

## Pre-Workshop Notes

Workshop:	<b>Mitigating the Financial &amp; Emotional Aspects of Divorce</b>
When:	22 June 2023, 3:00 to 4:30pm (Snacks & Networking at 2:00 to 3:00pm)
Where:	ISCA at 60 Cecil Street Level 3 Rm 4
Speakers:	Angelina Hing of Integro Law Patrick Tan of Fortis Law
Moderator:	Keon Chee of AEPA
Produced by:	Publications Committee of AEPA



Divorce is almost always an upsetting event for any couple. There is disappointment and a sense of loss, and there are the financial

implications of who gets what. If there are children, the emotional upheaval is even higher.

The Singapore Department of Statistics reports that divorce rates are rising. Here are some interesting statistics regarding civil divorces:

- Two-thirds of divorces are initiated by wives.
- The most common duration of marriage before divorce is between 5 and 10 years.
- “Unreasonable behaviour” of a spouse was cited as the main reason for divorce.

### About the Workshop

We will have two very experienced lawyers share:

- Angelina Hing was a former District Judge of the Family Justice Courts ([www.integrolaw.com.sg/](http://www.integrolaw.com.sg/)).
- Patrick Tan is the Founder and CEO of Fortis Law ([www.fortislaw.com.sg/patrick-tan-tep/](http://www.fortislaw.com.sg/patrick-tan-tep/)).

### Case Study

We will be going through this case study<sup>1</sup>:

Husband and wife are Singaporean, married 15 years right after university. They have 2 children aged 8 and 14.

<sup>1</sup> Read this for background info on divorce:  
[www.singaporelegaladvice.com/law-articles/divorce-in-singapore/](http://www.singaporelegaladvice.com/law-articles/divorce-in-singapore/)

Both have good jobs. Husband has \$1M in his sole bank account. Wife has \$3M in her sole bank account. They have \$500K in their joint account.

Both have \$2M life insurance on their own lives with cash value of \$500K each. The husband is the owner of insurance policies on the lives of their children of \$1M each with cash value of \$200K.

Their savings were generated during their marriage.

They have an HDB government apartment in joint tenancy purchased after they got married. Value is \$600K and mortgage remaining of \$200K.

Husband has a condo in his sole name that was inherited 10 years ago from his mother. The family lives in the condo.

Wife has an affair. Husband files for divorce.

The affair caused husband to become so depressed that he could not work and quit his job.

#### *Some Possible Questions*

1. What constitutes marital assets subject to division?
2. Are insurance policies matrimonial assets?
3. How might their assets be divided?
4. Who gets custody, care and control, access of the children?
5. Can each claim for maintenance?
6. Who is responsible for children's maintenance?
7. Can the husband safeguard the \$1M in his bank account for his children?

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