



Records regarding your financial situation

To enable us to advise you properly regarding the side effects of a separation and/or a divorce (child support, maintenance, matrimonial property), your legal representative needs several documents. Please bring them along to your first meeting, if these records are already in your possession:

Family income and expenses:

- Current monthly and annual wage statements
- If you are self-employed: the last three financial statements (balance sheets and profit and loss account) and receipts of private pension expenses for the last three years
- The last three tax declarations, including all supplementary documents
- Records of your housing expenses (tenancy agreement, mortgage agreements, utility bills and any other extra charges) and other living expenses, such as telephone, radio, tv, health insurance and insurance policies, school fees, childcare, medical and dental treatments (franchise, deductible), optician, transport and taxes, debt repayment, further education, taxes (the last two final tax bills and assessment rulings), costs for exercising visitation rights

Family income and expenses before separation:

- Monthly and annual wage statements for the year before the separation
- If you are self-employed: the last three financial statements (balance sheets and profit and loss account) and receipts for private pension expenses in the year before the separation.
- The last two tax declarations before the separation, including all supplementary documents
- Records of your housing expenses (tenancy agreement, mortgage agreements, utility bills and any other extra charges) and other living expenses, such as telephone, radio, tv, health insurance and insurance policies, school fees, childcare, medical and dental treatments (franchise, deductible), optician, mobility costs (car/public transport) and taxes, debt repayment, further education, taxes (the last two final tax bills and assessment rulings)
- Receipts for investments in real estate, debt amortisation and extraordinary expenses in the year before the separation

Records regarding your matrimonial property situation and each party's assets:

- Marriage contracts (prenuptial or postnuptial agreements)
- Complete statements of bank accounts and safekeeping accounts
- Life insurance policies (if possible already indicating the current redemption value, including dividend)
- Confirmation regarding the value of any individual retirement savings (3rd Pillar A or B) from your bank or insurance agency
- Eurotax residual value assessments of your vehicles
- Any existing estate division agreement or inheritance agreement

- Tax declaration of the year in which you were married
- In case of shareholdings in companies: excerpt from the Commercial Register, statutes, shareholder's agreement, balance sheet and annual financial statements for the last three years

If your matrimonial property includes real estate:

- Purchase contract
- Current detailed land register extract / abstract of title
- Records of the balance of mortgage currently outstanding as well as current mortgage rates
- List of any other upkeep and maintenance charges
- Records of the source of the financial means used to purchase, amortise the mortgage, renovate or refurbish the property

Records and receipts of financial transactions between the spouses and of debts:

- loan and donation agreements
- Compensation records of wife working in her husband's business
- Lists of joint or individual debts outstanding vis-à-vis banks (small personal loans!) or third parties as well as any outstanding tax payments

Records of your retirement provisions:

- Current Pension Fund Policies and information on leaving benefits accrued to date and Information about vested benefits accumulated before the marriage
- Pension fund regulations
- Records on withdrawals from the Pension Fund to finance residential property and cash payments

Miscellaneous:

- Any existing separation decisions or agreements, medical certificates, reports by children and adult protection authority, school or youth psychologists concerning the children, etc.