Enhancing Your Legacy

Navigating family change

A steady hand through life's transitions

Marriage and divorce involve far more than drafting agreements. They are complex, multi-layered periods of transition that touch every corner of a family's financial and personal life.

Navigating family change forms a central part of Delfin’s virtual family office proposition, bringing structure and continuity across legal, financial and personal matters during complex life changes.

Delfin provides expert coordination across the entire journey, keeping clients organised, informed and supported while ensuring all advisers stay aligned. We take on the practical and emotional load that often falls between the legal steps.

The role of Delfin

- Sounding board for clarity and decision-making
- Guidance through every stage of family change
- Creating one coherent process across multiple advisers
- Reducing effort, duplication and legal costs
- On your side of the table with all third parties
- Practical, calm support to ease the load
- Independent investment advice through every chapter

For clients who prefer it, we can offer a fully female team to guide them with discretion and care.

For information purposes only. Independent professional advice is recommended.

The Marriage Process

A structured approach to one of life's most significant transitions

Preparation - 3 to 6 months before

Family / tax / trust lawyer
- Marriage jurisdiction & matrimonial regime
- Nationality and residency considerations
- Ring-fencing existing wealth structures
- Tax considerations (domestic & cross-border)
- Trusts, foundations, family businesses
- Choice of law for prenuptial agreement

Accountant / valuation specialist
- Financial disclosure
- Valuation support (businesses, PE, art, yachts)

Family lawyer
- Prenuptial agreement drafting & negotiation
- Independent legal advice to each spouse

Wealth coach
- Marriage expectations around wealth
- Values and life goals alignment
- Family governance & intergenerational alignment
- Emotions and mental health

Implementation - After the wedding

Private client lawyer
- Wills, trusts, letters of wishes
- Estate planning alignment & philanthropy structuring

Trustees / company directors
- Updating trust structures & beneficiary designations
- Shareholder agreements & board approvals
- Review of insurance policies

Investment adviser (Delfin – FCA regulated investment adviser)
- Review investment objectives
- Update investment policy statement
- Assess portfolios and liquidity needs

Investment manager
- Implement portfolio management changes

Real estate lawyer
- New home acquisition & titling advice
- Immigration advice for relocating families

Insurance broker
- Life, health & international medical cover
- Income protection & home/valuables insurance

The Divorce Process

Managing complexity with structure, sensitivity and independence

Preparation - 3 to 6 months before

Family / tax / trust lawyers
- Proceedings jurisdiction strategy
- Nationality & residency considerations
- Analysis of existing wealth structures
- Tax implications of asset division
- Legal strategy for business interests
- Structuring financial & child arrangements

Accountant / valuation specialist
- Comprehensive financial disclosure obligations
- Valuation of businesses, real estate, art, carried interest
- Modelling income needs and future spending

Private banker / specialist lender
- Bridge financing during proceedings
- Establishing independent banking arrangements

Family lawyer
- Managing filings and procedural steps
- Representing the client in court-related processes
- Driving the legal strategy

Divorce Coach
- Expectations around wealth post-separation
- Family governance implications
- Emotional support

Implementation - After the wedding

Private client lawyer
- Wills, trusts, letters of wishes
- Estate planning alignment & philanthropy structuring
- Mediation and non-court dispute resolution
- Custody, co-parenting & future heirs

Trustees / company directors
- Updating trust structures & beneficiary designations
- Shareholder agreements & board approvals
- Review of insurance policies

Real estate lawyer
- New home acquisition & titling advice
- Immigration advice for relocating families

Insurance broker
- Life, health & international medical cover
- Income protection & home/valuables insurance

Investment adviser (Delfin - FCA regulated investment adviser)
- Investment objectives
- Liquidity planning
- Investment policy statement
- Portfolio construction
- Asset manager search and due diligence
- Fee negotiation
- Reporting and monitoring

Investment manager
- Day-to-day portfolio monitoring

Client Case Study

Divorce & asset division

Building independence through thoughtful restructuring

Complex divorce involving jointly held properties, partnership interests and cross-border assets.

Required review of tax-year asset movements and a clear wealth strategy for life post-settlement.

APPROACH

Reviewed asset movements for CGT efficiency and documentation

Oversaw property and LLP interest transfers per settlement terms

Interpreted a Big Four CGT memo to guide timing decision

Ran invesntment manager search across c.10 firms (RFP, capability, cost, cultural fit)

Managed onboarding and transition of assets to selected manager

OUTCOME

✓ Clean, well-structured financial separation with clear documentation

✓ Reduced fees, complexity and stress across all adviser relationships

✓ Robust investment framework tailored to client's future goals

✓ Renewed clarity, stability and financial independence

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