
A PRIVATE BRIEF FOR MEDICAL PROFESSIONALS

The Physician's *Divorce* Financial Brief

Three financial blind spots every physician, surgeon, and dentist should understand before the numbers become permanent.

You spent more than a decade learning to save lives. No one trained you to protect the wealth that training earned. Most physicians, surgeons, and dentists arrive at divorce with the same disadvantage: **the assumption that clinical sophistication equals financial sophistication.**

It does not. That single assumption is where settlements quietly fail — and where decades of work disappear into numbers that looked fair on paper.

Divorce is a high-stakes financial restructuring disguised as "just" a legal event, constantly hijacked by emotion.

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PILLAR ONE

Understand Your Income Before Opposing Counsel Defines It

A physician's income is almost never one number. Base salary, call pay, RVU incentives, productivity bonuses, partnership distributions, retention bonuses, deferred compensation, research grants, consulting stipends — each is treated differently in a divorce, and each can be mischaracterized to your financial disadvantage.

The most common strategy from opposing counsel is to **treat variable income as if it were guaranteed**. Call pay gets anchored as baseline. Productivity bonuses become expected minimums. Peak-year RVU performance becomes the standard the support calculation is built around — regardless of whether that pace is sustainable, or even humanly possible, long-term.

Once those numbers calcify into a settlement, the obligation becomes permanent. The income pattern may shift. The contract may change. The practice may restructure. The support payment does not.

BLIND SPOT UNDER THIS PILLAR

Without a forensic breakdown separating guaranteed compensation from variable and at-risk income, a single peak earning year can anchor support obligations for the next decade.

02

PILLAR TWO

Protect Practice Goodwill Before Methodology Decides for You

Personal goodwill and enterprise goodwill are treated differently in every state — and the classification is often the single largest valuation swing in a physician or dentist divorce. Personal goodwill (tied to your reputation, patient relationships, and professional judgment) is generally not marital property. Enterprise goodwill (systems, staff, location, and brand) generally is.

Standard business valuers often do not understand the distinction, or apply it inconsistently. **A valuation that misclassifies goodwill can shift practice value by hundreds of thousands of dollars** — and that shift almost always runs against the practitioner.

Dental practices add further complexity: equipment depreciation, associate compensation structures, DSO affiliations, and lease arrangements all shift the valuation mathematics. Generic medical practice methodology does not account for them.

BLIND SPOT UNDER THIS PILLAR

A practice valuation prepared without divorce-specific goodwill analysis will hold up under normal review and fail under cross-examination — often after it is already too late to fix.

03 PILLAR THREE

Read the Contract Before the Settlement Does

If you are hospital-employed, your contract likely contains retention bonuses, signing bonuses, loan forgiveness, call stipends, non-compete provisions, quality-metric incentives, and productivity formulas that all carry settlement implications.

Most divorce teams never read the contract. They work from tax returns and assume the W-2 tells the story.

It does not. Future-value clauses, vesting schedules, and forgiveness timelines can add or subtract hundreds of thousands of dollars from what is actually being divided. A physician with unvested retention bonuses, a surgeon with a research grant pipeline, or a dentist with a DSO earn-out on the horizon all have future economic rights that deserve to be on the balance sheet — not treated as invisible.

The same applies to retirement architecture: 401(k), 403(b), 457(b), cash balance plans, profit-sharing arrangements, and deferred comp each have different tax treatment when divided. **How the division is structured matters more than whether it happens.**

BLIND SPOT UNDER THIS PILLAR

A retirement account divided without modeling the tax consequences can trigger a liability larger than the asset itself — and by the time the paperwork is signed, restructuring is no longer on the table.

WHAT TO ASK YOUR ADVISORY TEAM

Diagnostic Questions Every Medical Professional Should Answer

- **Who has actually read my employment contract?** Not just my attorney — someone qualified to identify retention bonuses, loan forgiveness, non-competes, and quality-metric incentives that carry settlement implications.
- **Is my variable income being treated as guaranteed?** Call pay, RVU incentives, and productivity bonuses are not a baseline. If they are anchored as such, support obligations calcify for years.
- **Has my practice goodwill been classified correctly?** Personal goodwill and enterprise goodwill are treated differently in every state. Misclassified, the value can swing by hundreds of thousands.
- **Have my retirement accounts been modeled for tax consequences?** 401(k), 403(b), 457(b), cash balance, and deferred comp divided without architecture can trigger tax consequences larger than the assets themselves.
- **Does my lifestyle analysis reflect reality — or the version opposing counsel will construct?** Historical spending becomes the baseline for support. Without a forensic analysis, the numbers tell a story you did not write.

When Strategic Financial Support Makes Sense

A translator between what you know about medicine and what the legal process needs to understand about the numbers.



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Creator of the E.A.W. Divorce Strategy Framework™ and host of the Divorce and Money podcast. Fee-for-service, strategy-only, no asset management or product sales — so recommendations are never influenced by what anyone might earn afterward.

THREE SCENARIOS WHERE THIS WORK MATTERS MOST

When to Bring in Strategic Financial Support

Active Divorce

The process is underway, a valuation is coming, and you want someone interpreting the numbers alongside your legal team.

Considering Options

You want to understand the financial picture before making decisions about the marriage or the practice.

Proactive Planning

Divorce is not on the table — but you want clarity on your exposure and the structural choices available to you.

CONTINUE THE CONVERSATION

Divorce & Money Podcast

Two episodes specifically for medical professionals go deeper into practice valuation, income analysis, and the blind spots that quietly shape settlements.

[Ep. 14 · Protecting Your Private Practice →](#)

[Ep. 15 · The E.A.W. Framework™ →](#)

FROM MY WRITING

Newsletter for Medical Professionals

Strategic analysis on the financial architecture of physician divorce — practice valuation, goodwill classification, contract interpretation, and the patterns that separate protected outcomes from silent losses.

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REACH OUT

When the Stakes Are High, Strategy Is Not Optional

If the decisions ahead will shape the next decade of your professional and financial life, a strategic conversation is usually the most useful next step.

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