



**NADEFS**  
NATIONAL ASSOCIATION FOR  
DIVORCED FAMILY STABILIZATION

**Protecting the Children and Families  
of Divorced Households  
&  
Protecting and Growing Your Practice**

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**MEMBER  
GUIDEBOOK  
2026**



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## Our Mission Statement

“Our mission is to strengthen the financial stability of divorced families and protect the professionals who serve them by providing the nation’s only program that protects child and spousal support from the disruptive impact of unemployment. For decades, we have dedicated ourselves to solving one of America’s most persistent and overlooked social challenges, ensuring that support obligations remain secure and families stay financially whole even in times of economic hardship. As an association, we safeguard both clients of family law practitioners and the providers of professional divorce services through innovative risk-management tools, specialized insurance solutions, cybersecurity protections, and advanced financial services.

We also empower our members to grow and sustain their practices by connecting them with a high volume of new prospective clients at no cost. Our commitment is to elevate the standards of family law practice while promoting financial continuity, professional resilience, and long-term stability for the families and professionals who rely on us.”

## Our History

The origins of the National Association for Divorced Family Stabilization (NADFS) trace back to 1976 in the chambers of Family Law Commissioner Kraig Zappia in San Bernardino, California. At the time, Richard Zizian, JD—now one of our founders—was an insurance executive attending law school and part of the development team behind the nation’s first Involuntary Unemployment Insurance (IUI) product for consumer credit, a program that went on to anchor the credit industry for more than forty years.

Commissioner Zappia challenged Zizian to create a similar IUI program for child and spousal support, noting that many unemployed parents before her bench “had the desire to pay but simply did not have the ability to pay” and survive on state unemployment benefits. Then, as now, attorneys, judges, and prosecutors lacked the flexibility to address legitimate unemployment, leaving both families and children struggling when support orders became unmanageable.

In 2018, Zizian and a major insurance company introduced the first version of Involuntary Unemployment Insurance for Child and Spousal Support. Within six months, more than 3,500 family law attorneys clicked in and followed the concept on LinkedIn and five states authorized continuing education credits on Mr. Zizian’s textbook “The Principles of Insuring Marital Settlement Agreements against Involuntary Unemployment”. Despite early momentum, the launch ended after only six months when insurer exited the IUI market and COVID-19 swept the country.

NADFS has since developed a completely new legal and structural approach. Our updated model not only protects families relying on support but also channels tens of thousands of new clients each year to NADFS Member family law attorneys and licensed divorce professionals, as only their clients qualify for coverage under the NADFS Group Master Policy.

Through our federal purchasing group, the National Law Purchasing Group, we now offer members a broad range of benefits detailed in this Membership Guidebook.

## NADFS Strategic Relationships:

**Majestic Advisors Group, Inc.:** Innovative Risk Management Consultants (creators of the Contractual Liability Insurance Policy for Marital Settlement Agreements. (CLIPMSA)

**IronKey One, Inc.:** Provides third-party administration and marketing services to NADFS for the CLIPMSA programs nationwide (Program Administrator)

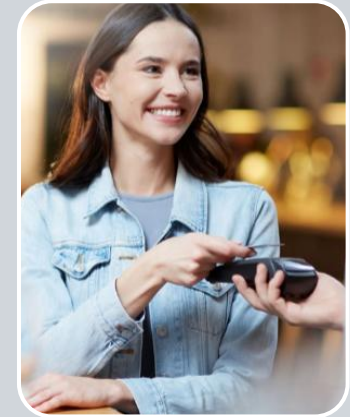
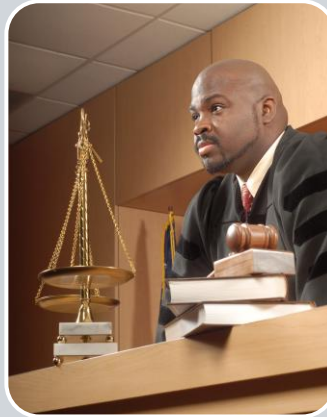
**The National Association for Divorced Family Stabilization (NADFS.ORG):** A national association consisting of family law attorneys and professional divorce services providers providing legal, emotional, educational and financial support to divorced families. Membership provides member access to (i) CLIPMSA insurance for their clients, (ii) Professional Liability E&O Insurance for its members, (iii) Cyber security programs for law firms and small professional practices, (iv) financial services no-fee credit card processing and (v) and much more.

**The National Law Purchasing Group – NADFS.ORG:** An insurance purchasing group organized by NADFS under Federal Purchasing Group statutes to facilitate the rapid availability and deployment of CLIPMSA insurance in all 50 states.

**AmFirst Insurance Company:** insurance provider of CLIPMSA insurance coverage.

**InsuredSupport.com** – The online platform managed and operated by NADFS where clients of NADFS members can (i) apply for coverage, (ii) receive a quote (iii) pay for the insurance, and (iv) receive an instant Certificate of Coverage to give to their attorney for inclusion in the Marital Settlement Agreement. The public website that generates thousands of prospective clients for NADFS members as an affiliation with a NADFS member is required to obtain the CLIPMSA Insurance. Prospects are directed to the closest NADFS member. **CLIPMSA is presented to the public as “InsuredSupport” for ease of understanding.**

# NADFS MEMBER BENEFITS OUTLINE



## PROTECTING YOUR CLIENTS

### A NADFS EXCLUSIVE:

Assist clients in protecting their financial future via their marital settlement agreements with the nations first Involuntary Unemployment Insurance Program covering child and spousal support monthly obligations .

Available **ONLY** to clients of NADA Member family law attorneys and Professional Divorce Service Providers.

By design, our members are not involved in the insurance process. Clients apply at [Insuredsupport.com](https://insuredsupport.com)

## PROTECTING YOUR PRACTICE

### E&O for Professionals

Through our federally chartered National Law Purchasing Group we can offer professional E&O liability insurance with attractive group rates and specialized coverage for law firms and divorce professionals.

You can apply online and receive a free quote so you can evaluate the coverage.

NADFS will be bring a host of additional benefits through our National Law Purchasing Group in the near future

## PROTECTING YOUR SENSITIVE DATA

### Cyber Security

Law firms and professional offices are targets of choice by hackers because they hold extremely valuable, sensitive data, financial records, personal ID, legal documents, and privileged communications, all concentrated in one place. Cybercriminals know a single breach can yield high-value information, extortion leverage, or direct financial gain. NADFS offers our members 360 degrees of protection with Zimperium and AppGuard

## FREE NEW CLIENT REFERRALS

### InsuredSupport.com

Thousands will visit [insuredsupport.com](https://insuredsupport.com) to inquire, get a quote and purchase our new child and spousal support unemployment insurance coverage. As CLIPMSA is a NADFS Group Policy coverage is only available to clients of our members, therefore, we will refer the party to the closest NADFS member so that they may qualify for coverage. The majority of referrals can be assisted remotely and electronically to make new client intake and new revenue seamless to your practice.

## GROUP DISCOUNTS BUSINESS SERVICES

### No Fee Credit Card Processing

NADFS is pleased to offer our members a host of beneficial business services. Fullpay.com no-fee, no-cost credit card processing services is one our showcased programs that fits perfectly in a legal and consulting business environment .

The NO-FEE, NO-COST features are brought to our members through special arrangements with FullPay. We invite you to look and evaluate this excellent program.

*“Insuring Child and Spousal Support  
Obligations In Marital Settlement Agreements  
Against Involuntary Unemployment of the  
Responsible Party”*

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## CHAPTER 1

### CONTRACTUAL LIABILITY INSURANCE POLICY FOR MARITAL SETTLEMENT AGREEMENTS (CLIPMSA)



## QUICK START GUIDE – EXECUTIVE SUMMARY

### Contractual Liability Insurance Policy for Marital Settlement Agreements (CLIPMSA)

- CLIPMSA is a private association **group master insurance policy issued to NADFS**. The Policy guarantees, via a **Certificate of Coverage** issued under the master policy, the indemnification and performance of child and spousal support obligations in Marital Settlement Agreements (MSA). **Coverage is only available to clients of NADFS Members (your clients)**. In other words, the policy is not insuring people, it is insuring the MSA.
- At least one of the parties to the MSA must be the client of a NADFS member to obtain the Certificate of Coverage.
- The claim triggering event under CLIPMSA is the Responsible Party's eligibility and receipt of a state unemployment check.
- CLIPMSA is true insurance, therefore when the insurance company makes a claim payment and pays the contractual support to the Receiving Party, there is no deductible or repayment requirement of the Responsible Party.
- The Master Policy is underwritten by **AmFirst Insurance Co** and made available to clients of **NADFS Members** through the **National Law Purchasing Group**.

#### QUALIFYING FOR COVERAGE:

- The **Responsible Party** or the **Recipient Party may apply for coverage however at least one** must be a client of a **NADFS** member.
- Attorneys and Divorce Services Professionals can become instant members of **NADFS** online at **www.NADFS.org**
- Either Party may pay for the required annual premium. (monthly, quarterly, or annual payment plans are available)
- **A CLIPMSA Addendum to the MSA must be completed by an attorney and signed by both parties to initiate coverage.**
- Coverage is annually renewable for the full term of the support obligations set forth in the MSA Agreement.
- Rates for coverage are based upon (1) the amount of monthly support, and (2) Responsible Party's state of employment.
- Support payments from \$400 to \$9,000 per month are eligible for coverage. (combined total)

#### HOW THE INSURANCE WORKS:

- If the Responsible Party becomes involuntarily unemployed under their state law, once notified, the insurance company opens a claim.
- When the Responsible Party submits a copy of their first state unemployment check CLIPMSA claim payments begin.
- CLIPMSA will pay up to 24 weeks of qualifying unemployment, or until state checks stop, whichever occurs first.
- There must be 90-days between claims after reemployment.

#### HOW TO PURCHASE COVERAGE:

- Direct your client to **www.insuredsupport.com**. (Insurance quote, application, payment and issuance of Certificate of Coverage takes place here)
- Enter the coverage information contained in the Certificate to Coverage to the Marital Settlement Agreement.
- A complete copy of the Master Policy is available in the resources section at NADFS.ORG

# Sample CLIPMSA Marital Settlement Agreement Addendum

## Requirements:

This document is to serve as a template addendum to a marital settlement agreement or similar document. Any attorney or mediator may modify the language, however in no instance can the conditions of coverage be modified or the premium amounts changed. Any such modification will render the coverage null and void.

It is mandatory as a condition of coverage that both parties (i) agree to the purchase, (ii) sign the Addendum regardless of who ordered the coverage or pays for it. This Addendum must be prepared and inserted into the marital agreement documents by a licensed attorney or licensed mediator.

## Contractual Liability Insurance Policy for Marital Settlement Agreement:

### Child and/or Spousal Support Involuntary Unemployment Coverage

#### Addendum.

Subject to the Responsible Party qualifying for coverage under the insurance company's underwriting rules, it is agreed that

Responsible Party shall purchase CLIPMSA coverages.

Recipient Party shall purchase CLIPMSA coverage.

From AmFirst Insurance Company (or the underwriting insurer at the time of application or renewal) to cover the monthly support obligations set forth in this Agreement for the full term of such support obligations as defined in the marital settlement documents.

The amount of CLIPMSA monthly  Child Support and/or  Spousal Support coverage purchased for this Agreement is \$\_\_\_\_\_ per month in total. An amount not to exceed the total monthly support obligation set forth in this Agreement. In the event the total support obligation is subsequently increased or decreased, during the term of this Agreement, the Parties agree that the coverage shall be adjusted to match the support obligation next due. The coverage selected shall have 90-day elimination period on policy first year claims. No waiting period on annual renewals. Coverage on multiple claims must be separated by 90-days of full-time employment of the Responsible Party. Maximum payments per claim is 24 weeks.

The CLIPMSA insurance premium shall be paid  monthly,  quarterly,  semi-annually,  annually by

Responsible Party

Recipient Party

Agrees to pay the premium of  \$\_\_\_\_\_ Monthly or  \$\_\_\_\_\_ Quarterly or  \$\_\_\_\_\_ Annually

The Parties agree that coverage must always remain in force for as long as a child/spousal support obligation exists under the Agreement to which this Addendum is attached.

The Parties agree that the Recipient Party is the Loss Payee under the CLIPMSA Certificate of Insurance and all claims' benefits arising under CLIPMSA shall be paid directly to the Recipient Party or court assigned payee by the insurance company and/or claims administrator.

The Parties acknowledge that if for any reason the CLIPMSA policy does not cover the support obligation in whole or partially under the terms and conditions of policy, the Recipient Party shall remain responsible for any support payments not covered by the Policy..

**Point of Information: Traditionally insuring Marital Settlement Agreements has focused predominantly on life insurance and occasionally disability insurance on the Responsible Party. Insuring the support payments for involuntary unemployment (IUI) has a much higher likelihood of occurring than the other two scenarios. Therefore, good practice management should include notifying the parties that they now have the option to cover the support payments with IUI. If the parties elect not to cover this risk, it is recommended that you have the parties acknowledge that your informed them of the option and they declined so that you have a record showing you provided notice and they elected to decline.**

## CLIENT WAIVER OF INSURANCE RECOMMENDATION

### **Client Waiver of Option to Include Recommended Contractual Liability Insurance Policy for Marital Settlement Agreements in My Marital Settlement Agreement**

I, \_\_\_\_\_, am the client of \_\_\_\_\_ (Attorney at Law) :

I understand that I have an option to self-apply for Contractual Liability Insurance for Marital Settlement Agreements (CLIPMSA) to cover child and spousal support payments set forth in my marital settlement agreement in the event of the involuntary unemployment of the Responsible Party.

I am the support payment [  ] Responsible Party, [  ] Recipient Party under the Agreement.

My attorney has advised that I should research available insurance options and consider the legal and financial benefits that could be afforded to me by purchasing such insurance. I have elected not to apply for coverage at this time.

Additionally, I have instructed my attorney not to put any requirements for CLIPMSA insurance in the Agreement being prepared for me. I realize that I have the right to apply and self-purchase CLIPMSA at any time in the future, however such coverage is only available to clients of members of the National Association for Divorced Family Stabilization. CLIPMSA without inclusion in an attorney prepared marital settlement agreement is not available.

I have read and understand the foregoing information and hereby waive my option to (i) self-purchase CLIPMSA insurance at this time, (ii) have CLIPMSA provisions included in my agreement and (iii) I hold my attorney harmless from any and all legal and financial consequences which I may incur for not securing CLIPMSA coverage.

Client Signature: \_\_\_\_\_

Date: \_\_\_\_\_

*Thousands of CLIPMSA Applicants will need to retain a NADFS Member*

## CHAPTER 2

**NADFS NEW CLIENT  
REFERRAL PROGRAM**

**CLIPMSA PRACTICE  
BUILDING**



# REFERRALS & PRACTICE BUILDING



## What is the NADFS Referral Benefit Program?

As a NADFS Member, your clients automatically become eligible to receive a **Certificate of Coverage** under the **NADFS CLIPMSA Master Policy**. You will refer your clients who want the coverage to [InsuredSupport.com](https://InsuredSupport.com) where they can receive a quote, complete an application, pay, and download a **Certificate of Coverage**. All self-directed online. It is structured this way, so our Members are not involved in the insurance process.

There will be thousands of interested parties visiting [InsuredSupport.com](https://InsuredSupport.com) attempting to secure coverage. Since they are not represented by a NADFS Member, we will offer to direct them to a NADFS Member in their state who can assist with the legal documentation that is required to become insured.

The legal requirements to obtain CLIPMSA are:

- (i) At least one of the parties must be receiving legal or professional services from an NADFS member (because CLIPMSA is a group master policy for clients of NADFS Members only.)
- (ii) As CLIPMSA is a contractual liability insurance policy insuring a legal Marital Settlement Agreement, the Addendum to that Agreement must be prepared by an attorney.
- (iii) If the NADFS Member is a provider of divorce services, their clients also automatically qualify for CLIPMSA insurance as well. Their client may use their existing attorney to complete the addendum. If their client does not have a current attorney, we recommend that they refer their client to a fellow NADFS family law attorney.

## The Only Path to CLIPMSA is Through a NADFS Member:

NADFS offers something no other organization in the country can: **access to the NADFS Master Policy**, the first and only insurance product designed to secure a client's **child support and spousal support obligations**. This insurance is **not available to the public**. It is **only** available when the applicant is working with a **verified NADFS family law attorney or professional divorce services member**.

### A Competitive Advantage That Attracts Clients

Because this insurance is so **novel, newsworthy, and inherently viral**, we expect significant public interest. Most people who visit **InsuredSupport.com** will not yet be connected to a NADFS member—but they will want the insurance. And the only way they can get it is through **you**. This creates a powerful dynamic:

#### NADFS Members become the exclusive pathway to a highly sought-after solution.

In practical terms, that means:

- You differentiate yourself from every competitor in your market
- You offer a service no other attorney or divorce professional can match
- You become the natural choice for clients who want financial security built into their settlement agreements
- NADFS will be sending thousands of interested consumers directly to our members

#### How This Benefits Your Practice

By being a NADFS Member, you position your practice as:

- **Forward-thinking** – offering modern solutions to long-standing divorce challenges
- **Client-centric** – providing protection that gives families peace of mind
- **Exclusive** – the only professionals in your region who can provide clients access to the insurance

**This is not just another membership. It is a business-growth engine built around a product that clients actively seek out.**

#### Your Role in the NADFS Ecosystem

As a member, you are more than a provider—you are a **gateway**. Your clients rely on you to help them:

- Understand the value of securing support obligations
- Integrate the insurance into their settlement agreement
- Apply through the NADFS Master Policy
- Protect their family's financial future



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## CHAPTER 3

NADFS/NATIONAL LAW  
PURCHASING GROUP

ERRORS & OMISSIONS  
INSURANCE



**E & O**  
ERRORS AND OMISSIONS  
**INSURANCE**

# ERRORS & OMISSIONS INSURANCE

## Another Powerful Membership Advantage:

### Streamlined, Affordable E&O Coverage Through the NADFS National Law Purchasing Group

For many family law attorneys and professional divorce service providers, **Errors & Omissions (E&O) insurance is one of the most expensive, frustrating, and time-consuming necessities of running a practice.** Premiums are high, underwriting is strict and finding a carrier willing to write coverage for divorce-related work can be a challenge.

**NADFS solves that problem.**

### Exclusive Access to Our National Law Purchasing Group

As a NADFS member, you gain access to our **National Law Purchasing Group**, which was created specifically to help family law and divorce professionals secure the E&O coverage they need—**more easily and often at a better value.**

### This is not available to the general public. It is a members-only benefit.

Through our purchasing group, NADFS members can:

- Use our **online quoting system** to shop for E&O coverage quickly
- Access carriers who understand the divorce and family law space
- Avoid the typical underwriting barriers that make coverage difficult to obtain
- Potentially secure more competitive pricing due to group purchasing power
- Save time, reduce administrative burden, and eliminate the hunt for willing insurers

### Why This Matters for Your Practice

E&O insurance is not optional. It is essential. But for many professionals in the divorce field, it is also:

- **Costly**
- **Hard to find**
- **Difficult to maintain**

By becoming a NADFS member, you remove those obstacles. You gain a **direct, streamlined path** to the coverage your practice requires—without the usual headaches.

**This alone can justify the value of membership.**

**Apply online: See the Menu at [NADFS.ORG](http://NADFS.ORG)**



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## CHAPTER 4

Providing the World's leading cybersecurity solutions for **NADFS Member** attorneys and professional offices.

 **ZIMPERIUM** **APPGUARD**

# Protect Your Mobile Devices








Our members—lawyers, mediators, financial planners, CPAs, and divorce-related consultants—are conducting a significant portion of their work on mobile devices. That makes smartphones and tablets the **primary attack surface** for cybercriminals and reinforces why mobile-specific protection like Zimperium MTD is essential in today’s professional environment.

Professionals in the divorce and family services field handle some of the most sensitive information in modern practice—financial disclosures, custody details, tax records, mental-health evaluations, and high-conflict communications. This combination of emotional intensity, high-value data, and vulnerable clients makes NADFS members prime targets for cybercriminals, disgruntled ex-spouses, and individuals seeking leverage or retaliation. With so much client communication and document sharing now happening on mobile devices, phones and tablets have become the primary point of exposure, and traditional security tools simply don’t protect them.

To safeguard both their clients and their professional obligations, NADFS members need modern, mobile-focused protection. **Zimperium Mobile Threat Defense (MTD)**—widely recognized as the world’s leading mobile security platform and trusted by government and military organizations for its advanced, on-device protection—provides real-time defense against the attacks most likely to compromise professionals today. Its military-grade threat detection, privacy-preserving design, and silent background operation make it an essential layer of security for any practitioner committed to confidentiality, compliance, and maintaining the trust their clients place in them.

**NADFS offers Zimperium MTD at a substantial discount to its members. See the Menu at [NADFS.ORG](https://www.nadfs.org).**

# Major Organizations Who Use Zimperium To Protect Their Offices and Staff

<b>Financial</b>	        
	        
<b>Public Sector</b>	            
	           
<b>Other</b>	           

## Protect Your Computers & Servers:



NADFS is committed to helping our members safeguard the highly sensitive information they handle every day. While Zimperium provides world-leading, military-grade protection for mobile devices—the most common point of attack in modern legal and consulting practices—**desktop computers and servers remain equally critical to secure**. That’s why NADFS also offers members a substantial discount on **AppGuard**, an award-winning cybersecurity platform trusted across government, enterprise, and high-security environments.

AppGuard protects Windows and macOS systems by preventing malware, ransomware, and zero-day exploits from ever launching, even when traditional antivirus tools fail to detect them. Its patented, autonomous containment technology stops attacks at the process level without slowing down systems or interrupting daily workflows. When combined with Zimperium’s advanced mobile threat defense, **NADFS members gain true 360-degree protection across every device they use—phones, tablets, laptops, desktops, and servers**. Together, these solutions provide a modern, layered defense that strengthens confidentiality, reduces risk, and supports the professional standards our members uphold.

AppGuard may be purchased online at [NADFS.ORG](https://NADFS.ORG)

AppGuard is Currently Protecting Major Corporations Around the World



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## CHAPTER 5

### Discounted Business Services

Featuring:

#### Complete Payment Solutions For Small To Mid-Size Businesses

A fully customizable credit card and payment processing services company committed to helping you figure out the best solutions for your business.



# NO FEE CREDIT CARD PROCESSING

NADFS is proud to offer members **free credit card processing through FullPay**, with no signup fees and no barriers to getting started. FullPay is a fully customizable payment processing platform designed for small and mid-size professional service businesses—**exactly the profile of NADFS members**. It supports all major credit and debit cards, handles point-of-sale, online, and mobile payments, and integrates seamlessly across industries. FullPay also provides advanced fraud protection, risk monitoring, analytics, and chargeback management, giving members a secure, streamlined, and professional-grade payment solution without the typical upfront costs.

For NADFS professionals—attorneys, mediators, financial planners, CPAs, and consultants—this benefit translates into **lower operating costs, faster onboarding, and a more modern client experience**. Full Pay's platinum-level support, customizable integrations, and reputation for delivering better rates than many banks make it an exceptional value. By eliminating signup fees and offering a frictionless setup, NADFS ensures its members can accept payments quickly, safely, and efficiently, while keeping more of what they earn. This partnership strengthens your practice's financial operations and enhances the professionalism clients expect.

[For More Information See NADFS.ORG menu.](#)

# BECOME A NADFS MEMBER TODAY

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## CHAPTER 6

Membership Information  
and Frequently Asked  
Questions



# NADFS APPLICATION

NADFS MEMBERSHIP APPLICATION	
<b>Attorney Application</b>	
Full Name:	First: MI Last:
Firm Name:	
Office Address:	# Street: Suite: City: Zip:
Communications:	Office #: Mobile #: Email:
Primary Contact Person:	Office #: Ext: Mobile #: Email:
Website:	URL:
State Bar #:	State: Bar #:
Year Admitted to the bar	Year:
Primary Practice Areas:	Areas:
Percent of Practice in Family Law	%
Does your firm offer Collaborative Divorce	<input type="checkbox"/> Yes <input type="checkbox"/> No
Number of Attorneys In Your Firm	# _____
<b>Divorce Professional Services Provider Application</b>	
Full Name:	First: MI Last:
Firm Name:	
Office Address:	# Street: Suite: City: Zip:
Communications:	Office #: Mobile #: Email:
Primary Contact Person:	Office #: Ext: Mobile #: Email:
Website:	URL:
Primary Discipline (check all that apply)	<input type="checkbox"/> Mediator <input type="checkbox"/> Divorce Coach <input type="checkbox"/> Counselor/Therapist <input type="checkbox"/> Parenting Coordinator <input type="checkbox"/> Financial Specialist <input type="checkbox"/> ADR Professional <input type="checkbox"/> Child Specialist <input type="checkbox"/> CPA <input type="checkbox"/> CDFA <input type="checkbox"/> Financial Planner <input type="checkbox"/> Communications Coach <input type="checkbox"/> Other: _____
Licenses/Certifications	Type and/or #:
Years in Practice	
Percentage of Work Related to Divorce and/or family matters.	_____%
Number of Practitioners in Your Firm	# _____

See the Membership Agreement at [NADFS.ORG](http://NADFS.ORG) Menu

# MEMBERSHIP FREQUENTLY ASKED QUESTIONS

**What Does It Cost To Become a NADFS Member?** As this is our inaugural year, we are offering **Founding Members (2026 Enrollees)** the opportunity to join NADFS for life-time membership at \$50.00 per person, per year. We are a non-profit organization with our own purchasing group. Membership fees are used for association's operations, administration and marketing to the legal and divorce profession community.

**Why is the Membership Fee So Low?** We anticipate a large volume of inquiries at **InsuredSupport.com** by prospective clients that are not currently affiliated with a NADFS member as we are a new organization. There will be a high demand for people seeking to insure child and spousal support who must align themselves with an NADFS Member in order to qualify for a Certificate of Insurance under the NADFS Master Policy. The greater our Membership base, the better we will be able to serve the families of divorce seeking to insure their financial stability.

**Why Is It Beneficial For You To Become A Founding Member in Your State?** NADFS members will receive potentially thousands of new client referrals from NADFS. As we build our Member base, any practice can facilitate a new referral anywhere in their state as there is no requirement to meet with the new client face-to-face. All the legal work required can be done electronically by a NADFS Member, charging reasonable and customary fees for such services.

**Why Is It Important To Facilitate the Growth of the CLIPMSA Program?** Looking at all the possible insurance claims that could be associated with a marital settlement agreement (life, disability, involuntary unemployment) our CLIPMSA involuntary unemployment insurance offering will by far have the greatest claims frequency. To maintain insurance company underwriting commitments it will be our duty to ensure a high flow of insurance premium volume under the CLIPMSA Program to assure it is financially viable for the insurance company. This is the reason we offer CLIPMSA to the public, and not just to client of our Members, with the caveat the public must work with a NADFS Member to qualify. This is good for the financial stability of the program and a significant benefit to your practice to take on new, low-effort, fee producing clients.

**How Does A Membership in NADFS Help Non-Attorney Members?** The rule for CLIPMSA coverage qualifications is that one of the parties must be working with a NADFS Member to qualify for the insurance. There are many divorce professional specialties that are not lawyer related. Family counselors, CPAs, Financial Planners, Emotional and Spiritual counselors, Child counselors, and mediators. Any of these divorce associated professions can apply for NADFS Membership because often, some aspect of the counselling involves financial stability and payment of child support. It is a significant benefit to these practices to make CLIPMSA available to their clients. In this case the client can use their current attorney to complete the marital settlement agreement CLIPMSA Addendum. If the client does not currently have an attorney, the client can be referred to a NADFS Member attorney in the same state. A NADFS Membership is a valuable resource and tool for divorce professionals to use within their practice and be a step above competitive services in their area with more to offer prospective clients.

**What is the NADFS National Directory?** As this is our foundational year, the Directory is a work in progress. As each Member joins, we will add them to our national directory for members of the public looking to align themselves with a NADFS member to qualify for the CLIPMSA insurance program. Once there is at least one Member in each state, we will make the Directory available online at InsuredSupport.com. Until such time, we will make the referral to the applicant. Being a Founding Member and first on the National Directory for your state is very beneficial if you would like to build your practice as all of the legal work necessary can be done electronically as long as the applicant and the attorney are in the same state.

**Why Does NADFS Offer Programs to Protect NADFS Members?** The primary focus of NADFS is to financially stabilize as many families in America as possible to deal with the decades-old problem of non-payment of support and the social and financial impact it has in so many areas of our society. We the support and participation of the family law and divorce professional community to make this possible. The more benefits we can provide to encourage membership in NADFS the more success we will have in our mission. Therefore, E&O insurance, cyber security, and financial services are currently available to encourage membership.

**Can Family Law Bar Associations, Retired Judges or Government Support Agencies Become Members?** Yes, we encourage such membership. NADFS will be offering seminars, webinars, and continuing education classes soon which will be beneficial to bar associations and government agencies.

**More Questions?** Please direct all inquires to [info@NADFS.ORG](mailto:info@NADFS.ORG)