

New year, new future: taking control of your finances after separation



The New Year often brings reflection and a reassessment of life's direction

For many in long-term relationships, it raises difficult questions about happiness, security and what lies ahead: Am I truly content? Could things be different?

For those considering separation or divorce, emotional concerns are often followed by practical ones: What happens to my finances if I leave? Financial uncertainty is one of the main reasons people stay in unhappy relationships longer than they need to.

Divorce and separation is emotional, but it's also financial. The impact can be significant, particularly in later life or after years of shared responsibilities and uneven earning capacity. In long marriages, one partner may have cared for chil-

dren or managed the home, while the other built a business or career. Both have contributed, but often in very different ways.

Zeus Family Law supports people on both sides of this equation. Whether you're seeking security after years of caregiving or looking to protect the assets you've worked hard for, early legal advice is key. When a partnership ends, financial clarity isn't a luxury, it's a necessity. Every case is individual, and Zeus' lawyers take time to listen to your needs.

PENSIONS: THE MOST OVERLOOKED ASSET IN DIVORCE

One of the most misunderstood, and often most valuable, assets in divorce is the pension. For many, it's worth more than the family home. Yet pensions are frequently ignored or poorly negotiated, even

by professionals, leading to serious long-term consequences.

Zeus helps clients understand, value and divide pensions correctly, avoiding costly mistakes. The Cardiff-based team regularly advises on complex, high-value cases across England and Wales. It works closely with financial advisers and actuaries where needed, particularly when pensions are involved, a frequently mishandled area of family law with lasting consequences.

WHY CLARITY MATTERS MORE THAN EVER

In an age where traditional roles are shifting and wealth structures are increasingly complex, family law must evolve with it. There's no common law marriage in England and Wales, and no guaranteed entitlement without legal clarity. Whether married, cohab-

iting or separated years ago without a financial order, many people are surprised by what the law does, or doesn't, offer them.

FINANCIAL STRATEGY, NOT JUST SETTLEMENT

Separation marks a financial reset, but it should never mean starting from zero.

A robust legal approach includes understanding and valuing pensions, structuring clean breaks, preserving business interests and negotiating maintenance or lump sum arrangements.

These decisions shape your financial wellbeing for years and, often,

decades to come. Zeus' expert lawyers will guide you through this process.

Zeus' Cardiff-based team specialises in high-value, complex cases across England and Wales. It offers solicitor-led continuity and expert, consistent advice from start to finish.

A SECURE FUTURE BEGINS WITH INFORMED DECISIONS

The start of the year is an ideal time to seek advice; not just to react to change, but to plan for a secure future.

Zeus believes that knowledge is power and its lawyers are dedicated to providing common sense jargon-free solutions to your case.



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Zeus' message for 2026? Don't guess. Don't wait. Ask the right questions and take control of your future. Scan the QR code to find out more.