



When It Rains, It Pours: Navigating Multi-Transition Client Scenarios

A CEFT Workshop for Professionals

Managing Emotional, Financial, and Identity Shifts through Real-Life Transitions

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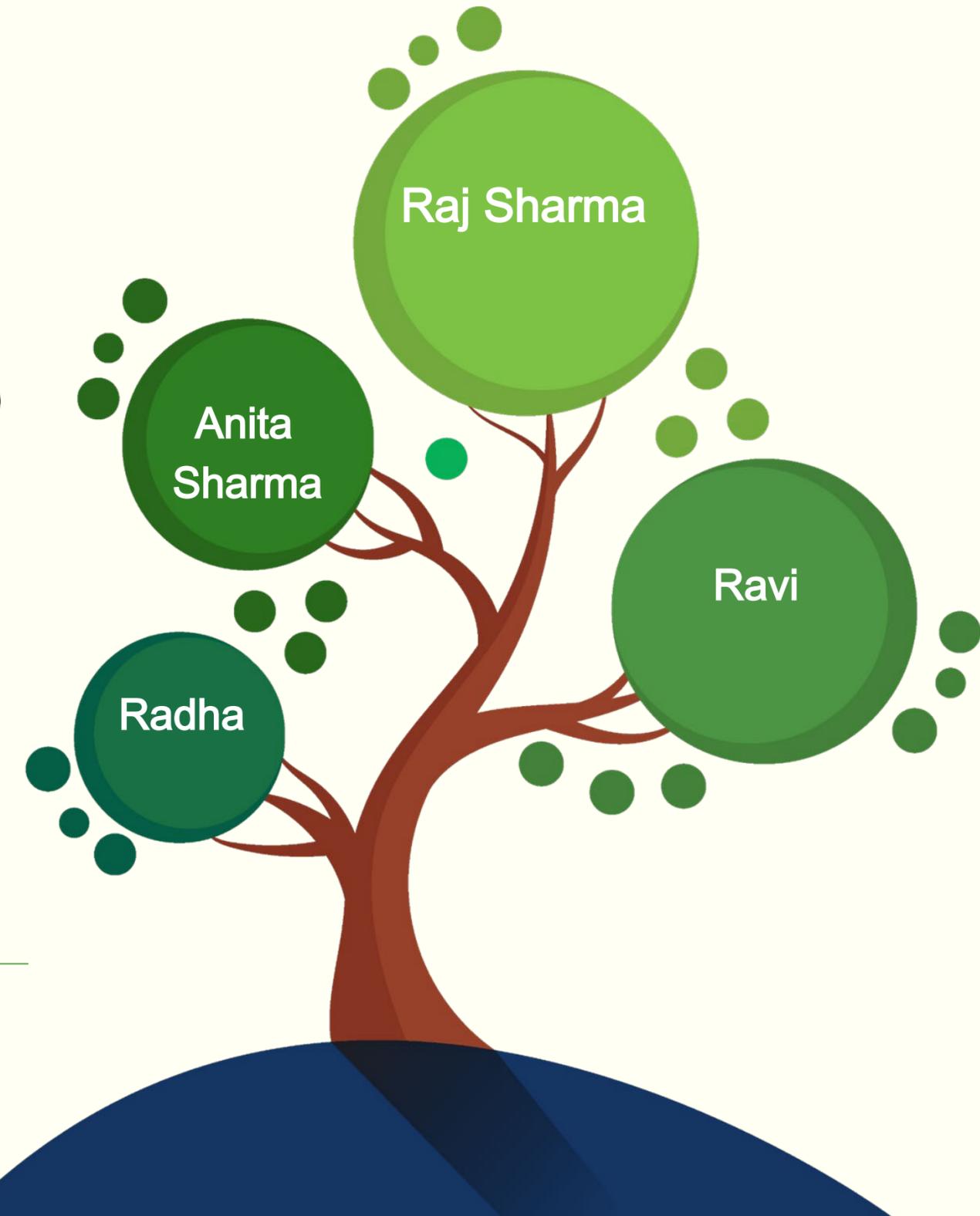
Sometimes, more than one person in a family experiences a major life transition at the same time - multiplying both the complexity and the stakes.



Case Introduction

The Sharma Family

- **Client:** Raj Sharma - *Metals business, Ghana*
- **Spouse:** Anita Sharma - *Homemaker, social leader (YPO, NGOs)*
- **Children:** Ravi (18) & Radha (13)
- **Client since:** 2008 - *disciplined, quarterly reviews, goal-oriented*
- **Turning point:** April 2022 - *long-term wealth planning review*
- **Transition trigger:** Raj's sudden demise in May 2022



Workshop Reflection

What Would You Have Done?

Put yourself in the advisor's chair

What transitions
do you identify
here?

What would be
your first step
post-event?

What CEFT tools
could support
your process?



The Overlapping Transitions

Anita's Transitions

- Loss of spouse and primary financial partner
- Loss of income from business
- Relocation to India
- Rebuilding identity and purpose
- Becoming the emotional anchor for two children

Ravi's Transitions

- Loss of father and mentor
- Transition to U.S. for studies
- Loss of "home" identity (Ghana → India)
- Emotional burnout → therapy and gap semester

Radha's Transitions

- Loss of father at 13
- Relocation & cultural shift
- Adjusting to new school and environment
- Channeling grief through creative writing

CEFT Lens

Mapping Transitions

CEFT Domain	Example from Case	Advisor Insight
Life Transitions	Loss, relocation, identity rebuild	Use Transition Tracker to map individual & family transitions
Communication	Client emotionally guarded	Use Listening Pathway: Ask–Listen–Clarify–Reflect
Financial Clarity	Assets spread across Ghana, Singapore, India	Apply Financial Inventory Tool to reconstruct records
Trust & Relationship	Partners uncooperative	Facilitate Decision-Making Circles (with empathy & boundary setting)

Tools We Used – Financial & Emotional

Transition Need

- Financial uncertainty
- Decision paralysis
- Emotional fragmentation
- Relocation decision
- Re-identity & purpose

Tool Applied

- Reconstruction of portfolio, liquidity bridge
- Transition Navigator Conversation
- Therapist referral, CEFT Listening Map
- Scenario modeling + life values exploration
- Network reconnection (YPO India)

Impact

- Ensured continuity for education & lifestyle
- Helped Anita prioritize what to decide now vs later
- Stabilized family dynamics
- Enabled confident shift to Delhi
- Restored confidence & agency



Outcomes & Observable Shifts

3 months: Cash flow stability; clarity on education corpus

6 months: Family relocation planned; emotional recovery in progress

12 months: Anita re-engaged socially and professionally

18 months: Ravi resumes studies; Radha thriving creatively



Workshop Discussion - Learnings for CEFT Advisors

Key Learnings:

- Transitions rarely travel alone.
 - Financial literacy \neq transition readiness.
 - Maintain accessible data for “W hat if” scenarios.
 - Advisors must hold both structure and space.
 - CEFT tools bring empathy into execution.
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When multiple lives are shifting at once, our real work begins - balancing emotional truth with financial clarity.

Plan for the money, but listen for the life.
