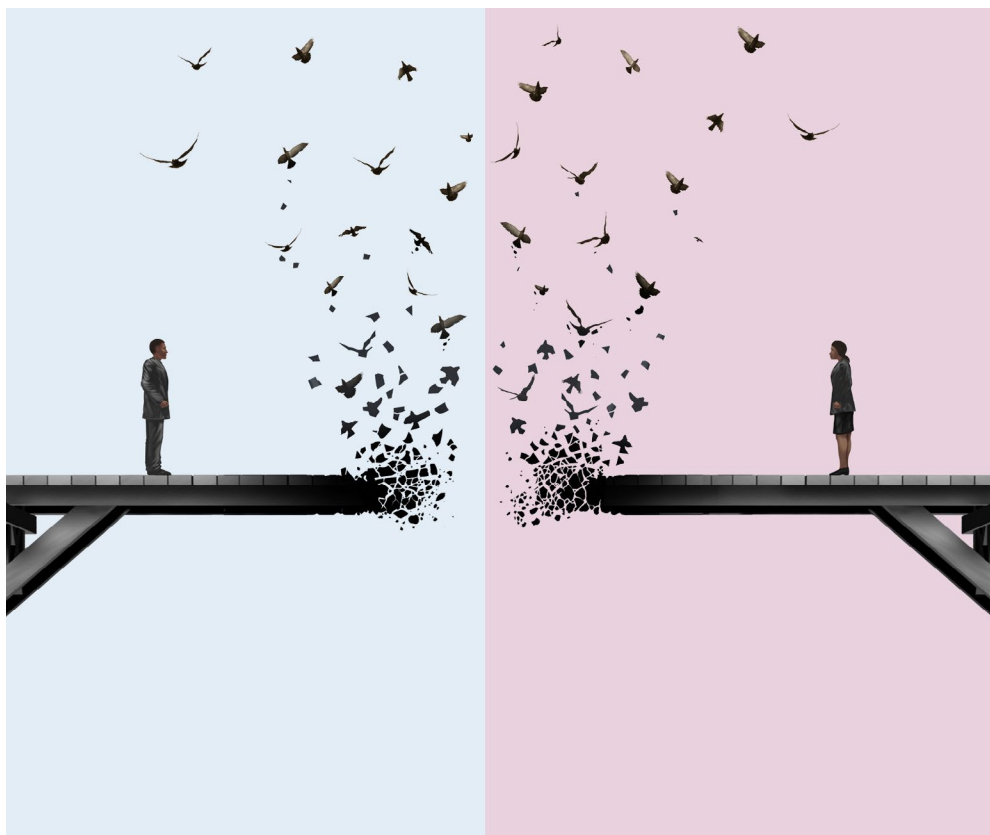


Divorce Guide

HOW TO PREPARE FOR YOUR DIVORCE



Disclaimer: The contents of this document are not meant to serve as legal advice. It should only be used as a resource for educational purposes. In no way does this guarantee specific results or form an solicitor-client relationship. If you are in need of legal help based on your specific circumstances, please consult with a family law attorney.

A note from Kirsten Bennett:

Each year, thousands of couples or separating families apply to the courts for help in resolving disputes over their divorce - from deciding who should retain the family home to how the pensions should be shared.

These applications (or lack of clarity around them) can cause excess stress at an already emotionally tumultuous time.

In this short guide we lay out some the key issues to consider, and how you can best prepare for the first steps in your divorce and navigate the process as swiftly and amicably as possible.

I established Lund Bennett Family Law in 2012 and we are one of the leading specialists in divorce and children law.

Our firm is independently rated 5* by Review Solicitors as we offer tailored support and advice to guide you through your dispute and get the best results for you. Choosing the right family solicitor is one of the most important decisions you will make.

If you would like to discuss your personal circumstances, my team and I are waiting to offer expert advice and friendly support. **You can schedule an appointment here or telephone 0161 924 0079 or email kirsten@lundbennett.co.uk.**

All the best,

Kirsten



Pre-divorce

An essential checklist when taking the first steps

Spend some time seeking clarity before making this final decision. We can signpost you to Relate or recommended counsellors in your locality.

Create a separation plan setting out a monthly financial budget, living arrangements and the interim child arrangements. [in small text] N.B. You will not lose any claim on the value of the property if you chose to live elsewhere during the divorce negotiations)

Talk to your children about the impending divorce We can put you in touch with child centered counselling for additional support if needed.

Prepare a list of questions to ask your divorce solicitor including "What time estimates would you advise" "What reasonable costs will be incurred"

Collate your financial information. Review both of your assets, pensions, debts, income etc. We have annexed a list to this guide of the most commonly required documentation.

Meet your accountant or financial advisor to obtain some initial advice on any financial and tax consequences when potentially dividing any of your assets

Change passwords on personal accounts including your phone, laptop, social media and email.

Inventory the household items to help facilitate discussions on how these can be shared

Update your Will. By default your spouse will inherit your entire estate if you die without a Will regardless of whether you are going through a divorce.

During the divorce

A step-by-step guide to your divorce

Decide whether you will apply jointly or solely for the divorce. The process of the legal divorce can take around 6 months as a minimum. The first step is to file your divorce petition with the court.

N.B. If you have applied jointly and your spouse stops co-operating, you will be able to continue with the divorce as a sole applicant.

Apply for a conditional order of divorce. After the court has filed a notice of divorce, and a response has been received then an application can be made for a conditional order of divorce. This is essentially to say that there is no reason why a divorce cannot proceed.

Negotiate your financial settlement. Negotiations can take place directly with your spouse, through mediation or obtaining the assistance of a solicitor advising you. It is important you are aware of your legal entitlements and what a fair financial settlement should look like in your case. It is key that you are financially protected now and into the future.

Obtain a consent order or financial order reflecting your financial settlement.

Once your conditional order of divorce has been pronounced by the Court you can make your financial settlement legally binding. This is an essential part of your divorce. This can be completed by consent and drafted into a court document that is then lodged at court. Or following a contested financial court hearing, a Judge can make a final financial order for you.

Apply for a final order of divorce. You can apply for your final order of divorce any time after the period of 6 weeks and 1 day has passed since the date of your Conditional Order. The final order of divorce will bring your marriage to an end.

N.B. Don't shout about it. During your divorce your social media history can be brought into the court should matters turn contentious. Try and keep all emotions and frustrations off phones and laptops.

Post-divorce

A checklist of all matters once your divorce has finalised

Make sure you obtain a certified copy of your Final Order of Divorce. A solicitor can provide certified copies for you.

Transfer the deeds of any assets in accordance with your Financial Order. This may include transferring property deeds on your family home, or any other properties, transferring rights on vehicles. We can advise and signpost you to ensure that your financial order is implemented correctly.

Change your last name. There is no obligation to change your last name, however, you have every right to do so if you wish. Each organisation will have their own process and you will need to liaise with your bank, passport office, insurance companies etc. We have annexed a list of useful links to assist to help you – Annex B.

Implement any pension amendments. A share of pension assets may form part of your financial settlement and we will be able to advise you on the steps to ensuring that is implemented in accordance with the financial agreement.

Update your Will and estate planning. This is an important matter that will require some attention including updating any beneficiary designations on life policies you may hold.

Review your financial planning. Now might be a good time to work with a financial advisor to plan your new financial future moving forwards to ensure you are prepared for the years to come.

Start your co-parenting journey. A joint google calendar is a cheap and easy method to keep track of your children's school events, extracurricular activities, sports practices and social schedule.

You. The end of divorce proceedings can stir up all manner of emotions. Reflect on its impact, plan your future and goals. We'll connect you with trusted professionals for support in moving forward.



What's next

To ensure you are receiving the best possible outcome in your divorce our team of specialised solicitors are here to be by your side and guide you through this process.

Divorce is something that you are only going to have to go through once, so make sure you have the right team in your corner advising you on the strongest position you can achieve.

You can arrange a consultation with me at any time, in person, over the phone or via video call. We can discuss how to strategise the best results for you and build those foundations for your next stage of life.

I look forward to working with you.

Kirsten

Annex A

Included below is a list of financial documentation that you may need in order to assist with negotiations of your financial settlement. This list is not exhaustive and it will depend on the specific details of your case.

12 months bank or building society statements for all accounts held in your sole name or jointly with another.

Documentation for all other investments/shares held in your name or jointly with another.

Details of your pension arrangements and cash equivalent transfer values.

Statements for all liabilities including up-to-date redemption figures.

Information of all properties held in your name or jointly with another including mortgage statements.

Confirmation of your income position to include your last 3 months' payslips and your last year's P60.

Details of any other assets held in your name or jointly with another.

Annex B

Helpful Links Post-Divorce

Passport office - <https://www.gov.uk/changing-passport-information>

Change of name - <https://www.gov.uk/change-name-deed-poll>

HMRC - <https://www.gov.uk/tell-hmrc-change-address>

DVLA - <https://www.gov.uk/dvla-change-address>