyer handles the legal side. We handle the money side, so every decision you make is made with the numbers in front of you.

Most of the work happens before you settle, while decisions are still open. The insurance, super and estate step runs alongside from the start, because some of it can't wait. The last step starts once your settlement is signed.

i.

ONE STEP AT A TIME

You commit to the next step, not the whole journey. You can pause, skip or add steps as things change.

ii.

NO SURPRISES ON COST

Every step has a fee you can see before you book. Where it says "from", we confirm your exact figure in writing before any work starts.

iii.

WE WORK WITH YOUR LAWYER

We look after the money picture. Your lawyer looks after the legal outcome. We work alongside them, never around them.

YOUR PATH AT A GLANCE

BEFORE SETTLEMENT

01 DISCOVERY — *$695*

02 SCENARIO MODELLING — *From $695*

03 SETTLEMENT STRATEGY — *From $3,300*

04 NEGOTIATION SUPPORT — *$2,750*

ALONGSIDE

05 INSURANCE, SUPER & ESTATE — *From $6,600*

AFTER

06 POST-SETTLEMENT — *From $3,300*

Only Discovery is required. Every other step is optional, and you choose which ones you need.

A FEW WORDS YOU'LL SEE ALONG THE WAY

SETTLEMENT
The final agreement on how everything is divided between you and your former partner.

ASSET POOL
Everything you both own and owe, added together. Property, super, savings, cars, any business, and debts.

SUPER SPLIT
Moving part of one person's super into the other person's super as part of the settlement.

SCENARIO
One possible way of settling. For example, a 55/45 split where you keep the home.

MEDIATION
A meeting where both sides try to agree a settlement with help from an independent mediator, instead of going to court.

STATEMENT OF ADVICE
The written document where we set out our formal advice and the reasons for it.

SECTION I · THE MODULES

THE SIX MODULES.

Six steps, in the order they usually happen. Start with Discovery, then choose what fits you.

01	EVERYONE STARTS HERE **DISCOVERY** *See the whole picture before you decide anything.* Everything you and your former partner own and owe, what different ways of splitting it would mean for you, and whether the money works week to week after separation.	TIMING *First step*	FEE **$695** Fixed fee
02	OPTIONAL **SCENARIO MODELLING** *See two possible paths side by side before you choose.* For example, keeping the home versus selling it. We run the numbers years ahead, so you see where each path leads, not just how it looks on the day.	TIMING *After Discovery*	FEE **$695** Two scenarios. $300 each extra.
03	ONLY SOME PEOPLE **SETTLEMENT STRATEGY** *Only if there is a company, family trust, self managed super fund or share scheme.* What each one is really worth to you, and how to keep, split or get out of it cleanly. If it's just property, super and cash, you can skip this step.	TIMING *Before you agree terms*	FEE **From $3,300** Each extra one $1,650
04	OPTIONAL **NEGOTIATION SUPPORT** *Know what every offer really means before you say yes or no.* We work with your lawyer through the negotiation, run the numbers on each offer, and check the final deal before you sign.	TIMING *During negotiation*	FEE **$2,750** Mediation day $1,650 Paid once confirmed
05	START EARLY OPTIONAL **INSURANCE, SUPER & ESTATE** *Make sure the right people are protected if something happens to you.* Who gets your super and insurance, the cover you need now, and your Will and powers of attorney, all brought up to date.	TIMING *Alongside the rest*	FEE **From $6,600** Some may be paid from super
06	AFTER SETTLEMENT OPTIONAL **POST-SETTLEMENT** *Your plan for life after settlement, built on the real numbers.* Once you've settled, we build your plan, write it up as formal advice, and put it in place for you.	TIMING *Once settled*	FEE **From $3,300** Once you've settled

MODULES 01 & 02 · GETTING CLEAR

UNDERSTAND IT, THEN MODEL IT.

i & ii.

01 START HERE DISCOVERY

$695

One fixed fee. Your first meeting with us, and the base for everything that follows.

The whole picture in one place, before you're asked to decide anything.

WHAT WE'LL DO

i. **List everything you own and owe together.** Property, super, savings, investments, any business, and debts, whether in your name, their name or both. Lawyers call this the asset pool.

ii. **Show what different splits would mean for you.** For example 50/50, 55/45 or 60/40, turned into real dollars. Your lawyer advises what share you're entitled to. We show what each share would actually look like.

iii. **Check the money works week to week.** What comes in, what goes out, and how two households run on what used to be one. Including a simple budget for the months before you settle.

iv. **Flag anything urgent.** Deadlines, insurance, super or tax issues that need action before you settle.

WHAT YOU WALK AWAY WITH

A clear picture of what there is, what different outcomes would mean for you, and a budget you can plan around.

02 OPTIONAL SCENARIO MODELLING

$695

Covers two paths. Each extra path $300.

Two possible paths, laid out side by side, so you choose with your eyes open.

WHAT WE'LL BUILD

i. **Choose two paths to compare.** For example, keeping the home versus selling it. Or taking more cash now versus a bigger share of super.

ii. **Run the numbers years ahead.** Your income, spending, super and debt, year by year, so you can see where each path leads over time.

iii. **Put them side by side.** What you'd own, what you could spend, and what retirement looks like under each.

> A "path" means one way of settling, for example a 55/45 split where you keep the home. This step shows you what each path leads to. It isn't formal advice yet; that comes in writing later.

WHAT YOU WALK AWAY WITH

Your options side by side, in real numbers, so you can choose a direction with confidence.

MODULES 03 & 04 · GETTING TO SETTLEMENT

SET THE POSITION, THEN BACK IT.

iii & iv.

03 SETTLEMENT STRATEGY

ONLY IF YOU HAVE STRUCTURES

FROM $3,300

Covers one company, trust, fund or share scheme. Each extra one $1,650. Confirmed in writing before work starts.

You only need this step if there is a company, family trust, self managed super fund or employee share scheme in the mix. If it's just property, super and cash, skip straight to the next step.

WHAT WE'LL DO

i. **Understand each one.** Who controls it, what's in it, and what it's really worth to you, in plain terms.

ii. **Decide what to do with it.** Keep it, split it, or get out of it, written up so your lawyer can act on it.

iii. **Make sure nothing follows you.** Loans, guarantees or roles still in your name that could come back to bite you later.

iv. **Sort the tax before anything is signed.** Moving assets between you can trigger tax. We work through it with your accountant first.

WHAT YOU WALK AWAY WITH

A clear plan for each company, trust or fund, backed by the numbers, that your lawyer can take into the negotiation.

04 NEGOTIATION SUPPORT

OPTIONAL

$2,750

One set fee covering two meetings with your lawyer, the numbers on three offers, and a check of the final deal. Being on call for mediation day is $1,650. Extra offers $300 each.

Mediation is paid closer to the day, once we've confirmed we can be there. It depends on our availability, so with very short notice we may not be able to attend.

Know what every offer really means for you, while it's still on the table.

WHAT WE'LL DO

i. **Work with your lawyer.** We explain the numbers, answer the money questions, and keep everyone on the same page as talks move along.

ii. **Run the numbers on every offer.** So you know exactly what each one means for you before you respond.

iii. **Be there for mediation.** A simple prep pack beforehand, and on call on the day to re-run the numbers as offers change.

iv. **Check the final deal before you sign.** We read the settlement document for tax, super and whether the money works for you.

> Your lawyer leads the negotiation and gives the legal advice. We give you the numbers behind it.

WHAT YOU WALK AWAY WITH

Confidence at the table, and the final deal checked before you sign.

MODULES 05 & 06 · PROTECT AND REBUILD

PROTECT IT NOW, REBUILD IT AFTER.

v & vi.

05 START EARLY

INSURANCE, SUPER & ESTATE

FROM $6,600 OPTIONAL

Runs alongside the other steps. Some of this may be able to be paid from your super. The Will and estate part is paid another way.

Get the basics right now, while everything else is still moving.

WHAT WE'LL DO

i. **Change who gets your super and insurance.** Right now, it may still be your former partner. This is the first thing we fix.

ii. **Make sure you're properly insured.** Cover for your income, your health and your children if something happens to you, sized for your new life and checked quietly with insurers first.

iii. **Sort out your super.** Any super being split in the settlement, how that actually happens, and ways to build it back up.

iv. **Update your Will.** We connect you with an estate solicitor for your Will and powers of attorney, and make sure it all lines up with your super.

WHAT YOU WALK AWAY WITH

The right people protected, the right cover in place, and a Will that reflects your life now.

06 AFTER SETTLEMENT

POST-SETTLEMENT

FROM $3,300 OPTIONAL

Confirmed once we know what you settled on.

Your next chapter, built on solid ground.

WHAT WE'LL DO

i. **Start from your real numbers.** Your plan built on what you actually settled on, not estimates.

ii. **Put it in writing.** Formal advice covering your home, your super, any debt and your investments.

iii. **Do it for you.** We put the plan in place, from super and investments to the paperwork, working with your lawyer, accountant and broker.

iv. **Stay in your corner.** If you'd like, we keep looking after it, with regular check-ins as life settles.

WHAT YOU WALK AWAY WITH

A plan built on your real settlement, up and running, with someone alongside you for what comes next.

SECTION II · HOW YOU CAN PAY

FOUR WAYS TO PAY.

Money is tight during a separation. We don't want the fee to be the reason you go without good advice. You choose the way that fits for each step, and we agree it after Discovery.

1 BANK TRANSFER (EFT)

Pay each step's invoice from your account.

The simplest option. We invoice each step as you book it and you pay it by bank transfer. You only ever commit to the next step.

GOOD IF

You'd like to pay as you go, with no extra costs.

2 CARD

Pay by debit or credit card.

Pay each step's fee in full by card when you book it. There are no card fees: we cover them.

GOOD IF

You'd rather pay by card than by bank transfer.

3 JUSTFUND

Funded now, repaid from your settlement.

JustFund is a family law funding provider we've partnered with. If JustFund approves you, it pays our fees as the work is done, and you repay JustFund once your property settlement is finalised.

JustFund is a separate credit provider with its own approval criteria, fees and interest, and it may require security over property. Read its terms before you apply.

GOOD IF

Most of what you own is tied up in the asset pool until you settle.

4 YOUR SUPER

*Some advice may be paid from your super.**

Some of the advice in step 05 may be able to be paid from your super account, but only the parts that are about that account itself, such as how it's invested or the insurance held inside it. We confirm in writing which part of our fee qualifies first.

Step 05 only, and only the parts about your super. The Will and estate part, and every other step, are paid another way.

GOOD IF

You'd like to keep cash free for living costs while you settle.

WHICH STEPS EACH OPTION CAN PAY FOR

	01	02	03	04	05	06
Bank transfer (EFT)	●	●	●	●	●	●
Card	●	●	●	●	●	●
JustFund, if approved	●	●	●	●	●	●
Your super	○	○	○	○	*Some**	○

NO INTEREST FROM US

We never charge interest on our fees. If you use JustFund, its own fees and interest apply.

NOTHING OVER YOUR HOME

We never take any claim or security over your home or anything else you own.

NOT TIED TO THE OUTCOME

Our fee is fixed for the work. It doesn't go up or down with what you settle for.

You only pay for the steps you choose, and you can pick a different way to pay for each one.

* Your super can only pay for advice about your own super account: for example how it's invested, how much goes in, the insurance held inside it, how it's affected by a super split, or how you'll draw on it in retirement. It can't pay for advice that benefits you outside super, such as your Will, your home, your budget or your settlement more broadly, or for advice about anyone else's super. You ask your fund to pay, your fund decides whether to approve it, and the fee comes out of your super balance, which leaves less for your retirement. Before you ask, we confirm in writing exactly which part of our fee relates to your super.

We agree how you'll pay for each step after Discovery and confirm it in your engagement letter. JustFund is a separate credit provider: approval, fees, interest and any security are decided by JustFund under its own terms, not by us. General information only.

SECTION III · ADD-ONS

FOR MORE COMPLEX SITUATIONS.

Extra help for particular situations. Most people won't need these.

i.

PRE-SIGNING REVIEW

Already agreed a deal with your former partner? Before you sign, we check what it really means for you: tax, super, and whether the money works.

$1,650

ii.

BUSINESS & TRUST REVIEW

If there's a business or trust in the mix, we check how it has been valued and what has come out of it, and give your lawyer clear numbers to use.

FROM $3,300

iii.

DEFINED BENEFIT SUPER

Some government and military super funds (such as QSuper defined benefit, PSS and CSS) are harder to value and split. We handle the detail with the fund and your lawyer.

$1,650

SECTION IV · HOW FEES WORK

FIXED, UPFRONT, NO SURPRISES.

01 · DISCOVERY

$695

Fixed fee, paid when you book.

Where everyone starts.

02 · SCENARIO MODELLING

$695

Two paths included.

Each extra path $300.

STEPS 03 TO 06 · ADD-ONS

FROM $3,300

Fixed fees, confirmed in writing before any work starts.

You only ever commit to the next step. Step 03 is only needed if there's a company, trust or fund involved.

All fees include GST. Ways to pay are on the previous page. "From" fees are for one person with a straightforward situation. If yours is more involved, we confirm your exact fee in writing after Discovery, before any work begins. Fees current as at October 2026.

Only Discovery is required. Every other step is optional, and you only pay for the steps you choose.

SECTION V · WHAT SITS OUTSIDE

WHAT STAYS WITH YOUR SPECIALISTS.

We don't do everything, and we're upfront about that. These parts stay with the right expert, and we work alongside them.

i. WITH · YOUR FAMILY LAWYER

THE LEGAL SIDE

What share you're entitled to, the negotiation itself, and the legal paperwork. We give them the numbers.

ii. WITH · YOUR ACCOUNTANT

TAX

Your tax returns and the final tax figures. We flag the issues and work through them together.

iii. WITH · AN ESTATE SOLICITOR

YOUR WILL

They write the documents. We introduce you and make sure it all lines up with your super.

iv. WITH · A BROKER, IF NEEDED

A HOME LOAN

If you need to borrow after settlement. We introduce one at the right time.

SECTION VI · BEFORE YOUR DISCOVERY

WHAT TO BRING.

Whatever you can gather. Gaps are fine; we'll work through them together.

i. Recent super statements

ii. Bank and investment statements

iii. Latest tax returns

iv. Property details and estimated values

v. Loan and credit card statements

vi. Insurance policy schedules

vii. Trust or company financials, if any

viii. Any correspondence from your lawyer

READY WHEN YOU ARE.

Book a Discovery meeting and we'll take it from there, one step at a time. You don't need to have anything figured out first.

BOOK DISCOVERY

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