



DIVORCE IS A REALLY DIFFICULT TIME. AFTER 30 YEARS OF MARRIAGE, WITH MY HUSBAND CONTROLLING OUR FINANCES, I WAS DAUNTED BY THE PROSPECT OF FINDING AN ADVISER I COULD TRUST TO HELP ME TO SORT OUT MY AFFAIRS AND PLAN FOR THE FUTURE.

Early on in our marriage, I took the decision to become a stay at home mum and housewife. This left me totally dependent on my husband, who controlled the purse strings and everything to do with our finances.

Upon our divorce, my solicitor arranged a Pension Sharing Order of 50% of my now ex-husband's pensions, which would be paid to me together with a lump sum settlement. Our matrimonial home was to be sold, with the proceeds designated to buy me a property outright.

My solicitor referred me to Scott at Mount Sterling Wealth for financial advice. From our very first meeting he allayed my fears. He was empathetic and offered to support me throughout the process, liaising directly with my solicitor and other advisers.

Firstly he sought independent actuarial adjudication on the pensions. He then arranged to consolidate my husband's four pensions into a single scheme, enabling me to take benefits immediately. This was a great relief, as following the divorce my funds were limited and I needed access to income. He also arranged for me to take the maximum tax free cash and a monthly income (drawdown).

We invested the tax free cash together with the majority of my lump sum settlement into an offshore bond. This tops up my monthly income to a level that enables me to meet all of my financial commitments.

All of my investments are being managed by one of the Mount Sterling Wealth discretionary investment partners. I have a bespoke portfolio, actively managed, to suit my attitude toward risk, designed to provide income as well as capital growth.

I managed to sell the matrimonial property and purchase a smaller house, where my eldest son and I now live. We used the funds left over from the lump sum to undertake all of the necessary home improvements.



“ Until my divorce I never realised how complicated pensions could be. Mount Sterling Wealth took away the complexity and made my difficult situation easy to deal with. They provided a strategy for the immediate settlement and devised a longer-term financial plan. Their support has been invaluable. They have really put my mind to rest. ”

SD, YORKSHIRE

If you are going through divorce and need advice on the best way to structure your affairs, please contact Mount Sterling Wealth on 0344 225 3111 or email theteam@mountsterlingwealth.com

Our clients value our discretion. For confidentiality reasons some of the information in this case study has been changed, including the client name.