

# Denise French

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Denise is the Managing Director of Divorce Strategies Group, LLC. She has 27 years of professional financial experience and dedicates most of her time toward Family Law matters.

She is a Master Analyst in Financial Forensics (MAFF), a Certified Valuation Analyst (CVA), a Certified Divorce Financial Analyst (CDFA), and holds the Chartered Retirement Planning Counselor (CRPC) designation. She is an Investment Advisor Representative and a Collaborative Law Financial Expert.

Denise has provided financial expertise on hundreds of cases throughout Montgomery County, Harris County, Fort Bend County, Galveston County, Hays County and Travis County. She provides forensic accounting services, business valuation expertise and general financial expert services for family law attorneys. She also acts as a financial consultant in family law cases by reviewing and analyzing discovery data, creating financial inventories, assisting with complex estate matters, providing pro forma tax calculations, and providing clients with post-divorce transition assistance.

## EXPERIENCE AND DESIGNATIONS

### Designations, Credentials and Education

- Certified Valuation Analyst (CVA)
- Master Analyst in Financial Forensics (MAFF)
- Certified Divorce Financial Analyst (CDFA)
- Chartered Retirement Planning Counselor (CRPC)
- Collaborative Law Financial Neutral
- Basic & Advanced Mediation Training
- Licensed Investment Advisor
- Life and Health Insurance License
- The University of North Texas – B.S.

### Family Law Matters

- Tracing and Characterizing Assets
- Reimbursement & Wasting Claims
- Business Valuation
- Present Value Calculation of Pensions
- Financial Consultation
- Post-Divorce Financial Planning
- Cash Flow Analysis
- Post-Divorce Tax Planning
- Expert reports in Harris, Fort Bend, Montgomery, Hays, Travis, McLennan, and Galveston Counties
- Testifying experience in Harris and McLennan Counties

## WORK HISTORY

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### **Divorce Strategies Group Financial Expert**

**May 2014 – Present**

Provide business valuations, forensic accounting, pension valuations, separate property tracing and general financial guidance for family law attorneys and divorce litigants. Help clients and legal counsel with divorce financial issues, tax issues related to divorce, and post-divorce financial transition assistance. Create, provide, and present CLE courses to family law attorneys. Create and present educational seminars to the public on financial issues related to divorce.

### **Testifying Experience**

Cause No. 2019-47901; *In the Matter of the Marriage of David Cottle and Laura Cottle*; In the 246<sup>th</sup> Judicial District Court of Harris County, TX

Cause No. 2020-19702; *In the Matter of the Marriage of Lisa Faske and Wesley Faske*; In the 246<sup>th</sup> Judicial District Court of Harris County, TX

Cause No. 2019-4469-4; *In the Matter of the Marriage of Trajan Cuellar and Angela Cuellar*; In the 170<sup>th</sup> Judicial District Court of McLennan County, TX

### **Business Valuation Industry Experience:**

- Food & Beverage Industry
- Medical Industry
- Chiropractic Industry
- Industrial Industry
- Auto Industry
- Franchise Businesses
- Personal and Professional Goodwill
- Liquor Industry
- Oil and Gas Industry
- Fitness Industry
- Private Equity
- Housing & Construction Industry
- Intellectual Property
- Leisure Industry
- Insurance Industry
- Investment Industry
- Financial Industry
- Retail Industry
- Veterinary Industry

### **French Financial Group Owner and Sr. Wealth Manager**

**May 2013 – Present**

Oversee the management of over \$35 Million in assets for individuals, blended family couples and small business 401(k) plans. Create and implement investment strategies for both investors seeking growth and investors requiring income. Assist clients with strategic, goal focused financial planning. Work with individuals, couples and families with cash flow planning, investment placement, tax planning and estate preservation strategies. Specialize in post-divorce transition assistance.

**Pinnacle Tax  
Tax Preparer**

**May 2013 – October 2015**

Assisted in tax preparation and tax planning for individuals and self-employed business owners. Prepared tax returns under the direction of an IRS Enrolled Agent.

**Lincoln Financial Distributors  
Regional Director of Sales**

**April 2004 – May 2013**

Worked closely with a multitude of independent and regional brokerage firms and their advisors throughout the greater Houston area including but not limited to Edward Jones, LPL, Raymond James, Lincoln Financial Advisors, Commonwealth, Cambridge, and Royal Alliance. Expert support to advisors on their firms' processes, systems, and platforms. Helped independent and regional firm financial advisors with transition planning from one firm to another. Assisted retiring advisors with the valuation and selling of their businesses. Also assisted advisors with high-net-worth client financial and tax planning, specializing in tax advantaged product placement.

**Dreyfus Service Corporation  
Vice President, Sales**

**February 2002 – March 2004**

Worked closely with a variety of independent, wire house and regional brokerage firms and their advisors throughout the greater Southeast Texas area including LPL, Raymond James, Commonwealth, Cambridge, Royal Alliance, UBS, and Morgan Stanley. Assisted financial advisors with investment group presentations and advanced planning for high-net-worth clients specializing in bond products, separately managed accounts, and mutual funds. Helped independent financial advisors with transition planning from one firm to another. Assisted retiring advisors with the valuation and transitioning of their books of business. Expert support to advisors on their firms' processes, systems, and platforms.

**AIM (INVESCO) Distributors, Inc.  
Business Development Analyst & Internal Operations Management**

**March 1996 – February 2002**

Worked closely with financial advisors at banking institutions including but not limited to Wells Fargo Brokerage, Cuna Brokerage, JP Morgan Chase, Frost Bank Brokerage and Raymond James Brokerage. Expert support to advisors on their firms' processes, systems, and platforms. Created investment illustrations for prospects, assisted with advisor materials, hosted and spoke at trainings for bank employees and provided product knowledge for advisors and their clients.

## **INVESTMENT INDUSTRY EXAMS AND LICENSES**

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**State Securities Law Exams**

Series 66 – Uniform Combined State Law Examination

March 31, 2003

Series 63 – Uniform Securities Agent State Law Examination

December 31, 1997

### **General Securities Industry Exams**

SIE – Securities Industry Essentials Examination	November 17, 2016
Series 7 – General Securities Representative Exam	August 13, 2002
Series 6 – Investment Company Product & Variable Contracts Representative Exam	January 27, 1997

### **Insurance Exams**

General Lines Agent (Life, Accident, Health & HMO)	April 2003
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## **SPEAKING ENGAGEMENTS, LEADERSHIP & PUBLISHED WORKS**

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- Speaker: Institute for Divorce Financial Analysts – Financial Experts in Divorce, September 2021
- Published: Divorce Financial Analyst Journal, Business Valuation in Divorce, Summer 2021 publication
- Speaker: CLE for Austin Bar Association on Business Valuation in Marital Dissolution – Methodologies and Goodwill, May 2021
- Publish ongoing papers via LinkedIn under Denise French and via Facebook under Divorce Strategies Group, LLC, Wise Woman’s Guide to Divorce, Divorce Recovery for Women and French Financial Group. The topics are related to divorce finance and include but are not limited to divorce finance, characterization, business valuation, divorce tax issues, financial errors in divorce, dividing the marital home, child support, spousal support, creative settlement options, dividing the 401k, QDRO’s, stock options, Restricted Stock Units, and post-divorce finance needs.
- Creator and seminar speaker: Divorce Recovery for Women. Monthly webinars on topics related to post-divorce financial transitions, financial organization, financial literacy, investments, retirement, income strategies and other financial related topics, 2021.
- Creator and seminar speaker: Wise Woman’s Guide to Divorce Seminar Series. Live seminar discussing community and separate property, child support, spousal support, divorce finance, estate spreadsheets, divorce tax issues and cash flow. Held approximately nine times per year in The Woodlands, TX, 2015 – current.
- Published: Mediate.com on a variety of topics including small businesses in divorce, cryptocurrency division in divorce, common financial mistakes in divorce, and financial tips for divorce planning, 2019 – current.
- Speaker: CLE on Life Insurance & Annuities in Divorce for The Woodlands Bar Association, October 2020
- Speaker: CLE on Business Valuation in Divorce for Travis County Family Law Advocates, October 2019
- Speaker: Texas Association of Mediators discussing Financial Errors to Avoid in Divorce, March 2019
- Published: *Divorce in a Volatile Stock Market*, published in the Texas Association of Mediators Newsletter, December 2018
- Speaker: CLE on Stock Options, RSU’s and Private Equity in Divorce for the Law Office of Teresa DeFord and the Law Office of Price & Price, November 2018
- Published: *Dividing the Marital Home*, published in the Texas Association of Mediators Newsletter, July 2018

- Speaker: Invest in Women 4<sup>th</sup> Annual Conference discussing high-net-worth clients in divorce, 2018
- Speaker: Houston Society of CPA's Annual Conference discussing tax changes regarding divorce and financial errors in divorce, 2018
- Speaker: Texas Society of CPA's Annual Conference discussing financial errors in divorce, 2017
- Speaker: Texas Society of CPA's, Houston Chapter CLE event on tax issues related to divorce, 2016
- Speaker: CPA Plus Network regional meeting on divorce tax and financial errors to avoid in divorce, 2016
- Speaker: The Collaborative Bar Association CLE Luncheon on social security and divorce, 2016
- Published in "I Am" Magazine, 2015 & 2016
- Speaker: Basic Mediation Training at The Conroe Dispute Resolution Center on financial issues related to divorce, 2015
- Speaker: Lincoln Regional Sales Conference for Planners and Advisors on tax strategies for the high-net-worth, 2009
- Speaker: Dreyfus National Conference on using debt instruments for retirement income, 2003
- Over 1,000 speaking engagements as Regional Sales Director & Regional Vice President for Lincoln, Dreyfus and AIM/AMVESCAP nationwide at various conferences & events on the topics of financial planning, estate planning, tax planning, high-net-worth client issues, investments, annuities, and other various financial related topics.

## **CONTINUING EDUCATION MANDATES**

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The National Association of Certified Valuators and Analysts (NACVA) requires sixty hours every three years of continuing education for the MAFF and CVA designations in the fields of business valuation, financial litigation, forensic accounting, financial statement analysis, gift and estate planning, professional standards, exit planning accounting, economics, tax, audit, M&A, fraud, transaction advisory services, ethics, or other financially relevant topics.

The Institute for Divorce Financial Analysts (IDFA) requires fifteen hours every two years for CDFA holders in the fields of professional responsibilities of divorce practitioners, divorce law and legal terminology, property and taxation, retirement plans and taxation, social security and other government benefits, spousal and child support, debt, credit and bankruptcy, financial analysis and planning and specialty areas such as military, same-sex, special needs, late-life divorce and divorce with disabilities.

The College for Financial Planning (CFP) requires Chartered Retirement Planning Counselor professionals to complete sixteen hours of continuing education in the areas of financial planning, retirement planning, tax planning, investment management or other financial related topics every two years.

The Texas Insurance Commissioner requires producers to have twenty-four hours of insurance CE including two hours of ethics, and at least twelve hours must be completed with classroom equivalent courses.

Consistent with the Regulatory Element requirements, a Series 6, Series 7, and Series 63 registered person must complete CE two years after their initial securities registration and every three years thereafter.

## CONTINUING EDUCATION

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IRS Enrolled Agent: Individual Taxation Course & Passing of Exam I	10/28/2021
Ethics, Life Insurance, Annuities and Health Insurance CE Course	8/28/2021
Health Savings Accounts, CE Course	8/28/2021
NACVA Income Approach/Discount & Capitalization Rates	7/22/2021
NACVA Discount for Lack of Marketability	7/22/2021
NACVA Normalizing Owners Compensation	7/21/2021
TMCA Case Law Updated	10/24/2020
TMCA Mediation Case Law	10/24/2020
TMCA Zoom Mediation	10/24/2020
NACVA Estimating Long-Term Growth Rates	6/18/2020
NACVA Reasonable Value Estimates	6/18/2020
NACVA Normalizing Owners Compensation in Business Valuations	6/17/2020
NACVA Expert Witnesses Sabotaging Themselves in Court	6/17/2020
NACVA Buy-Sell Agreements	6/17/2020
NACVA COVID-19 Implications for Business Valuation	6/16/2020
NACVA Bitcoin – An Intro to Crypto	6/16/2020
Indexed Annuities CE	4/11/2020
Suitability of Annuity Transactions CE	4/11/2020
Anti-Money Laundering for the Insurance Industry CE	10/20/2019
IRS Enrolled Agent: Business Taxation Training Course	10/1/2019
NACVA Goodwill – Multi-Attribute Utility Model (MUM)	9/30/2019
Medicare Related Products Certification Training Course	8/28/2019
Medicare Part D: Prescription Drug Coverage	8/24/2019
Life Insurance Concepts	8/23/2019
Managing Risk with Life and Health Insurance	8/23/2019
Ethics for Insurance Services Practitioner	8/11/2019
Basic Mediation Training – DRC Conroe	7/11/2019
Dimensional Fund Advisors Investments Training	6/26/2019
NACVA Expert Witness Testimony Training	6/8/2019
NACVA Normalizing Owner Compensation in Business Valuation	6/7/2019
NACVA Discounts for Lack of Marketability and Liquidity	6/7/2019
NACVA Visual Aspects of Becoming the Best Expert	6/7/2019
NACVA Estimating Long Term Growth Rates	6/6/2019
NACVA Forecasts and Projections in Business Valuation	6/6/2019
NACVA Reasonableness in Valuation	6/6/2019
NACVA Hidden Income and Assets – Forensic Accounting Processes	6/6/2019



NACVA Industry Standards and Ethics	6/5/2019
NACVA Current Update in Valuations	6/5/2019
NACVA Advanced Balance Sheet Training	6/5/2019
NACVA Advanced Cost of Capital Issues in Valuation	6/5/2019
IDFA National Conference, Various Divorce Finance Topics	5/8/2019
Texas State Bar - Marriage Dissolution Conference	4/26/2019
Texas Association of Mediators Annual Conference	3/1/2019
NACVA Certified Valuation Analyst Course Work	6/21/2018
Master Analyst in Financial Forensics Course Work	4/30/2018
Texas Annuity Training Course	1/31/2018
Creative Settlements of the Primary Home	10/16/2017
C DFA Training: Divorce Financial Analysis & Tracing	10/13/2017
12 Hour Life and Health Review Part 1	8/1/2017
12 Hour Life and Health Review Part 2	8/1/2017
Executive Compensation in Divorce	1/24/2017
Marketing, Meeting and Partnering with Mediators	1/24/2017
C DFA Training: Tax Topics Related to Divorce	3/22/2016
CFP IV Retirement Planning & Employee Benefits	2/20/2016
25 Common Annuity Planning Mistakes	2/18/2016
CFP Financial Planning Process & Instruments	11/21/2015
Chartered Retirement Planning Counselor Coursework	8/25/2015
IDFA Family Law Software	5/7/2015
IDFA Advanced Divorce Finance	5/7/2015
Annuities: Definitions, Suitability and Riders	4/24/2015
Certified Divorce Financial Analyst Course Work	4/30/2014
Texas Insurance Ethics and Consumer Protection	6/19/2013
Texas Annuity Training Suitability Course	6/17/2013
Texas Annuity 8 Hour CE Course	6/17/2013
Advanced Annuity Planning and Asset Protection Strategies	3/14/2013
Identity Theft & Phishing: Don't Get Hooked	12/13/2012
Planning for Healthcare in Retirement	10/30/2012
Life Insurance	9/13/2012
How Annuities Can Help Retirement Issues	7/19/2012
25 Common Annuity Planning Mistakes	6/14/2012
10 Common Life Insurance Planning Mistakes	3/29/2012
How Annuities Can Help Address Retirement Issues	9/22/2011
Planning for Healthcare in Retirement	8/24/2011
Unveiling the Retirement Myth	1/6/2011
Managing Retirement Income	1/5/2011
Various FINRA and/or SEC & Texas Insurance Commissioner CE Courses	1996 – 2010

## **PROFESSIONAL MEMBERSHIPS**

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National Association of Certified Valuators & Analysts

– Valuation Credentialing Board (VCB) Elected Board Member (2020 – current)

Institute for Divorce Financial Analysts

Association of Divorce Financial Planners

Texas Association of Mediators

– Former Board Member (2018)

Collaborative Divorce Texas

Collaborative Divorce Houston

## **COMMUNITY MEMBERSHIPS & ORGANIZATIONS**

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United Methodist Church – Volunteer and Member