Denise French

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STEWART, HURST, FRENCH & DODSON

Denise is the managing partner at Stewart, Hurst, French & Dodson (SHFD) Forensics. She has 27 years of professional financial experience and dedicates most of her time toward Family Law matters.

She is an IRS Enrolled Agent (EA), 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, McLennan County and Travis County. She has testified in Harris, Montgomery, Fort Bend and McLennan Counties. She provides characterization and separate property tracing services, business valuation expertise and general financial expert services for family law attorneys.

EXPERIENCE AND DESIGNATIONS

Designations, Credentials and Education

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

Family Law Matters

- Tracing and Characterizing Assets
- Reimbursement & Wasting Claims
- Business Valuation
- Pension Valuation and Characterization
- 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, Fort Bend, Montgomery, and McLennan Counties

WORK HISTORY

Stewart, Hurst, French & Dodson (SHFD) Forensics **January 2023 – Present**
Financial Expert

Financial expert testifying at trial and depositions and assisting in mediation. Provide business valuation reports, pension valuation reports, separate property tracing and characterization reports as well as general financial guidance for family law attorneys and divorce litigants. Create, provide, and present CLE courses to family law attorneys. Stewart, Hurst, French & Dodson Forensics was created in January of 2023 as a merger between Stewart & Hurst, LLC, Denise French, and Shelli Dodson.

Testifying Experience

Cause No. 2019-47901; *In the Matter of the Marriage of David Cottle and Laura Cottle*; In the 246th 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 246th 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 170th Judicial District Court of McLennan County, TX

Cause No. 2021-02983; *In the Matter of the Marriage of Raquel Bottger and Bruce Bottger*; In the 312th Judicial District Court, Harris County, Texas

Cause No. 2020-79691; *In the Matter of the Marriage of Karen Washington and Val Washington*; In the 308th Judicial District Court, Harris County, Texas

Cause No. 2020-75938; *In the Matter of the Marriage of Bobbie Lee Hurman Vs. Anthony O'Neill Hurman Sr*; In 246th Judicial District Court, Harris County, Texas

Case No. 18-12-15879; *Post Judgement Actions Enforcement of Rena Dodd v. Christopher Dodd*; In County Court at Law #3, Montgomery County, Texas

Case No. 21-DCV-289536; *In the Matter of the Marriage of Oxana V. Erdogan and Ibrahim Erdogan;* In the 505th District Court, Fort Bend County, Texas

Case No. 22-07-08536; *In the Matter of the Marriage of Barbara Outlaw and Kenneth Cornell Outlaw;* In County Court at Law #3, Montgomery County, Texas

Cause No. 2021-59209; *In the Matter of the Marriage of Cheryl Mylinda Rosen and Todd Martin Rosen;* In the 246th Judicial District Court of Harris County, TX

Case No. 23-07-1514; *In the Matter of the Marriage of Robyn Michelle Ozuna and Patrick Bryan Ozuna;* In the 418th Judicial District Court, Montgomery County, Texas

Business Valuation Industry Experience:

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

Divorce Strategies Group **May 2014 – Present**
Financial Consulting & Public Education
Work with attorneys to provide financial neutral services to clients and assist with alternative dispute resolution services. Create and present educational videos, articles, and seminars to the public on financial issues related to divorce.

Engrave Wealth Partners **October 2022 – Present**
Sr. Wealth Advisor
Assist clients with post-divorce transitioning including cash flow planning, tax planning and general financial planning. Rely on advisors and investment committee at Engrave Wealth for investment positioning, transition paperwork, and trading.

French Financial Group **May 2013 – October 2022**
Sr. Wealth Manager
Investment advisor representative and financial planner. Assist clients with post-divorce financial transitioning, cash flow planning, tax planning, investment placement and estate preservation needs. Sold this firm to Engrave Wealth Partners in 2022 to focus on forensic and valuation services.

Pinnacle Tax **May 2013 – October 2015**
Tax Preparer
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 **April 2004 – May 2013**
Regional Director
Worked closely with a multitude of independent and regional brokerage firms and their advisors throughout greater Houston. Assisted advisors with high-net-worth client financial and tax planning with specialized expertise in investments, tax strategies, annuities, and life policies. 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.

Dreyfus Service Corporation **February 2002 – March 2004**
Vice President
Worked closely with a multitude of independent and regional brokerage firms and their advisors throughout Southwest Texas. Assisted advisors with high-net-worth client financial and tax planning with specialized expertise in bond placement, separately managed accounts, and mutual funds. 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.

AIM (INVESCO) Distributors, Inc. **March 1996 – February 2002**
Business Development Analyst & Internal Operations Management
Worked closely with financial advisors at banking institutions. 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

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

SPEAKING ENGAGEMENTS, LEADERSHIP & PUBLISHED WORKS

- Speaker: The 2023 Institute for Divorce Financial Analyst National Conference – Life Insurance and Annuity Division in Divorce, September 2023

- Speaker: The 2023 Institute for Divorce Financial Analyst National Conference – Which Professionals Should You Have on Your Team, September 2023
- Speaker: CE for the Institute for Divorce Financial Analysts – Business Valuation, What You Need to Know, March 2023
- Speaker: CLE for The DeFord Law Firm – Finance in Divorce for the Family Law Attorney, September 2022
- Speaker: CLE for My Law CLE – Discovery in Divorce Litigation, August 2022
- Speaker: CLE for Law Office of Bryan Fagan, PLLC – Using Financial Experts in Divorce, April 2022
- Speaker: Manousso Mediation & Arbitration LLC, Advanced Family Law Mediation Training – The Financial Side of Divorce, guest speaker at multiple trainings in 2021 and 2022
- 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, and Wise Woman's Guide to Divorce. 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: 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 DeFord Law Firm, November 2018
- Speaker: CLE on Stock Options, RSU's and Private Equity in Divorce for 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 4th 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 Director for Lincoln Financial, Vice President for Dreyfus Corporation and Business Development Specialist at 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

The Good, Bad and Ugly of Expert Testimony	9/18/2023
Savvy Social Security Planning	9/19/2023
IRS Enrolled Agent: Representation, Practice and Procedures Course & Passing of Exam III	09/15/2023
IRS Enrolled Agent: Business Taxation Course & Passing of Exam II	07/22/2023
NACVA Current Updates in Valuation	8/17/2022
NACVA Best Practices in Valuation	8/17/2022
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
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
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
CDFA 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
CDFA 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

American Institute of Certified Public Accountants (AICPA)

National Association of Certified Valuators & Analysts (NACVA)
– Valuation Credentialing Board (VCB) Elected Board Member (2020 – 2022)
– Valuation Credentialing Board (VCB) Elected Chairperson of the Board (2022 – 2023)

Institute for Divorce Financial Analysts (IDFA)
– IDFA Elected Board of Advisors Member (2022 – 2024)

Association of Divorce Financial Planners (ADFP)

Collaborative Divorce Texas

Collaborative Divorce Houston