



# How to...

## Fill in a Form E



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## Your questions answered

**T**his Stowe talks: How to handbook explains how to complete your form E.

Divorce admin can be overwhelming, and there is lots of paperwork to complete. One of these is the Form E.

Before you start, it is helpful to get a copy of the form - on screen or paper - as you work through the details. We have included a link so you can access or download a Form E at the end of this handbook.

For ease, this handbook refers to marriage and ex-spouse, however the process is the same for people dissolving a civil partnership.

Please note that the information in this handbook is for general purposes only. Please seek legal advice about what to do in your specific circumstances.

### What is a Form E?

The Form E is a form used in financial proceedings during a divorce, which is completed by both parties, and sets out a comprehensive summary of your respective assets, liabilities, pensions and income.

While the forms are used in court proceedings, they are also commonly used when people resolve matters outside of court, such as negotiations through solicitors, and mediation.

## Why do you need to fill in a Form E?

You need to fill in a Form E, because it is important that you have a clear picture of your husband or wife's financial position before starting negotiations, ensuring you can receive appropriate legal advice. It also helps identify any areas of dispute, such as the value of assets like a property. If you are in court proceedings, the court will order the completion of a Form E.

## Preparing to complete the Form E.

The Form E is a thirty page document, and before you start, it is helpful to gather as much of the following information as possible:

- Any property valuations
- Mortgage statements
- 12 months of bank statements for each account
- Payslips
- Recent P60
- Valuations of assets such as cars, jewellery etc.
- Any credit or loan liabilities
- Business accounts if applicable
- Life insurance policies or valuations
- Pension details and Cash Equivalent Transfer Values
- Completed budget planner of living expenses and any expected capital needs, for example the cost to buy an appropriate new home

You will find a useful checklist at the end of the Form E called the [Schedule of Documents](#).

Do not worry if you cannot find all the paperwork, and some will not apply to you. Just gather what relevant information you can.

When completing the form, if a question does not apply to you, please put n/a.

## Filling in the Form E, section by section

The following is intended as a guide only to complete the Form E, and it is highly recommended you seek legal advice from a solicitor.

Download the Form E [here](#).



continued ...

Financial statement

This page covers top-level details about the financial statement you are making in the Form E.

The box at the top right of the page, titled: ‘To be completed by the relevant party’, needs to be completed by you.

Name of court is the name of the family court dealing with your case. If you have not been in contact with the court, leave blank.

Your case number is how the court can identify all the papers in your case. You will find your case number on any letters or documents about this case that you have had from the court.

If you have not been in contact with the court, leave blank.

Then move to the right hand side of the table. This section relates to information about your ex-spouse or civil partner. Your ex is the Respondent in this matter. Tick the boxes underneath as follows:

- Line 1: Tick whether your ex-partner is your spouse or you are in a civil partnership
- Line 2: Tick the box Respondent
- Line 3: You can ignore this line
- Line 4: Tick financial relief application

At the bottom of the page, if you have a solicitor, add their name and address to the box: This statement is filed by. It is advisable to check if your solicitor is happy with this before submitting the form.

If you do not have a solicitor, or are using a solicitor for occasional advice, you need to add your own name and address here instead.

Name of Applicant: This is **you**.

Name of Respondent: This is **your ex-spouse**.

On the left hand side of the page, there is a box with the word ‘of’ above it. You put your name in this box, as it is your financial statement.

Underneath it asks who the parties are - this is you and your ex-spouse.

You put your name in the first box and your ex-spouse’s name in the second. You are the Applicant in this matter.

Then for you, tick the boxes underneath as follows:

- Line 1: Tick whether you are the spouse or in a civil partnership
- Line 2: Tick that you are the applicant
- Line 3: You can ignore this line
- Line 4: Tick financial relief application

You must fill in this section.

**Financial statement**

- For a financial order under the Matrimonial Causes Act 1973/ Civil Partnership Act 2004
- For financial relief after an overseas divorce etc under Part 3 of the Matrimonial and Family Proceedings Act 1984/Schedule 7 to the Civil Partnership Act 2004

**To be completed by the relevant party**

Name of court	Case No.
Name of Applicant	
Name of Respondent	

Dated / /

(please tick appropriate boxes)

☐ Spouse ☐ Civil partner

**The parties are**

Who is the ☐ Spouse ☐ civil partner

☐ Petitioner ☐ Applicant ☐ Respondent in the divorce ☐ dissolution ☐ nullity

☐ (judicial) separation ☐ financial relief application

Applicant in this matter

Who is the ☐ Spouse ☐ civil partner

☐ Petitioner ☐ Applicant ☐ Respondent in the divorce ☐ dissolution ☐ nullity

☐ (judicial) separation ☐ financial relief application

Respondent in this matter

This form should only be completed in applications for a financial order (which can only be applied for as part of a divorce, dissolution, annulment or (judicial) separation in the High Court or family courts in England and Wales) or for applications for financial relief after an overseas divorce/dissolution etc. If the application is for any other financial remedy please complete Form E1.

This form should be used if the application is for the variation of an order for periodical payments where the applicant seeks the dismissal (immediate or otherwise) of the periodical payments order and its substitution with one or more of a lump sum order, a property adjustment order, a pension sharing order or a pension compensation sharing order. If you are making such an application, you must complete sections 1.14 and 5.1(e) of this form.

If the application is for any other variation of an order for a financial remedy please complete Form E2.

Please fill in this form fully and accurately. Where any box is not applicable, write 'N/A'.

You have a duty to the court to give a full, frank and clear disclosure of all your financial and other relevant circumstances.

A failure to give full and accurate disclosure may result in any order the court makes being set aside.

If you are found to have been deliberately untruthful, criminal proceedings may be brought against you for fraud under the Fraud Act 2006.

The information given in this form must be confirmed by a statement of truth. **Proceedings for contempt of court may be brought against a person who makes or causes to be made, a false statement in a document verified by a statement of truth.**

You must attach documents to the form where they are specifically sought and you may attach other documents where it is necessary to explain or clarify any of the information that you give.

Essential documents that must accompany this statement are detailed in the form.

If there is not enough room on the form for any particular piece of information, you may continue on an attached sheet of paper.

If you are in doubt about how to complete any part of this form you should seek legal advice.

Form E Financial statement (01/23) © Crown Copyright 2023

Section 1 General information

This section asks details about your marriage, living arrangements, any children of the family, and any maintenance.

Questions:

- 1.1 - 1.5 Covers basic details about you and the marriage.
- 1.6 Asks where you are in the process, and what orders have been granted so far.
- 1.7 - 1.9 Covers whether you have remarried, are living with a new partner, or plan to do so in the next 6 months. This information is important, as the court will factor this in when making decisions or approving how money and assets should be divided.
- 1.10 Asks about details of the children of the family. This has a specific meaning in law and includes any child or children born to you or your ex, before, during or after your marriage, any stepchildren, adopted children and any other child you have treated as a ‘child of the family’.
- 1.11 Covers the state of your and your children’s health. However, you do not need to provide any information here unless you or one of your children has a long-term physical or mental disability that the court needs to be aware of when making financial orders.
- 1.12 Asks for information about any children’s present and future educational arrangements.

1.13 This is about child maintenance. If you have arrangements in place, whether via the Child Maintenance Service (CMS) or informally, you need to add the amount, how often it is paid, and by whom - you or your ex-spouse.

If you have not agreed on child maintenance yet, you need to estimate how much is likely to be paid, and by whom.

You can do this using the government child maintenance calculator below, and add the details to the form: <https://www.gov.uk/calculate-child-maintenance>.

- 1.14 This question only needs to be completed if you are applying to vary an order, and why you are asking for the changes. It is important to get specific legal advice here, as it is a complex area of the law, and a solicitor can advise you what to include.
- 1.15 This only needs to be completed if there are current court proceedings between you and your ex-spouse.
- 1.16 Here you need to add your current address, who currently lives in the house, and the basis on which you live there - for example, you are an owner occupier, a tenant if you are renting, or if staying temporarily with family or friends.

1 General Information

1.1 Full name

1.2 Date of birth

Date

Month

Year

1.3 Date of the marriage/  
civil partnership

Date

Month

Year

1.4 Occupation

1.5 Date of the  
separation

Date

Month

Year

Tick here if not applicable ☐

1.6 Date of the

Petition for divorce/  
dissolution/nullity/  
(judicial) separation

Date

Month

Year

Decree nisi/  
conditional order/  
(judicial) separation order

Date

Month

Year

Decree absolute/  
final order  
(if applicable)

Date

Month

Year

1.7 If you have  
subsequently  
married or  
formed a civil  
partnership, or  
will do so,  
state the date

Date

Month

Year

1.8 Are you living with a new  
partner?

Yes ☐ No ☐

1.9 Do you intend to live with a  
new partner within the next  
six months?

Yes ☐ No ☐

1.10 Details of  
any children  
of the family

Full names	Date of birth			With whom does the child live?
	Date	Month	Year	

1.11 Details of  
the state  
of health of  
yourself and  
the children  
if you think  
this should  
be taken into  
account

Youself	Children

3

## Section 2 Financial details

This section covers your financial information, such as your assets, income, pensions and liabilities. It is a large section of the form, but it is divided into several smaller sections, which you can complete one-by-one.

It can be helpful to collate your information before starting the form, and you will find a list of documents you need at the top of each section.

### Part 1 Real Property (land and buildings) and Personal Assets

The largest section of the form, Part 1, covers property, bank accounts, investments, life insurance, money owed to you, cash in excess of £500 and personal belongings worth more than £500.

You may have some of this information, or will need to request it. If you are struggling, please contact the relevant organisations for help. They are used to dealing with people going through a divorce, and can help you.

#### Question 2.1

This section covers the family home (the last home you and your ex-spouse lived in), as long as it remains unsold. If your home has been sold or you rented it, you can move to section 2.2.

You will need to supply:

- A copy of a valuation of the property obtained within the last six months. If this is not available, your own, realistic estimate of the market value
- A recent statement for any mortgages confirming the outstanding amount

And information on the following:

#### Land Registry title number

It is likely your property will be registered with the Land Registry. If you own the property outright, you will find the title number on your Land Certificate (Deeds). If there is a remaining mortgage, your mortgage company can give you the details.

#### Mortgage company name(s) and address(es) and account number(s) & type of mortgage

You should find this information on your mortgage documents or paperwork. If not, you can contact your provider, who will have the information for you.

#### Details of who owns the property and the extent of your legal and beneficial interest in it

You will need to provide details of who owns the property, and the extent of your interest in it. For example, if you are the sole owner, you have a 100% interest in the property. If you own it together with your ex, you have a 50% interest in the property. Alternatively, you may have shared ownership, for example a split with a housing association.

#### If you consider the legal ownership recorded at the Land Registry does not reflect the true position, state why

You need to complete this question if you disagree with how the property is legally registered at the Land Registry. For example, it is not in your name, but you contributed financially to the deposit and/or mortgage payments or have spent money on home improvements.

#### Current market value of the property

It is advisable to have the property valued by an estate agent to establish the current market value and supply a copy when you submit your Form E. If you cannot access the property, you can provide a realistic estimation based on research of the local market.





**Balance outstanding on any mortgage(s)**

This is the amount of money still owed to the lender on any mortgages. This information will be available on your mortgage statement, and your lender will supply an up-to-date one if needed.

**If a sale at this stage would result in penalties payable under the mortgage, state amount**

Sometimes the terms of a mortgage mean that if you pay the mortgage back early, there will be a charge, known as a penalty. If this applies, you need to state the total charge here. If you are not sure, your mortgage company can provide this information.

**Estimate the costs of sale of the property**

Here, you need to supply the estimated cost of sale of the property. This figure is typically calculated at around 2 - 3% of the value of the house.

**Total equity in the property (i.e. market value less outstanding mortgage(s), penalties if any and the costs of sale)**

To work out the total equity in a property:

Take the value of the property and subtract any mortgage(s) owed, any charges if you repay the mortgage early, and how much it would cost to sell it.

Any sum left over is what is available to divide between you and your ex-spouse. If there is no money left over, and you find yourself with a negative balance, this is called negative equity. Add the figure, but include the symbol for negative (-).

**Total value of your interest in the family home TOTAL A:**

This figure is how much of the value in the family home you think belongs to you. For example, you own the property jointly (50-50), and there is £200K of total

equity, so the total value of your interest you would include here is: £100K.

However, it is worth noting that you can still make a claim, even if you don't have any interest in the property.

**Question 2.2**

You need to complete this section if you own any other property, land or buildings in addition to the family home, for example a holiday home, a shop or a buy-to-let property.

You will need to supply:

- A copy of a valuation of the property obtained within the last six months. If this is not available, your own, realistic estimate of the market value
- A recent statement for any mortgages confirming the outstanding amount

If you have more than one additional property or land, you'll need to complete the table for each one. You will be asked for the same information as section 2.1

**Question 2.3**

This section covers all bank, building society and National Savings Accounts in your sole name or joint names including you and your ex-partner, and children that you have had in the last 12 months, even if they are now closed or overdrawn.

You will need to supply:

- 12 months of bank statements for each of the accounts listed.

And information about the accounts, including name, type and balance for each account. If overdrawn, add a minus figure.

The last column asks for the "Total current value of your interest". If you are the sole name on the account, add the full value (100%), if it is a joint account with your ex-spouse or another adult, add 50% of the full value, or if all the money in the account belongs to a child, the answer is nil / 0%. Please detail the actual amount, not the percentage.

This applies if the account is overdrawn, and you need to detail the value of your interest in the debt, but please ensure you use the minus sign.

At the end of the table in the box labelled, TOTAL value of your interest in ALL accounts: (C1) add up the total value of your interest in all the bank accounts listed, excluding any negative figures.

**Question 2.4**

You will need to complete this section if you have any investments, for example shares, PEPs, ISAs, TESSAs, National Savings Investments (in addition to any shown in Section 2.1), bonds, stocks, unit trusts, investment trusts, in your name or that you hold an interest in. You do not include any dividend income, at this stage.

You will need to supply

- Latest statement or dividend counterfoil for each investment listed

And information including name, type of investment, size of holding, current value and name of any other account holder.

The last column asks for the "Total current value of your interest". If you are the sole name on the investment account, add the full value (100%), or if it is a joint account with your ex-spouse or another adult, add 50% of the full value, or if all the investment belongs to a child, the answer is nil / 0%. Please detail the actual amount, not the percentage.

At the end of the table in the box labelled TOTAL value of your interest in ALL holdings: (C2) you add in the total value of your interest in all the holdings/ investments listed.



Question 2.5

This section covers all life insurance policies, including endowment policies, that you hold or have an interest in, and those that do not have a surrender value. You need to complete a separate table for each policy.

Before completing this section of the form, it is useful to gather any insurance policy documents you have, either paper copies or online, as it asks for detailed information. If you have any issues, call your insurance provider(s) and they can help.

You will need to supply

- A surrender valuation of each policy with a surrender value

And information on the following:

If policy is assigned, state in whose favour and amount of charge

This covers whether you have transferred or assigned any of the value of the policy to someone else. If the answer is no, you can leave the section blank or add n/a.

If yes, you need to include their name, and how much of it you have given them. For example, you may have transferred 50% of the benefit to one of your children.

Name of any other owner and extent of your interest in the policy

This applies if the policy is in joint or multiple names. You need to detail the name of the other person/people, and what percentage of the policy belongs to you.

Maturity date (if applicable)

If any of your insurance policies have a maturity date, which means they pay out

on a particular date, you need to add that date here. You will find this on your policy documents or speak to your insurance company.

Current surrender value (if applicable)

This is the amount of money the insurance company would pay if you cancelled (surrendered) the policy now. Not all policies have a surrender value, so it is important to speak to your insurance company to ask them if there is a surrender value and the current amount.

If policy includes life insurance, the amount of the insurance and the name of the person whose life is insured.

Life insurance pays out an amount of money on the death of the person insured. You will find these details on your policy documents, or the insurance company can give you the information.

Total current surrender value of your interest in this policy

This is the amount of money you would receive if the policy was cancelled now. For example, if it is in your sole name, you would get 100% of the value. Or, if 75% belongs to your children, you would get 25% of the value. Please detail the actual amount, not the percentage.

At the end of the table in the box labelled TOTAL value of your interest in ALL policies: (C3) you add up the total value of your interest in all the policies listed.

Question 2.6

You need to complete this section if you are owed any money. The form asks for a brief description of the money owed, and by whom. You also need to provide the remaining balance of what is owed, and how much of that money is owed directly to you.

For example, you and your partner lent a family member £20,000 to buy a

house. There is £10,000 remaining to be paid, and you have a 50% interest in that money, so the current value of your interest is £5,000. Please detail the actual amount, not the percentage.

At the end of the table, in the box labelled TOTAL value of your interest in ALL debts owed to you: (C4) add the total value of all debt owed to you.

Question 2.7

If you hold cash upwards of £500, you need to state where it is held, the amount and currency, and the value of your interest in the money. For example, if you have £2,000 of cash, but it is shared with your ex-spouse, the total current value of your interest is £1,000. Please detail the actual amount, not the percentage.

Again, at the end, in the box labelled TOTAL value of your interest in ALL cash sums: (C5) you add the total value of your share in any cash.

Question 2.8

This section covers any personal belongings worth over £500, for example cars, jewellery, furniture and house contents. For high-value items, e.g. a car or expensive jewellery, it is useful to obtain valuations if possible.

In other cases, it can be worthwhile checking the value of second-hand goods before you add to the list, as they have often depreciated more in price than you realise. Sites such as eBay and Facebook marketplace can help.

You also need to add the current value of your interest for each item. For example, if you own a car in your sole name and cover the costs, you would put down the full value of the car. Please detail the actual amount, not the percentage.

At the end of the table, you add the value of your share in each item and add the total in the box labelled, TOTAL value of your interest in ALL personal belongings: (C5).

At the end of this section, you then need to complete a final total box, which requires you to add the figures in boxes C1 to C6 to get the TOTAL current value of your interest in personal assets.

2.3 Details of all personal bank, building society and National Savings Accounts that you hold or have held at any time in the last twelve months and which are or were either in your own name or in which you have or have had any interest. This applies whether any such account is in credit or in debit. For joint accounts give your interest and the name of the other account holder. If the account is overdrawn, show a minus figure.

Documentation required for attachment to this section:  
For each account listed, all statements covering the last 12 months.

Name of bank or building society, including branch name	Type of account (e.g. current)	Account number	Name of other account holder (if applicable)	Balance at the date of this statement	Total current value of your interest

TOTAL value of your interest in ALL accounts: (C1) £

2.4 Details of all investments, including shares, PEPs, ISAs, TESSAs, National Savings (other than already shown above), bonds, stocks, unit trusts, investment trusts, gilts and quoted securities that you hold or have an interest in. (Do not include dividend income be dealt with separately later on.)

Documentation required for attachment to this section:  
Latest statement or dividend counterfoil relating to each investment.

Name	Type of investment	Size of Holding	Current value	Name of any other account holder (if applicable)

TOTAL value of your interest in ALL holdings: (C2) £

2.5 Details of all life insurance policies including endowment policies that you hold or have an interest in. Include those that do not have a surrender value. Complete one page for each policy.

Documentation required for attachment to this section:  
A surrender valuation of each policy that has a surrender value.

Name of company

Policy type

Policy number

If policy is assigned, state in whose favour and amount of charge

Name of any other owner and the extent of your interest in the policy

Maturity date (if applicable)

Current surrender value (if applicable)

If policy includes life insurance, the amount of the insurance and the name of the person whose life is insured

Total current surrender value of your interest in this policy

Date

Month

Year

TOTAL value of your interest in ALL policies: (C3) £

2.6 Details of all monies that are OWED TO YOU. Do not include sums owed in director's or partnership accounts which should be included at section 2.11.

Brief description of money owed and by whom	Balance outstanding	Total current value of your interest

TOTAL value of your interest in ALL debts owed to you: (C4) £

8

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continued ...

Part 2 Capital: Liabilities and Capital Gains Tax

This section of the form covers information about your debts, or liabilities, as the law calls them. It covers the debts you are responsible for and any shared debts.

The general rules for how the court views debt are as follows:

If you have debts in joint names, you share responsibility for them. For debts in sole names, either yours or your ex-spouse’s, you are usually responsible for those in your name only.

However, if the debt was taken on during the marriage, for the benefit and support of the family, the court is likely to treat it as a shared debt. There are exceptions, for example, if the debt was taken out for the benefit of one person, for example a holiday with friends or an expensive bike.

Although a court does not have the power to order a debt to be transferred into someone else’s name, it can divide money or property in a way that allows the debt to be paid. Therefore, it is important to seek legal advice if there are complicated debts to cover.

Question 2.9

Here, you need to provide information and 12 months of statements on the following, if you have them.

- Credit and/or stores cards
- Bank loans
- Hire purchase agreements, for example a car or furniture

You do NOT need to include mortgages or overdrawn bank accounts.

For each item, you need to list the following:

- Liability (Name of the debt): for example a Mastercard credit card, or a Natwest loan
- Name of any other account holder: to be completed if the debt is in joint or more names
- Total liability: the remaining amount of money owed. You also need to add any cards with a £0 balance or in credit
- Total current value of your interest in the liability: This is the percentage of the debt you are liable for. For example, if you are solely responsible, put the whole remaining value of the debt. If it is in joint names, put 50% of the total value of the debt. Please detail the actual amount, not the percentage

At the end of the table, you are asked for TOTAL value of your interest in ALL liabilities: (D1) which is the total value of the debts you are liable for.

Question 2.10

This section covers Capital Gains Tax. This is a tax you pay on the gain or profit you make when you sell, transfer or give away something of value to you. You can find out more here: <https://www.gov.uk/capital-gains-tax>

You only need to complete this section if you are liable for any Capital Gains Tax if you have to sell, transfer or give away anything of value now, for example: shares or a buy-to-let property.

For most people, this question will not be applicable and can be left. However, if it is applicable, it is advisable to seek financial advice before completing this part of the form.

### Part 3 Capital: Business assets and directorships

You only need to complete this section if you own part or all of a business, or are self-employed. If you have an accountant, they can help you complete this section of the form, and it is advisable to seek their guidance.

#### Question 2.11

If you have multiple businesses / interests in businesses, you will need to complete the table for each one.

You will need to supply the following:

- Full business accounts for the last two years
- If available, any documentation upon which you have based your estimate of the current value of your interest in this business, for example a letter from an accountant or a formal valuation

Please note, it is not essential to obtain a formal valuation at this stage.

#### Question 2.12

This section needs to be completed by anyone who currently holds, or has held, any directorships in the last 12 months. If you are not or have not been a director, please leave it blank or add n/a.

### Part 4 Capital: Pensions and Pension Protection Fund (PPF) Compensation

This section covers pension assets. If you are only entitled to the basic State Pension, you do not need to complete this section.

Pensions are complicated, and it is important to contact each provider to help you

with the details. They can also supply the cash equivalent value (CEV) for each relevant pension.

It can take some time for the information to be supplied, so please contact them as soon as possible, although you can submit your Form E without the information and add it in when you get the details.

#### Question 2.13

You should include all pension schemes that you have an interest in including:

- Additional State Pension (SERPS and State Second Pension (S2P))
- Free Standing Additional Voluntary Contribution Schemes (FSAVC) separate from the scheme of your employee
- Membership of ALL pension plans or schemes
- PPF compensation entitlement for each scheme you were a member of which has transferred to PPF

You need to complete a separate table for each pension.

You need to supply:

- A recent statement showing the cash equivalent (CE) for each pension from your pension provider
- If any valuation is not available, give the estimated date when it will be available, and attach a copy of your letter to the relevant pension provider and/or the date on which an application for a valuation of an Additional State Pension was submitted to the Department of Work and Pensions.

Here are some pointers for each field in the table, but please speak to the relevant pension providers.

### Name, address and number of pension arrangement

You can access this from your pension policy documentation.

## Type of scheme

For an explanation of the different types of pension scheme, please see: <https://www.gov.uk/pension-types>

**Date the CE, PPF compensation or additional state pension was calculated**

The date any valuation was calculated.

**Is the pension in payment or drawdown? (please answer Yes or No)**

This question asks whether you are receiving an income from your pension. If you are not, please answer No.

**State the CE quotation, the additional state pension valuation or PPF valuation of those rights**

The CE (V) gives you the cash value of the pension arrangement if you hypothetically transferred out of your current scheme now. Your pension provider can supply this to you, and will value the pension as a final figure.

However, it may be different to the total value of your pension fund, as it usually includes costs and charges incurred in transferring the pension.

**Is the PPF compensation capped? (please answer Yes or No)**

If you are receiving or due to receive pension compensation, you will need to explain whether the amount of compensation has had a limit.

For information about the Pension Protection Fund (PPF), see:

[www.pensionprotectionfund.org.uk](http://www.pensionprotectionfund.org.uk)

Once you have all the information about the value of your pensions, add them up and put the figure at the end of the table, under: TOTAL value of ALL your pension assets: TOTAL F.

<b>2 Financial Details</b>	<b>Part 4 Capital: Pensions and Pension Protection Fund (PPF) Compensation</b>						
<b>2.13</b> Give details of all your pension rights and all PPF compensation entitlements, including prospective entitlements. Complete a separate page for each pension or PPF compensation entitlement.							
<b>EXCLUDE:</b> <ul style="list-style-type: none"> <li>• Basic State Pension</li> </ul>							
<b>INCLUDE</b> (complete a separate page for each one): <ul style="list-style-type: none"> <li>• Additional State Pension (SERPS and State Second Pension (S2P))</li> <li>• Free Standing Additional Voluntary Contribution Schemes (FSAVC) separate from the scheme of your employer</li> <li>• Membership of ALL pension plans or schemes</li> <li>• PPF compensation entitlement for each scheme you were a member of which has transferred to PPF</li> </ul>							
Documentation required for attachment to this section: <ol style="list-style-type: none"> <li>a) A recent statement showing the cash equivalent (CE) provided by the trustees or managers of each pension arrangement; for the additional state pension, a valuation of these rights or for PPF a valuation of PPF compensation entitlement</li> <li>b) If any valuation is not available, give the estimated date when it will be available and attach a copy of your letter to the pension company, administrators, or PPF Board from whom the information was sought and/or state the date on which an application for a valuation of an Additional State Pension was submitted to the Department of Work and Pensions</li> </ol>							
Name and address of pension arrangement or PPF Board							
Your National Insurance Number							
Number of pension arrangement or reference number or PPF compensation reference number							
Type of scheme e.g. occupational or personal, final salary, money purchase, additional state pension, PPF or other (if other, please give details)							
Date the CE, PPF compensation or additional state pension was calculated	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 33%;">Date</th> <th style="width: 33%;">Month</th> <th style="width: 33%;">Year</th> </tr> </thead> <tbody> <tr> <td style="height: 30px;"></td> <td></td> <td></td> </tr> </tbody> </table>	Date	Month	Year			
Date	Month	Year					
Is the pension in payment or drawdown? (please answer Yes or No)	<input type="checkbox"/> Yes <input type="checkbox"/> No						
State the CE quotation, the additional state pension valuation or PPF valuation of those rights							
If the arrangement is an occupational pension arrangement that is paying reduced CEs, please quote what the CE would have been if not reduced. If this is not possible, please indicate if the CE quoted is a reduced CE							
Is the PPF compensation capped? (please answer Yes or No)	<input type="checkbox"/> Yes <input type="checkbox"/> No						
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">TOTAL value of ALL your pension assets: TOTAL F</td> <td style="width: 20%; text-align: center;">£</td> </tr> </table>		TOTAL value of ALL your pension assets: TOTAL F	£				
TOTAL value of ALL your pension assets: TOTAL F	£						

Part 5 Capital: Other assets

Question 2.14

In this section, you need to include details about anything else you own or assets, whether here or abroad, that have not already been listed in parts 1 to 4. Examples are given on the form.

It also covers assets that you are likely to receive in the foreseeable future, for example inheritance, although you only need to list this if it is likely to happen relatively soon.

You need to list the type of asset, the value of the asset, and the total value of your interest in the asset.

For example, if you and your ex-spouse share equal ownership of a commodity such as gold, valued at £50K you would add £25K as your interest in the asset.

Once completed, you add the total value to: TOTAL value of ALL your other assets: TOTAL G.

Part 6 Income: Earned income from employment

This section covers any income you receive from employment. You need to complete one page for each of the jobs you have.

Question 2.15 is to be completed by people who work for a business or organisation, and Question 2.16 is to be completed if you are self-employed or in a business partnership.

Question 2.15

Most of the information for this question can be found on your payslips and P60. You will need to include your net income, and any other financial benefits, such as

bonuses, car allowance, and expenses. If you have any queries, the person responsible for payroll at your work may be able to help.

You will need to supply:

- P60 for the last financial year (you should have received this from your employer shortly after the last 5th April)
- Your last three payslips
- Your last Form P11 D if you have been issued with one

At the end of the table, you need to include an estimate of your net income over the next 12 months based on your current salary (TOTAL H).

If this is likely to change significantly, you need to explain why in box 4.1.2 later on in the form.

Part 7 Income: Income from self-employment or partnership

Question 2.16

This question needs to be completed if you are self-employed or in a business partnership.

It is not information about your business and its annual accounts, as you supplied these in 2.11. Instead, it covers the income you receive, and any other financial benefits, such as bonuses, car allowance, and expenses.

If you have an accountant, it is recommended you consult with them before completing this section.



You will need to supply:

- A copy of your last tax assessment or, if that is not available, a letter from your accountant confirming your tax liability
- If net income from the last financial year and estimated net income for the next 12 months is significantly different, provide a copy of management accounts for the period since your last account

And at the end of the table, you need to include the estimated total of all net income from self-employment or partnership for the next 12 months (TOTAL I).

2 Financial Details

Part 7 Income: Income from self-employment or partnership

2.16 You will have already given details of your business and provided the last two years accounts at section 2.11. Complete this section giving details of your income from your business. Complete one page for each business.

Documentation required for attachment to this section:

a) A copy of your last tax assessment or, if that is not available, a letter from your accountant confirming your tax liability

b) If net income from the last financial year and estimated net income for the next 12 months is significantly different, a copy of management accounts for the period since your last account

Name of the business	
Date to which your last accounts were completed	
Your share of gross business profit from the last completed accounts	
Income tax and national insurance payable on your share of gross business profit above	
Net income for that year (using the two figures directly above, gross business profit less income tax and national insurance payable)	
Details and value of any benefits in kind, perks or other remuneration received from this business in the last year e.g. provision of a car, payment of travel, accommodation, meal expenses, etc.	
Amount of any regular monthly or other drawings that you take from this business	
If the estimated figure directly below is different from the net income as at the end date of the last completed accounts, briefly explain the reason(s)	
Your estimate of your net annual income for the next 12 months	
Estimated TOTAL of ALL net income from self-employment or partnership for the next 12 months: TOTAL I £	

16

Part 8 Income: Income from investments e.g. dividends, interest or rental income

Question 2.17

This question looks at any income you received from investments, for example dividends, interest or rental income.

You will need to provide:

- Source and nature of the income
- Whether the income was paid gross or net
- Details of any income received in the last financial year (the year ended last 5th April)
- Estimated income for the next 12 months

You do not need to calculate any tax payable that may arise.

And at the end of the table, you need to include the estimated total investment for the next 12 months (TOTAL J).

Part 9 Income: Income from state benefits (including state pension and child benefit)

Question 2.18

This section must be completed if you are in receipt of any state benefits, including any state pension and child benefits.

You need to detail:

- The name of benefit

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continued ...

- The amount paid
- The frequency of the payments
- And estimated income for the next 12 months

At the end of the table, you need to include the estimated total of all income from state benefits for the next 12 months (TOTAL K).

## Part 10 Income: Any other income

### Question 2.19

In this final section on income, you need to detail any income not disclosed in the previous sections, that you have either received in the last twelve months or are likely to receive in the next twelve months.

## Section 2 Financial details summaries

The section is a summary of your assets and liabilities, and your estimated income for the next 12 months.

### Question 2.20 Summary of your capital (parts 1 - 5)

You need to input your asset totals from each section of the Form E, then minus any liabilities (debts), to get a total value of your assets.

**Question 2.21 Summary of your estimated income for the next 12 months (Parts 6 to 10).**

In the second summary, you will need to provide a summary of your income, totalling figures detailed in parts 6 - 10.

[illegible]



## Section 3 Financial requirements

### Part 1 Income needs

Section 3 of the form looks at your, and any of your children's, financial requirements. The section is in two parts: income needs and capital needs.

#### Question 3.1

This question looks at income needs for you and your children and asks you to set out what you spend money on, on a weekly, monthly, or yearly, basis.

Income needs covers your current and expected future outgoings, including all your monthly expenses.

To help provide the details, it is useful to complete a summary of your outgoings. You need to include a wide range of outgoings for you and your children, including accommodation, household expenses, a car, any costs for children, personal expenses, pets and medical expenses.

[Access our Outgoings Checklist Form here](#)

You need to confirm whether you have calculated your income needs weekly, monthly or annually. Once selected, you must stick to this format when completing this section of the form. Do not use a combination of figures.

If you anticipate your income needs may change, you can explain why here.

#### Question 3.1.1

This box covers all income needs for yourself, and needs for any children living with you or provided by you, for example housing, holidays and personal expenses.

You need to list the item, the current cost, and the estimated future cost if you know something will go up in price, for example gas and electricity or a mortgage repayment. Not every payment you have may increase, so if you do not expect it to, putting the same figure in each column is acceptable.

Do not forget to include the figures in your indicated choice - weekly, monthly or annually.

If the list of what you need will not fit in the box, continue on a separate sheet of paper and attach it to the form.

At the end of the table, add everything up to get the total value of your income needs.

### Question 3.1.2

This box covers any additional income needs for your children, which are not covered on 3.1.1. There is no need to repeat costs you have already set out at 3.1.1, as this will mean the figures are not correct.

## Part 2 Capital needs

This section asks about your future 'capital needs'.

Capital is a fund of money that you may need after the divorce. For example, you may need capital to buy a home for you and your children, or a car to travel to work.

### Question 3.2.1

In this section, you need to explain what you need, what the children need, and how much it will cost, including how you have estimated the cost of each item (perhaps from a range of online prices for the same item) and that it is reasonable.

At the bottom, add up your capital needs.

### Question 3.2.2

This box covers any additional capital needs for your children, which are not covered on 3.2.1

### 3 Financial Requirements Part 1 Income needs

3.1 Income needs for yourself and for any children living with you or provided for by you. ALL figures should be annual, monthly or weekly (state which). You **must not** use a combination of these periods. State your current income needs and, if these are likely to change in the near future, explain the anticipated change and give an estimate of the future cost.

The income needs below are: ☐ Weekly ☐ Monthly ☐ Annual  
(delete those not applicable)

I anticipate my income needs are going to change because

#### 3.1.1 Income needs for yourself.

##### INCLUDE:

- All income needs for yourself
- Income needs for any children living with you or provided for by you only if these form part of your total income needs (e.g. housing, fuel, car expenses, holidays, etc)

Item	Current cost	Estimated future cost

SUB-TOTAL your income needs

#### 3.1.2 Income needs for children living with you or provided for by you.

##### INCLUDE:

- Only those income needs that are different to those of your household shown above

Item	Current cost

SUB-TOTAL children's income needs

TOTAL of ALL income needs

### 3 Financial Requirements Part 2 Capital needs

3.2 Set out below the reasonable future capital needs for yourself and for any children living with you or provided for by you.

#### 3.2.1 Capital needs for yourself.

##### INCLUDE:

- All capital needs for yourself
- Capital needs for any children living with you or provided for by you only if these form part of your total capital needs (e.g. housing, car, etc.)

Item	Cost

SUB-TOTAL your capital needs: £

#### 3.2.2 Capital needs for children living with you or provided for by you.

##### INCLUDE:

- Only those capital needs that are different to those of your household shown above

Item	Cost

SUB-TOTAL your children's capital needs: £

TOTAL of ALL capital needs: £

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## Section 4 Other information

This section covers any significant changes to your financial position or the disposal of any assets that have happened in the last 12 months or may occur in the next 12 months.

It also asks for a brief description of your standard of living with your ex-spouse, any particular contributions you have made, or will make in the future, the behaviour and conduct of your ex, details of any circumstances that may significantly affect the financial provision, and if you have remarried or are living, or intend to live with another partner.

### Question 4.1.1

This table covers any significant changes to your income or assets in the last 12 months. For example:

- You earn significantly less, or significantly more
- You are now unemployed
- You have inherited money
- You won the lottery six months ago
- Something you own has substantially decreased in value, for example a house or car

### Question 4.1.2

This table covers any significant changes to your income or assets that are likely to happen in the next 12 months. For example:

- You have a planned surgery, which will affect your ability to earn
- You are under consultation for redundancy

- You expect a large bonus at work
- You plan on retiring
- You are changing your job, and this will affect how much you earn, either as an increase or decrease

### Question 4.2

Here you can add details about the standard of living you and your family enjoyed in your marriage. It is advisable to go into detail, rather than just say reasonable, good or extravagant. Include information such as how many holidays you took per year, if the children were privately educated and how often you socialised and ate out.

### Question 4.3

This question asks about any particular contributions made to the family property, assets or outgoings, or to family life which have already happened, or may happen in the foreseeable future.

These can be financial contributions or looking after the home and caring for children.

For example:

- You or your ex-spouse helped with a large deposit for the family home
- One of you spent a large amount of an inheritance on renovating the family home
- You or your ex-spouse stopped working to care for the children and look after the home
- One of you brought more money into the marriage than the other

If this question applies to you, you need to include a description of the contribution, the amount (if applicable), when it was made, and by whom.

Question 4.4

This question looks at whether any bad behaviour or conduct of your ex-spouse should be considered when deciding how assets should be shared.

It is important to note that behaviour only affects the outcome of a financial settlement in rare and extreme circumstances, and is limited to the financial conduct of the other party. So, for example, if your ex-spouse had an affair, this will not be taken into account.

The other point to consider is that the Form E is exchanged, meaning your ex is likely to see your comments.

So, if you detail things irrelevant to a decision about your finances, it may create further tension and bad feelings, potentially making reaching an agreement difficult down the line.

If there is behaviour that you think is relevant, it is highly recommended to seek legal advice to see if it would be considered or not, and any implications if you include it. A solicitor will advise you whether any information in this section is necessary, before the form is finalised. If you do not have a solicitor, be careful what you put in this box, unless it has had a direct impact on financial aspects.

Question 4.5

This is designed to give you the opportunity to provide any further information that could impact the financial provision in the marriage that has not already been covered.

Some examples include:

- A prenuptial or postnuptial agreement

- Suspicion your ex-partner is now living with someone, or planning to
- Any potential inheritance
- Any potential redundancy

Question 4.6

You only need to fill in this section if you have remarried, formed a new civil partnership, or are living with, or plan to live with a new partner.

If any apply, you will need to provide brief details of their income, assets and liabilities.

4.3 Are there any particular contributions to the family property and assets or outgoings, or to family life, or the welfare of the family that have been made by you, your partner or anyone else that you think should be taken into account? If there are any such items, briefly describe the contribution and state the amount, when it was made and by whom.

INCLUDE:

- Contributions already made
- Contributions that will be made in the foreseeable future

4.4 Bad behaviour or conduct by the other party will only be taken into account when deciding how assets should be shared if it is of a financial nature. If there is any such behaviour or conduct, identify the nature of the behaviour or conduct.

4.5 Give details of any other circumstances that you consider should be taken into account when deciding how assets should be shared. INCLUDE (the following list is not exhaustive):

- Earning capacity
- Disability
- Inheritance prospects
- Redundancy
- Retirement
- Any agreement made between you and your spouse/civil partner during the marriage/civil partnership stating whether or not you are entitled to any assets or income
- Any plans to marry, form a civil partnership or live with someone
- Any contingent liabilities

4 Other Information

4.1 Details of any significant changes in your assets or income. At both sections 4.1.1 and 4.1.2, INCLUDE:

- ALL assets held both within and outside England and Wales
- The disposal of any asset

4.1.1 Significant changes in assets or income during the LAST 12 months.

4.1.2 Significant changes in assets or income likely to occur during the NEXT 12 months.

4.2 Brief details of the standard of living enjoyed by you and your spouse/civil partner during the marriage/civil partnership.



## Section 5 Order sort

It is highly recommended that you seek legal advice or speak to your lawyer before completing this section.

This part of the form is your opportunity to detail which orders you are seeking from the court. It can be difficult to be specific at this stage, as financial disclosure has not taken place.

If you cannot be specific, you can indicate you may seek an order in the areas detailed. However, if you are unsure, you can state: To be confirmed following disclosure.

### Question 5.1 (a)

This question is about orders concerning the sale or transfer of the family home. If you would like to sell the family home, or retain it, put it in this box.

### Question 5.1 (b)

This covers whether there will be a request for ongoing maintenance or if the case is appropriate for a clean break. (A clean break is a type of financial settlement/order that dismisses any future financial claims couples may make against the other, although there may still be a liability to pay maintenance for children).

### Question 5.1 (c)

This concerns orders regarding pension sharing. You cannot share pensions without a court order.

### Question 5.1 (d)

This question is for those seeking a transfer or settlement of any priority or assets, and you will need to provide details of them.

### Question 5.1 (e)

This is to be completed if you are seeking to dismiss or substitute an existing order.

### Question 5.2

This question is to be completed by anyone looking to vary a pre or post-nuptial agreement. You will need to provide details of:

- The agreement
- By whom it was made
- Its trustees and beneficiaries
- And state why you allege it is a settlement, that the court can vary

### Question 5.3

This question relates to disposition orders.

## Statement of Truth

This is the final section of the form, the Statement of Truth.

You will need to sign this form and complete the details. If you are applying for a financial order without the help of a lawyer, please add your own address when it asks for the address for service.

By signing the form, you confirm to the court that you believe the facts within your statement are true to the best of your knowledge, and that it is a “full, frank, clear and accurate” representation of your assets.

It is important to note the sentence in bold at the bottom, which confirms that contempt of court may be brought against someone who makes a false statement in a document verified by a Statement of Truth.

## Schedule of documents

The schedule of documents is a helpful list that shows you the additional documents you need to supply with your Form E, and you can indicate if they are attached, not applicable or to follow, for example a pension CVE which can take some time.

You can also attach other documents where it is necessary to explain or clarify any of the information you give in the Form E. Please reference them in the relevant questions as you work through the form.

## What happens next?

Once you have finished, you need to arrange exchange of Form Es with your ex-spouse, either directly or through your solicitor.

The forms are usually exchanged simultaneously. If you are in court proceedings, you will also need to file your Form E with the court.

Once the forms have been exchanged, it is important to seek advice before starting negotiations with your spouse.

## More help and advice

The Form E is an important part of the process to reach a financial settlement in your divorce, so it is vital you get the details correct.

It is a very technical and detailed form. Accessing legal advice from the start will help you complete the form correctly and ensure you have all the relevant

documents needed. This will also help you avoid costly or time-consuming mistakes further down the line.

## Useful links and resources

Form E: [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/1128798/Form\\_E\\_0123\\_save.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/1128798/Form_E_0123_save.pdf)

## Disclaimer

The information in this guide applies only to England and Wales. The law may be different if you live in Scotland or Northern Ireland.

This guide serves as a generic overview and source of information. It is not a substitute for legal advice and is not a complete statement of the law. Please seek legal advice where possible.

## Need more information?

Call our Client 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)



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