



### **Conflict of Interest Disclosure**

This letter provides an understanding regarding any conflicts of interest with-in or between our business practices.

Through the services of Smarter Divorce Solutions, LLC, we provide a fee-for-service business, which assists clients in the area of divorce financial planning.

Through Better Money Decisions, we offer clients financial planning and asset management on a fee-only basis. We have a vested interest in directing business to this firm.

When you work with Smarter Divorce Solutions, LLC, or Better Money Decisions, you will be charged a fee for the service rendered through either of those companies separately and independently. So that there will be no future misunderstanding, any recommendations to pursue financial planning, asset management, or to purchase insurance products will require no obligation on your part to complete those recommendations through Better Money Decisions.

We emphasize that you are not obligated in any way to retain us as your financial planner, asset manager, or insurance agent. You are free to select any financial planning firm, Registered Investment Advisor, or insurance agent or other vendors you desire for the implementation of any recommendations.

We are not authorized to render legal advice. You should look into your own attorney for that service. We are not authorized to prepare or amend the filing of personal income, gift or estate tax returns for you. You should look to your own accountant for these services. We are not authorized to serve as a trustee for you. Acting upon the advice of your attorney, you should select appropriate individual(s) or trust companies to provide this service.

This letter serves as an understanding of our business practice and as an explanation of any potential conflicts of interest.

Smarter Divorce Solutions, LLC.