SETH L. KAPLAN, CFP®, CPWA®, MAFF®
CERTIFIED DIVORCE FINANCIAL ANALYST™

Robert W. Baird & Co.
300 University Avenue, Suite 200
Sacramento, CA 95825
Phone: 916-563-2010 / Fax: 916-563-2050
Email: skaplan@rwbaird.com

BACKGROUND SUMMARY

Seth Kaplan is a shareholder and managing director at Robert W. Baird & Co. where he provides comprehensive wealth management services. He has specialized training and expertise in divorce-related financial issues, and is the holder of the Certified Divorce Financial Analyst™ and Master Analyst in Financial Forensics™ designations. Mr. Kaplan works with parties' in both an individual and joint financial expert capacity, with experience in mediated, collaborative, and litigated divorces. He has testified in family law matters in Sacramento, Yolo, and Placer County.

DIVORCE FINANCIAL ANALYST SERVICES

Divorce-related scopes of service commonly include, but aren't limited to:

Marital Standard of Living Analysis: Analysis of cash-flow and expenses to assess the marital lifestyle. Reconstruction of client's lifestyle expenses from comprehensive analysis of credit card, banking records, and source documents to help determine marital standard of living.

Projected Needs Analysis: Assessment of projected future needs to reflect income, expenses, support, and management of financial assets.

Analysis of Income Sources: Analysis of current income and cash-flow sources

Asset and Debt Division Analysis: Review and analysis of assets and debts (i.e., corporate benefits, deferred compensation, stock options, investments, etc.) to help determine the pros and cons of various settlement proposals. Creation of personalized reports and graphs that illustrate the financial status, cash flow and net worth of both parties.

Financial Education: Educate non-monied spouse about crucial financial concepts in order for them to negotiate effectively. This can help de-mystifying the financial jargon, making the financial advisory process 'user-friendly'.

Financial Tracing: Tracing of financial statements to help categorize flow of funds, potential credits and reimbursements, and/or the allocation between community and separate property.

Post-Settlement Private Wealth Management: Creation and application of a disciplined financial advisory and asset management process to help clients preserve and build upon their financial settlements. This typically involves organizing, facilitating and tracking the outstanding financial tasks pursuant to the settlement agreement.

EDUCATION, CERTIFICATIONS, AND PROFESSIONAL DESIGNATIONS:
B.A.— California State University, Sacramento (1997)
Certified Financial Planner® practitioner
Certified Private Wealth Advisor® (CPWA®)
Certified Divorce Financial Analyst™ (CDFA™)
Master Analyst in Financial Forensics (MAFF®)
FINRA Series 7, 9, 10, 63, 65- licensed in *AR, CA, CO, GA, MN, MT, NV, OR, TX, VA, WA, WV*
Life, Health, Disability & LTC Insurance- licensed in *CA(0C21994), OR, GA, CO, FL, NV, NY*

EMPLOYMENT HISTORY:

Robert W. Baird & Co.	2008 – Present
Wachovia Securities	2003 – 2008
Wells Fargo Private Client Services	2000 – 2003
First Union / Everen Securities	1997 – 2000

PROFESSIONAL GROUPS:
Institute for Divorce Financial Analysts™
Sac County Bar Family Law
Association of Divorce Financial Planners
Sacramento Collaborative Practice Group (SCPG)
International Academy of Collaborative Professionals (IACP)
California CPA (CalCPA) Family Law Division
National Association of Certified Valuation Analysts (NACVA)
American Institute of Certified Public Accountants (AICPA)
Investment and Wealth Institute (formerly IMCA)

COURSES AND TRAINING *(partial list):*

1. Institute for Divorce Financial Analysts
   - *Stock Options in Divorce*
   - *Tracing in Divorce*
   - *Divorce & Taxes*
   - *Lifestyle Analysis*
   - *Forensic Engagements in Divorce*
   - *Executive Compensation*
   - *Dividing the Retirement Benefits*

2. CalCPA Family Law Division Conferences and Trainings
   - *Quantifying MSOL*
   - *Imputing Income for Support*
   - *Deferred and Non-Cash Compensation*
   - *Advanced Family Law Workshop*
   - *Moore Marsden*
   - *Income for Support with Unusual Compensation*
   - *Equity Compensation- Apportionment and Support*

3. AICPA / AAML National Conference on Divorce

4. Association of Certified Family Law Specialists
   - *Income vs. Cash Flow Available for Spousal Support*

5. National Association of Certified Valuation Analysts
    - *Matrimonial Litigation Support Workshop*
    - *Forensics Workshop for Financial Professionals*

6. International Academy of Collaborative Professionals
    - *Basic Interdisciplinary Training*
    - *Advanced Interdisciplinary Training*

7. Other Training
    - *Divorce Mediation (30 hours)*
    - *Determining and Characterizing Income (CFLR Training)*
    - *What a Tax Return Can Tell You*
    - *Determining and Characterizing Income*
    - *IMCA Certified Private Wealth Advisor designation training*
    - *College of Financial Planning CFP Training*
    - *Financial and Tax Challenges Facing Domestic Partners in a Dissolution*
    - *Fundamentals of Family Law Credits and Reimbursements (Dawn Gray)*

PROFESSIONAL PUBLICATIONS:

1- The Rate Debate (published in the American Journal of Family Law, Fall 2007)

2- A Hidden Asset in Divorce—Social Security Derivative Benefits (published in The Family Law Counselor, November / December 2011)

3- Negotiating Divorce Settlement Agreements in Uncertain Times (published in The Family Law Counselor, Fall 2009)

PROFESSIONAL PRESENTATIONS:

1- The Rate Debate (presentation given at the ACFLS, Sacramento Chapter meeting, 2008)

2- Tracing in Family Law Matters (presentation given at the Institute for Divorce Financial Analysts Advanced Conference, 2012)

3- Social Security Benefits and Divorce (presentation given at the Sacramento County Bar Family Law meeting , 2016)

4- Selecting a Return Rate—Investment Theory and Rate of Return Considerations in Divorce Proceedings (presentation given at the ACFLS, Sacramento Chapter meeting, 2018)