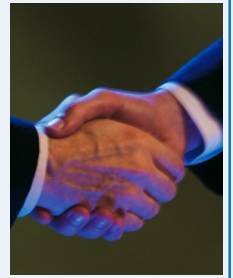




COWAN, GUNTESKI & Co., P.A.

Certified Public Accountants and Consultants



LITIGATION & VALUATION SERVICES GROUP

COLLABORATIVE LAW

Cowan, Guteski & Co., is a member of the Jersey Shore Collaborative Law Group. This alliance of accountants, attorneys, financial and other professionals, and therapists, offers an exciting new option to resolve disputes effectively and efficiently, without litigation.

Collaborative practice is a solutions-oriented approach to divorce that seeks to preserve the long-term interests of families. It is a non-adversarial option for divorcing couples to resolve disputes respectfully and equitably that is based on a pledge not to go to court, an honest exchange of information and a solution that takes into account the highest priorities of the parties.

In the divorce process, some of the most critical decisions made involve the financial situation of the couple. The financial decisions agreed to by the parties will have a lasting impact on the entire family and extend far beyond the process of divorce. The collaborative process focuses on meeting the immediate and long-term individual and family financial goals.

A financial specialist works with the couple and the other members of their collaborative team to assess the family's financial situation and assist in reaching a settlement. They serve as facilitators of open and honest discussion regarding the couple's finances in order to resolve issues and develop a fair and reasonable plan for equitable distribution and support. The services required of the financial specialist will vary with each case and may include:

- Preparation of marital balance sheet or net assets available for equitable distribution, including the separation of marital assets and liabilities from those that are non-marital or immune from equitable distribution.
- Determination of the value of certain assets, such as businesses and pensions.
- Recommending "creative" plans for equitable distribution that optimize the investments and corresponding earnings potential of the parties to meet current needs as well as plans for the future.
- Preparation of cash flow and lifestyle analyses of the parties, including projections of future cash flows available to meet lifestyle needs. This may include recommendations for alimony and child support with the goal of maximizing the cash flow available to the family as well as both parties individually.

For more information on the use of this alternative in family law matters such as divorce, child custody, and prenuptial agreements, visit www.jerseyshorecollaborativelawgroup.com and the International Academy of Collaborative Professionals at www.collaborativepractice.com. While the collaborative law process is most frequently used in family law matters, it is now expanding into other conflict areas such as probate, real estate and business disputes.

28 Years of Providing Consistent Exceptional Service, Value Beyond Accounting and Innovative Solutions to Litigation Clients.



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Helping Our Clients Achieve Their Goals

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