
FINANCIAL DISCLOSURE



THE ESSENTIAL GUIDE
TO START THE FINANCIAL
DISCLOSURE PROCESS

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01 WHAT IS FINANCIAL DISCLOSURE?

Financial disclosure is the foundation of any fair divorce settlement. Whether negotiated privately, through mediation, arbitration, or the court process, you must exchange full, honest, and complete information.

This guide explains what you need, why it matters, and how to prepare without feeling overwhelmed.

You will complete:

1. Form E (if in court), OR
 2. A simplified "Form E-style" disclosure (if negotiating privately)
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02 WHY IS DISCLOSURE REQUIRED?

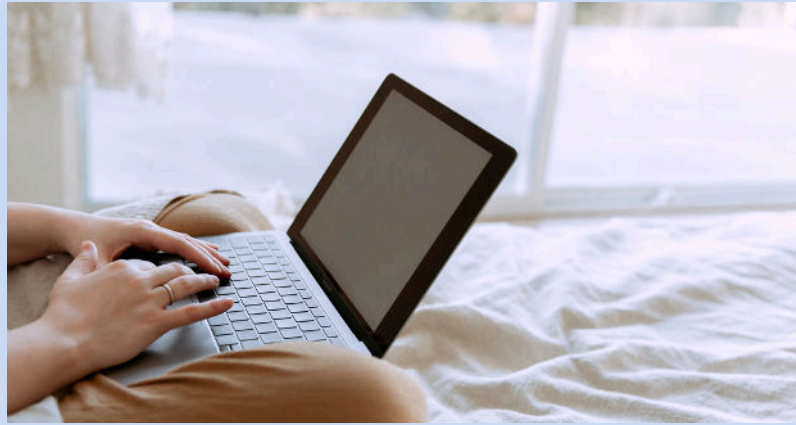
Because:

1. You cannot negotiate fairly without knowing the full picture
2. Solicitors cannot advise without it
3. Judges cannot approve a consent order without it
4. Hidden information can invalidate agreements

Key Principle:

Disclosure must be full, frank, and ongoing.





03 THE COMPLETE DISCLOSURE CHECKLIST

Below is the full list of documents typically required.

A. Personal Information

- 1.Full name, DOB, NI number
- 2.Address
- 3.Employment details
- 4.Payslips (3–6 months)
- 5.Latest P60
- 6.Passport/ID

B. Property (UK & Abroad)

For each property:

- 1.Address
- 2.Ownership share
- 3.Mortgage statement
- 4.Current property valuation
- 5.Tenancy agreements (if rented)
- 6.Service charges / ground rent

Key Questions:

- 1."Do we have any property that is not in my name but I have an interest in?"
- 2."Do I have property abroad that needs formal valuation?"

C. Bank Accounts

For ALL accounts, including joint and overseas:

- 1.Statements for the last 12 months
- 2.Savings and fixed-term accounts
- 3.Online-only accounts
- 4.Business accounts (if relevant)

D. Investments

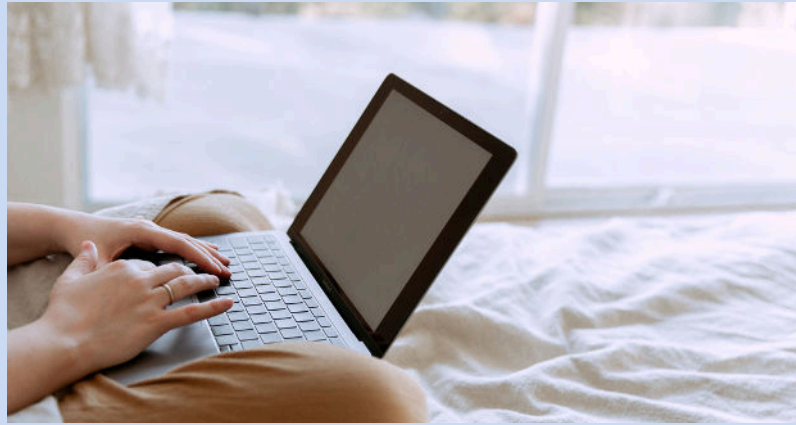
- 1.Stocks & shares
- 2.ISAs
- 3.Bonds
- 4.Premium bonds
- 5.Crypto assets
- 6.Offshore investment accounts
- 7.Venture capital portfolios

E. Pensions

- 1.Annual statements
- 2.CETVs (Cash Equivalent Transfer Values)
- 3.Defined benefit vs defined contribution breakdown
- 4.Overseas pensions

Key Question:

"Is my pension worth more than my property?" (Often yes.)



03 THE COMPLETE DISCLOSURE CHECKLIST

Below is the full list of documents typically required.

F. Business Assets

If you own or part-own a business:

1. Company accounts (2–3 years)
2. Management accounts
3. Valuation reports
4. Shareholder agreements
5. Dividend history
6. Director's loan accounts
7. Evidence of business debts

G. Trusts

1. Trust deed
2. Letter of wishes
3. Trustee details
4. Schedules of payments
5. Asset valuations
6. Distribution history

H. Debts & Liabilities

1. Credit cards
2. Personal loans
3. Business loans
4. HMRC debts
5. Overdrafts
6. Family loans

Key Question:

"Are any debts disputed, informal or disguised as loans?"

I. Income & Expenditure

A detailed monthly breakdown:

1. Housing
2. Utilities
3. Food
4. Travel
5. Child costs
6. Entertainment
7. Holidays
8. Health

04 ADDITIONAL SUPPORT FOR HIGH-VALUE & COMPLEX CASES

You may need:

- 1.Forensic accountants
 - 2.Business valuations
 - 3.Property experts
 - 4.Pension actuaries
- Trust specialists

05 INTERNATIONAL & OFFSHORE ASSETS

Disclosure must include:

- 1.Overseas property
- 2.Offshore companies
- 3.Foreign pension rights
- 4.Multi-currency accounts
- 5.International tax exposure



06 COMMON PITFALLS TO AVOID

1. "Forgetting" small accounts
2. Incomplete valuations
3. Unverifiable crypto assets
4. Not declaring overseas pensions
5. Undisclosed loans from family
6. Sudden changes in business income

These raise red flags with judges and solicitors.

07 . KEY QUESTIONS TO ASK YOURSELF

1. Have I provided everything?
2. Do my documents tell a consistent story?
3. Do I need expert valuations?
4. Could anything I've omitted be misinterpreted?
5. Do I understand my spouse's disclosure?

