

Financial details

This is the list of financial documents and details that you will need to bring to your solicitor.

Your home

If you own your own home, please give the following details:

- Your full address and title Number at HM Land Registry (if known).
- In whose name is the property held (eg, solely your name, your spouse's or joint names)?
- What do you think it is worth now?
- When was it purchased?
- If there is a mortgage, who is the lender?
- What is the account number?
- How much is owed to the lender (you may have a redemption statement that will give this figure)?
- Who pays the mortgage instalments?
- Are there any other loans secured against your home? If so, give details.
- What sort of mortgage is it? (eg, capital and interest/repayment mortgage, endowment mortgage or interest only mortgage)?
- Do you want to stay in/move back into the home?

History of house purchases

It may only be possible to do this in outline, and it may not be absolutely essential, but please give details of all the houses you have owned during the marriage, how they were paid for and what they were bought and sold for.

Endowment policies

Please give details of all endowment policies, including:

- the surrender value of each (this can be obtained from the company direct);
- whether the life assured is in your sole name or joint names;
- the amount of life cover;
- what type of policy it is (low cost endowment, convertible, with profits etc); and
- when does the policy mature?

Term assurance

What life assurance policies are there other than endowment policies, including information about:

- whose life is insured (eg, sole life or joint lives);
- when does the term end; and
- what is the amount of life cover?

Other properties

If you own other properties, please give similar details as above.

Savings

Please give details of all savings, to include:

- value of share portfolio (it may be easiest to get the details direct from a stockbroker if you have one);
- premiums bonds;
- investment bonds;
- national savings certificates;

- unit trusts;
- investment trusts; and
- commodities/futures.

Pensions (excluding State pensions)

Give details of your pension interests including:

- name and address of scheme, plan or policy;
- number of scheme plan or policy;
- type of scheme plan or policy;
- earliest date retirement can be taken;
- bid or transfer value;
- lump sum payable on death before retirement;
- lump sum payable on death after retirement;
- the lump sum payable on leaving active membership of the scheme but before retirement;
- the estimated maximum lump sum payable on retirement (if known);
- your estimated monthly pension on retirement (if known);
- spouse's or dependant's pension payable on your death.

Business Interests

If you have business interests, give full details including:

- name and nature of your business;
- your estimate of the current value of your business; and
- your estimate of any capital gains tax payable on disposal.

Trust interests

If you are the beneficiary or potential beneficiary of a trust (including a discretionary trust) state the estimated value of your interest and when it is likely to become realisable.

If you have any asset that is likely to be received in the foreseeable future, such as an inheritance, give details.

Income

Give details of your gross and net income in the last financial year and in the current financial year.

Give details of any benefits in kind, perks or other remuneration in the last financial year and the current financial year.

If you are self-employed or in partnership, give details of the annual net profit or loss for the last two accounting years, your share of this figure and the tax paid to the date of the last accounts and your estimate of income since that date.

Investment income

Give details of net income received in the last financial year and in the current financial year including:

- dividends;
- interest on bank or building society accounts;
- State benefits (including pension if receiving it); and
- child benefit.

Bank accounts and building society accounts

Please list all bank, building society and national savings accounts that you hold or have an interest in, including Tescos. Information should include:

- whose name the account is in (sole name or joint name);

- account number and bank details; and
- what the current balance of those accounts is (or overdraft details).

Liabilities

Give details of any liabilities you have (exclude mortgages on the property dealt with above) including:

- credit card balances (including the names of the card holders);
- store cards (including the names of the card holders);
- bank loans; and
- hire purchase agreements.

Your spouse's position

Please give as much information (as above) as you know about your spouse's financial position.