



## Completing Form E

The purpose of this Stowe guide is to give you advice on how to complete Form E.

Form E is a compulsory document to be completed if you are making a formal application to the Court to sort out the financial arrangements upon divorce.

If your case is not in court proceedings, it is likely you will be asked by your solicitor to complete a Form E as it is a comprehensive way for both parties to show their financial information. This is known as voluntary financial disclosure.

Both parties to the divorce, whether it be on a formal or voluntary basis, complete a Form E which will be exchanged, reviewed and used to reach a financial settlement.

### What information is contained within the form?

The document consists of 28 pages and can appear daunting at first glance; however, most people are able to fill it out. At the back of the document, there is a comprehensive list detailing the documents to be attached (if applicable). These are likely to include property information, bank accounts, investments, life insurance policies, business interests, pensions and income details.

It is very important that the Form E is completed as accurately as possible with up to date information.

The form is divided into 5 sections. Section 2 is divided into 10 parts. Section 3 is divided into 2 parts. The remaining sections 1, 4 and 5 are stand-alone.

An overview of the form is as follows:

**Section 1** gathers general information about you, your children and your living arrangements.

**Section 2** is divided into 10 parts. Part 1 asks for financial information concerning property and personal assets. The first part concerns the family home and any other property interests. Within this section, the valuation of all properties will need to be obtained, together with details of the mortgage outstanding (if applicable) and the estimated costs of sale. Next, you are asked to provide details for all bank accounts and other savings and investments. You should include all accounts in your name, or jointly held with another e.g. if you have a joint account with your spouse, with another family member or friend. These must all be disclosed and the extent of your interests in the money in those accounts e.g. 50% or some other proportion. You should also include details of any monies owed to you, insurance policies, high values of cash and personal belongings as shown on the form.

Part 2 asks for details about any liabilities, bank loans, credit cards and any capital gains tax liability on the disposal of any of your personal assets.



Part 3 concerns details of your business interests and requests for copies of your business accounts for the last 2 years as well as details of any directorships you hold.

Part 4 deals with pensions whereby you are required to provide details of all pensions except the basic state pension. A recent statement showing the cash equivalent value of your pension will need to be obtained from the relevant pension provider. If your pension is in payment, it is often still possible to obtain a cash equivalent valuation for the pension from the pension provider.

Part 5 of the form details any other assets not captured elsewhere. This is likely to include share options, trust interests and any assets held on your behalf by a third party.

Parts 6 to 10 gather income information, be it from employment, self-employment, pensions or any other income.

Having completed Parts 1 to 10 of this section, you should be able to complete the financial details summaries page.

**Section 3** of the form gathers details about your income and capital needs and the needs of any children living with you. For example, a schedule of current and anticipated expenditure should be provided for both yourself and the children. You also need to set out your future requirements, for example, housing, a car and house contents.

**Section 4** provides an opportunity to note any other significant information or changes likely to occur relating to your finances which could have a bearing on your case.

**Section 5** would normally be completed by your solicitor as this is the section that explains to the Court what it is that you are asking by way of financial remedy. In voluntary disclosure, it is less important that this is completed, but within court proceedings, you must complete it because you are highlighting the relevant issues that you think the Court needs to take into account when deciding how to divide up your finances.

You should discuss this section with your solicitor to ensure you fully understand the orders you are asking the court to make by way of a financial settlement.

### Need more information?

Call our Client Care Team on **0330 838 7456** to speak with one of our specialist family lawyers or visit [www.stowefamilylaw.co.uk](http://www.stowefamilylaw.co.uk)