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## **FAMILY MEDIATION**

**Names of parties (please insert):**

.....and .....

**FINANCIAL STATEMENT  
OF**

.....

### **GUIDANCE NOTES FOR COMPLETION IN MEDIATION**

**Please read carefully the notes on the next page  
before completing the statement.**

**GUIDANCE NOTES FOR COMPLETION IN MEDIATION**  
**Please read these notes carefully before completing the statement.**

1. Decisions regarding finance on separation or divorce can only be effectively made once there has been full and frank disclosure of all financial information on a **world-wide** basis. This applies whether working through the court, solicitors or mediation. Your partner will be asked to provide the same information in relation to his or her financial circumstances. The information provided will be exchanged.
2. **All documents requested in this form must be provided in order to meet nationally agreed standards. The required documents are detailed at questions 1.13, 1.14, 2.1.3, 2.2, 2.3, 2.5, 2.14, 2.16, 2.18 and 2.20.** You may also attach any other documents necessary to clarify or explain any information that you provide.
3. **Any material non-disclosure or inaccuracy could in some cases result in the outcome subsequently being set aside by the court. In any event, you may be required to swear as to the accuracy and completeness of the information provided, with all the implications of ensuring the truth of a sworn document.**
4. Please complete this form as fully as possible. If exceptionally any information is unknown or uncertain at this stage, please indicate this clearly on the document, for example by putting a question mark in the margin. In that event, the form will need to be amplified as the mediation progresses, before any final decisions can be made. If any section does not apply to you please insert N/A.
5. The information provided should relate to what you own or in which you have an interest. If you own property or goods jointly with any other person, then for the purpose of this form please insert your interest as 50% of the value of that property or sum. If however the property or other asset is held in specific unequal shares, the appropriate percentage of your interest should be stated.
6. You are not expected or required to obtain information from your partner, or to check data with him or her. There is no objection to doing so if this is what you both wish.
7. Where necessary, please continue on a separate sheet, marking the top of the sheet with the relevant paragraph number.
8. In reflecting expenditure and debts, please ensure that these are not duplicated. For example, various recurring expenses may be paid by credit or store cards. These should only be entered once in the form.

**Please note the following important matters:**

- (i) **If you do not own or co-own the family home, but your spouse does, then it may be necessary and appropriate to register your occupational interest. This protects your right of occupation against the property being sold or charged.**
- (ii) **If any property is jointly owned, it will usually pass to the survivor automatically on death. If this consequence is not required, steps can be taken to fix an interest in the property by holding the property as “tenants in common”. That interest can then be bequeathed to anyone else.**

**These matters may be discussed in mediation, and can be done by agreement; but they are sometimes done unilaterally through one's own solicitor if there is any sense of urgency and concern.**

- (iii) **You are recommended to obtain individual legal assistance in completing this form and any attached outgoings/expenses schedule and the prescribed essential documents, and in considering your personal circumstances generally.**
- (iv) **This financial statement follows the substance of Form E (Ancillary Relief Rules). If the information provided is required for court proceedings, it (or a Court form) will have to be fully completed with any missing information, any further information required for the court form will need to be added, and the document will have to be sworn. Your solicitor will be able to guide you as to those requirements.**

**Part 1: General Information**

1.1	Full name	
1.2	Date of birth	
1.3	Date of the marriage	
1.3.1	Date cohabitation started (if applicable)	
1.4	Occupation	
1.5	Date of the separation (if applicable)	
1.6.1	Date of the Petition (if filed)	
1.6.2	Date of Decree Nisi (if granted)	
1.6.3	Date of Decree of Judicial Separation (if granted)	
1.6.4	Date of Decree Absolute (if made)	
1.7	If you have remarried or intend to remarry please give the date of your remarriage or intended date of remarriage.	
1.8	Do you live with another person?	Yes <input type="checkbox"/> No <input type="checkbox"/>
1.9	Do you intend to live with someone within the next 6 months?	Yes <input type="checkbox"/> No <input type="checkbox"/>
1.10	Please set out below the full names and dates of birth of any children whom you regard or have treated as part of your family stating with whom they live.	
1.11	Please give details of the state of health of yourself and the children	

1.12	What are the present and any proposed future educational arrangements for the children?	
	Name	Present arrangements
		Future arrangements

1.13	Please give details (including date) of any child support assessment made in relation to any child stated, or Child Maintenance Orders made by the Court which are currently in force and <b><i>annex copies of the assessments or Orders</i></b> to this statement.

1.14	If you are seeking to vary an Order already in existence, please give details of the Order that is to be varied and <b><i>attach a copy of the Order</i></b> .

1.15	If there is any other litigation between you and your partner, please give details. (In which Court is it pending, what is the matter number and what is the nature of the case?)

1.16	Please state your current address and give the full names of all occupants of that property other than yourself. Who owns it? Please say if you rent or occupy it on any other basis.

**Part 2: Financial details: Realisable assets**

2.1	Set out below the following information in relation to the <i>family home</i> (the last “matrimonial home” occupied by you and your partner)	
2.1.1	Property name and address	
2.1.2	Land Registry Title number	
2.1.3	Current market value ( <i>Attach copy of any valuation obtained within the last 6 months, otherwise please estimate the value. Also attach a copy of the most recent mortgage statement.</i> )	
2.1.4	Mortgagee’s name and address	2.1.5 Type of mortgage
2.1.6	Balance outstanding on any mortgage	
2.1.7	Total equity in the property (i.e. market value less the balance owing on any mortgage)	
2.1.8	The nature and extent of your interest in the equity in the family home. If you and your partner are joint owners, take 50% of the total equity for this purpose.	
<b>Total “A”</b> (Value of your interest in the family home)		£
2.2	If you have any interest in any <i>other property, land or buildings</i> , please set out below the same information as requested in 2.1.1-2.1.8 above. (Continue on a separate page if necessary.) ( <i>Attach copy of any valuation obtained within the last 6 months, otherwise please estimate the value. Also attach a copy of the most recent mortgage statement.</i> )	
<b>Total “B1”</b> (Value of your interest in all other property, land and buildings)		£

2.3	Set out below the following information in relation to every <b>bank, building society, National Savings account or other account</b> in credit in which you hold or in respect of which you have an interest including PEPs, ISAs and TESSAs. For joint account(s) give the name of the other account holder(s). <b>Please attach last 12 months statements for each account listed.</b> Continue on a separate sheet if necessary.				
Name of bank, building society or other account including branch name	Type of account e.g. current, deposit etc	Account number	Name of other account holder(s) if applicable and extent of share	Balance at date of this statement	Total current value of your interest in the account
<b>Total "B2"</b> (Total value of your interest in all accounts listed in 2.3)				£	

2.4	Set out below details of all <b>stocks, shares, gilts and other quoted securities</b> which you hold or have an interest in giving the name of the holding, the type of the holding and the current value. Do not include dividend income as this will be dealt with later in this form.			
Name	Type	Size	Current value	Total current value of your interest
<b>Total "B3"</b> (Total value of your interest in all stocks, shares, gilts and other quoted securities)			£	

2.5	Set out below details of all <i>insurance policies</i> that you hold or in respect of which you have an interest (including those that do not have a surrender value). <b>Please attach surrender value quotations.</b> Continue on separate sheet if necessary.			
Policy type and details, company and policy no.	Amount/details (if policy charged)	Maturity date	Surrender value	Total current value of your interest
<b>Total "B4"</b> (Total value of your interest in all insurance policies)			£	

2.6	Set out below details of all <i>National Savings Certificates</i> which you hold or in respect of which you have an interest giving the name of the issue, the nominal amount and current value, and the current value of your interest if jointly held.			
<b>Total "B5"</b> (Total value of your interest in all National Savings Certificates)			£	

2.7	Give details of all <i>National Savings Bonds (including Premium Bonds)</i> that you hold including type of bond, bond holders number, current value and current value of your interest if jointly held.			
<b>Total "B6"</b> (Total value of your interest in all Bonds)			£	

2.8	Set out below details of all <i>debts owed to you</i> including sums owed in Director's or Partnership accounts or sums owed to you by family members giving a brief description of the debt and the current outstanding balance.
<b>Total "B7"</b> (Total value of your interest in all debts owing to you)	£

2.9	If you hold any substantial sums of cash (over £300), please state the amount, where it is held and the currency that it is held in.
<b>Total "B8"</b> (Total of all your cash)	£

2.10	Set out details of all <i>personal belongings</i> that are individually worth more than £500. This should include items such as cars, jewellery, pictures, collections of any value and valuable furniture and house contents. Do not give the replacement or purchase cost but only the current value if sold.	
	Item	Sale value
		Estimated current value of your interest
<b>Total "B9"</b> (Total value of your interest in all personal belongings)		£



2.11	Set out below details of any <i>other realisable assets</i> you have. (These may include Unit Trusts, investment trusts, commodities, futures, business expansion schemes. This is not an exhaustive list and you must list any other realisable assets here.)	
	Type of asset	Total current value of your interest
	<b>Total "B10"</b> (Total value of your interest in all other realisable assets)	£

**Summary of your assets as listed above**

	Asset	Value of interest
"A"	Net value of your interest in the family home (2.1)	
"B1"	Net value of your interest in any other property (2.2)	
"B2"	Total value of your interest in accounts listed (2.3)	
"B3"	Total interest: stocks, shares, gilts and securities (2.4)	
"B4"	Total interest in insurances (surrender value) (2.5)	
"B5"	Total of your National Savings Certificates (2.6)	
"B6"	Total National Savings Bonds (incl. Premium Bonds) (2.7)	
"B7"	Total debts, loan accounts etc. owed to you (2.8)	
"B8"	Total cash (2.9)	
"B9"	Total value of personal belongings as listed (2.10)	
"B10"	Total of any other realisable assets as listed (2.11)	
"A/B"	<b>Total of all assets listed above</b>	£

## Liabilities

2.12	Please detail your <i>liabilities</i> , excluding mortgages already dealt with above, but including monies owed on credit cards, store cards, bank overdrafts and loans, hire purchase agreements etc. Please include and identify <i>contingent liabilities</i> that may or may not accrue in the future, such as guarantees given, disputed claims etc.		
Liability (to whom owed and terms of loan/debt)	Total debt owing	Monthly repayment	Your share of the liability
<b>Total "C1": Total value of all your liabilities</b>		£	

2.13	If on disposal of any assets referred to in this form Capital Gains Tax (CGT) would be payable, please estimate such CGT. If you are uncertain whether a sale of any asset would attract a payment of CGT, please insert "not known".	
Asset	Estimated CGT	Your share of the CGT
<b>Total "C2": Total value of your share of Capital Gains Tax liabilities</b>		£

**Your net personal assets**

Total net personal assets (“A/B”) above		£
Your total liabilities (“C1” above)	£	
Your total CGT liability (“C2” above)	£	
Total liabilities (“C1” + “C2”) = “C”	£	
Deduct total liabilities “C”		£
<b>Net value of your personal assets (“A/B” - “C”) = “D”</b>		£

**Business Assets**

2.14	Please list all your <b><i>business interests</i></b> . For each business, state (1) its name and nature; (2) your estimate of the current value of your interest; (3) any possible CGT payable on disposal; and (4) the basis of your valuation. In relation to each business interest, state (5) the total current net value of your interest. (Continue on a separate page if necessary.) <b><i>Please attach a copy of the last 2 years accounts and any other document on which you base your valuation.</i></b>
<b>Total “E”</b> (Total value of all your interest in business assets)	
	£

2.15	List any <b><i>directorships</i></b> you hold or held in the last 12 months

**Pensions (including SERPS - the State Earnings Related Pension Scheme -  
but excluding Basic State Pension)**

2.16	Please reply <i>for each of your pension schemes</i> . Continue if necessary on a separate sheet of paper, copying this page for each scheme. If you have made Additional Voluntary Contributions or any Free-standing Additional Voluntary Contributions to any plan or scheme, please give separate information if the benefits that relate to such contributions are separately recorded or paid.  If information is not available, please estimate when it will be available and <i>attach a copy of the letter to the Pension Company or Administrators from whom the information was sought. Please also attach any pension valuation received for each scheme.</i>	
2.16.1	Name and address of scheme, plan or policy	
2.16.2	Number of scheme, plan or policy	
2.16.3	Type of scheme, plan or policy (e.g. final salary, money purchase or other)	

<b>CETV - Cash Equivalent Transfer Value</b>		
2.16.4	CETV (Cash Equivalent Transfer Value)	£
2.16.5	Lump sum payable on death in service before retirement	£
2.16.6	Lump sum payable on death in deferment before retirement	£
2.16.7	Lump sum payable on death after retirement	£

<b>Retirement benefits</b>		
2.16.8	Earliest date when retirement benefit can be taken	
2.16.9	Estimated lump sum and monthly pension payable on retirement, assuming you take the maximum lump sum.	
2.16.10	Estimated monthly pension without taking a lump sum	

<b>Spouse's benefit</b>		
2.16.11	Spouse's benefit on death in service	
2.16.12	Spouse's benefit on death in deferment	
2.16.13	Spouse's benefit on death in retirement	
2.16.14	State whether such pension would be lost on divorce	

<b>Dependant's benefit</b>		
2.16.15	Dependant's benefit on death in service	
2.16.16	Dependant's benefit on death in deferment	
2.16.17	Dependant's benefit on death in retirement	

2.16.18	Extent of Additional Voluntary Contributions made	
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<b>Total "F":</b> The total current value of all your pensions (CETV)	£
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**Other assets**

2.17	<p>Give details and values of <i>other assets not listed above</i>. Please remember that disclosure must be world-wide. Include for example (this list is not exhaustive):</p> <ul style="list-style-type: none"> <li>• Unrealisable assets.</li> <li>• Share option schemes (stating estimated net proceeds if options could be exercised now and whether Capital Gains Tax or Income Tax would be payable).</li> <li>• Trust interests (including interests under a discretionary trust) with estimated value of your interest and when it is likely to become realisable. If you say it will never be realisable or has no value, please give your reason.</li> <li>• If you are likely to receive any asset in the foreseeable future, such as by way of inheritance, please state the value of such asset and give an estimate date when it will be received by you.</li> <li>• Assets held by a third party on your behalf.</li> </ul>
<b>Total "G":</b> The total value of your other assets	
£	

**Total net assets**

Net personal assets "D"	£
Total business assets "E"	£
Total value of pensions "F"	£
Total value of other assets "G"	£

<b>Total value of net assets (excluding pensions)("H")</b>	£
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<b>Total net value of all assets (including pensions)("I")</b>	£
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## Income

2.18	Give details of your gross and net <i>earned income</i> in the last financial year and in the current financial year from all forms of employment. <b><i>Please attach your last three payslips and your P60 for the most recently completed financial year</i></b>			
	Last financial year		Current financial year (estimated for the whole year)	
Name of employer and nature of income (e.g. salary, bonus)	Gross	Net	Gross	Net

2.19	Give details of the value of all <i>benefits in kind, perks or other remuneration</i> not disclosed elsewhere received in the last and the current financial year.		
	Last financial year		Current financial year (estimated for the whole year)
Nature of income			

2.20	If you are <i>self employed or in partnership</i> , detail: (a) the annual net profit or loss for the last 2 accounting years; (b) your share of this figure; (c) tax paid to date of the last Accounts; and (d) the estimate of income since that date. State the date on which your accounting year begins. <b><i>Please attach copies of the last two complete years Accounts.</i></b>		

2.21	<b>Investment income</b> (e.g. dividends, interest). Give details of net income received in the last financial year and the current financial year and indicate the investment asset through which the income was paid and whether it was paid gross or net of income tax. You need not calculate tax that may arise.		
	Nature and source of income	Gross or net	Last year
			Current year

2.22	Please provide details of all <b>State Benefits (including State Pension)</b> received by you in the last 52 weeks, specifying the nature and amount of the benefits.

2.23	Provide below details of <b>any other income</b> received by you from any source in the last 52 weeks.

2.24	Please state (a) your total current net annual income from all sources, adding the totals in Paragraphs 2.18 to 2.23 inclusive; and (b) your estimate of your net income from all sources for the next 52 weeks.	
	(a) Total current annual income	£
	(b) Estimate for next 52 weeks <b>("J")</b>	£

<b>2.25</b>	<b>Summary of financial information</b>	
	Net value of your interest in the matrimonial home	"A" £
	Total current value of all your interest in the other realisable assets	"B" £
	Total net value of your liabilities	"C" £
	Total net value of your personal assets	"D" £
	Total current value of your interest in business assets	"E" £
	Total current value of your pension or transfer values	"F" £
	Total value of your other assets	"G" £
	Total value of your net assets (excluding pensions)	"H" £
	Total value of your net assets (including pensions)	"I" £
	Your estimated net income for the next 52 weeks	"J" £

Part 3

**3.1 *Income needs:*** State your current annual expenditure and your reasonable future annual income needs of yourself and any children living with you, or provided for by you. ***See the attached schedule of annual expenditure, which may help you to formulate these figures.***

Summary of present annual expenditure	Summary of future income needs

**3.2 *Capital needs:*** If you need any capital items (now or in the foreseeable future), please set these out with the estimated cost (specifying children’s capital needs separately). **N.B. If this has already been listed elsewhere in this Form “E”, it need not be repeated here.**

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Part 4: Other information

4.1	State whether there has been any significant change in your net assets during the last 12 months, including assets held outside England & Wales (e.g. closure of any bank or building society accounts).



4.2	Give brief details of the standard of living enjoyed by you and your spouse during your marriage ( <i>or partner during your relationship</i> ).
4.3	Have you, your partner or anyone else made any particular contributions to the family property and assets or outgoings, or to the family life (e.g. looking after the home or caring for the family) that you think should be taken into account? Please describe the contribution briefly, the amount, when it was made and by whom.

4.4-5	Other factors may be relevant to financial resolution. If you feel that any of these apply, and you would like to consider whether it is relevant to take them into account, <b><i>please tick</i></b> accordingly.(This list is not exhaustive). Supplementary information may later be needed.	
Your or your spouse's (partner's) earning capacity (present or future)		
Change in standard of living		
Health considerations or disabilities		
Benefits that may be lost in the event of divorce (e.g. pension)		
Redundancy, retirement or other expected change of income		
Pre-marriage or other agreements		
Inheritance prospects		
Behaviour or conduct that it would be unfair to disregard (only taken into account in very exceptional circumstances)		
Contingent liabilities		
Any other circumstances (please indicate very briefly)		

4.6	If you have remarried (or intend to) or are living with another person (or intend to), please give brief details, as far as these are known to you, of his or her (a) income and (b) assets.

**I confirm that the information given in this form is a full, frank, clear and accurate disclosure of my financial and other relevant circumstances of which I am aware.**

<b>Signed</b>	
<b>Date</b>	

**Please note: The information in this form may have to be sworn as correct, for example if this information is later needed for Court purposes. See guidance notes above.**