

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 Manchester Family Court | Case No. ZZ25D12345 |
| Name of Applicant Elias Michael Thorne | |
| Name of Respondent Catherine Mary Thorne | |

of

Spouse Civil partner

Dated / /

(please tick appropriate boxes)

The parties are

and

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.

This statement is filed by

Solicitor's fee
account no.

Name and address of solicitor

SAMPLE

1 General Information

1.1 Full name

| |
|----------------------|
| Elias Michael Thorne |
|----------------------|

1.2 Date of birth

| Date | Month | Year |
|------|-------|------|
| 15 | 07 | 1978 |

 1.3 Date of the marriage/
civil partnership

| Date | Month | Year |
|------|-------|------|
| 12 | 08 | 2006 |

1.4 Occupation

| |
|------------------------|
| Senior Project Manager |
|------------------------|

1.5 Date of the separation

| Date | Month | Year |
|------|-------|------|
| 01 | 03 | 2023 |

 Tick here if not applicable

1.6 Date of the

| Petition for divorce/ dissolution/nullity/ (judicial) separation | | | Decree nisi/ conditional order/ (judicial) separation order | | | Decree absolute/ final order (if applicable) | | |
|--|-------|------|---|-------|------|--|-------|------|
| Date | Month | Year | Date | Month | Year | Date | Month | Year |
| 15 | 05 | 2024 | 01 | 03 | 2025 | | | |

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 | |
| Sophia Rose Thorne | 05 | 03 | 2012 | spouse |
| Leo James Thorne | 12 | 11 | 2015 | spouse |

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

| Yourself | Children |
|----------|--|
| | Both Sophia Rose Thorne and Leo James Thorne are in generally good health. They have no ongoing medical conditions, disabilities, or special educational needs that require continuous treatment, create significant additional care requirements, or incur costs that would materially impact the financial arrangements currently being sought. |

1.12 Details of the present and proposed future educational arrangements for the children.

| Present arrangements | Future arrangements |
|--|--|
| <p>Sophia Rose Thorne (Age 13): Attends Manchester High School for Girls (Senior School), currently in Year 9. She travels by public bus with other local students. No formal childcare is required.</p> <p>Leo James Thorne (Age 10): Attends Didsbury CE Primary School, currently in Year 6. He walks to and from school with his mother (Catherine Thorne) or attends a local after-school club three days a week until 4:30 PM.</p> | <p>Sophia Rose Thorne: No immediate changes are anticipated. Both parents agree that she will continue at Manchester High School for Girls until the completion of her A-levels.</p> <p>Leo James Thorne: He is due to transition to St. Ambrose College in September 2026 (for the start of Year 7) subject to the outcome of the school application process later this year. No changes to childcare are anticipated, as he will be self-sufficient for travel by the time he starts secondary</p> |

1.13 Details of any child support maintenance calculation or any maintenance order or agreement made in respect of any children of the family. If no calculation, order or agreement has been made, give an estimate of the liability of the non-resident parent in respect of the children of the family under the Child Support Act 1991.

No formal Child Maintenance Service (CMS) calculation has been completed, nor is there a Court Order or binding agreement in place. However, a preliminary estimate of liability has been calculated based on the CMS formula for two children (Sophia and Leo) living primarily with the former spouse. The payment is estimated to be approximately £650 per month (based on the "Reduced Rate" due to 52-103 nights of overnight contact per year). This amount is currently being paid voluntarily.

1.14 If this application is to vary an order, attach a copy of the order and give details of the part that is to be varied and the changes sought. You may need to continue on a separate sheet.

1.15 Details of any other court cases between you and your spouse/civil partner, whether in relation to money, property, children or anything else.

| Case No | Court | Type of proceedings |
|---------|-------|---------------------|
| | | |

1.16 Your present residence and the occupants of it and on what terms you occupy it (e.g. tenant, owner-occupier).

| Address | Occupants | Terms of occupation |
|---|--|----------------------------|
| 47 The Willows, Manchester, Greater Manchester, M20 5PB | Myself and two children: Sophia Rose Thorne (13 years old) Leo James Thorne (10 years old) | Joint owner (co-ownership) |

2 Financial Details

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

2.1 Complete this section in respect of the family home (the last family home occupied by you and your spouse/civil partner) if it remains unsold.

Documentation required for attachment to this section:

- a) A copy of any valuation of the property obtained within the last six months. If you cannot provide this document, please give your own realistic estimate of the current market value
- b) A recent mortgage statement confirming the sum outstanding on **each** mortgage

| | |
|--|---|
| Property name and address | 47 The Willows, Manchester, M20 5PB |
| Land Registry title number | MAN154321 |
| Mortgage company name(s) and address(es) and account number(s) | The lender is Manchester Building Society, the address is 100 Portland Street, Manchester M14GX. The account number is 99887766 |
| Type of mortgage | Repayment (Fixed Rate until June 2026) |
| Details of who owns the property and the extent of your legal and beneficial interest in it (i.e. state if it is owned by you solely or jointly owned with your spouse/civil partner or with others) | Joint tenants (50/50) |
| If you consider that the legal ownership as recorded at the Land Registry does not reflect the true position, state why | |
| Current market value of the property | 450,000.00 |
| Balance(s) outstanding on any mortgage(s) | 210,000.00 |
| If a sale at this stage would result in penalties payable under the mortgage, state amount | 5000 |
| Estimate the costs of sale of the property | 8,500.00 |
| Total equity in the property (i.e. market value less outstanding mortgage(s), penalties if any and the costs of sale) | 226500.00 |
| TOTAL value of your interest in the family home: Total A | |
| | £ 113,250.00 |

2.2 Details of your interest in any other property, land or buildings. Complete one page for each property you have an interest in.

Documentation required for attachment to this section:

- a) A copy of any valuation of the property obtained within the last six months. If you cannot provide this document, please give your own realistic estimate of the current market value
- b) A recent mortgage statement confirming the sum outstanding on **each** mortgage

| | |
|--|---|
| Property name and address | Apartment 14, 15 Regent Road, Liverpool |
| Land Registry title number | LIV543987 |
| Mortgage company name(s) and address(es) and account number(s) | City & Regional Bank, 45 Dale Street, Liverpool, L2 2AE, 33445566 |
| Type of mortgage | Interest-only (Buy-to-Let Mortgage) |
| Details of who owns the property and the extent of your legal and beneficial interest in it (i.e. state if it is owned by you solely or jointly owned with your spouse/civil partner or with others) | In your sole name |
| If you consider that the legal ownership as recorded at the Land Registry does not reflect the true position, state why | |
| Current market value of the property | 180,000.00 |
| Balance outstanding on any mortgage(s) | 75,000.00 |
| If a sale at this stage would result in penalties payable under the mortgage, state amount | 0 |
| Estimate the costs of sale of the property | 3,000.00 |
| Total equity in the property (i.e. market value less outstanding mortgage(s), penalties if any and the costs of sale) | 102000.00 |
| Total value of your interest in this property | 102,000.00 |

TOTAL value of your interest in ALL other property: Total B £ 102,000.00

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 |
|---|--------------------------------|----------------|--|---------------------------------------|--------------------------------------|
| Barclays Bank | Current Account | 71294401 | | 1,850.00 | 1,850.00 |
| Lloyds Bank | Joint Account | 10558872 | | 250.00 | 125.00 |
| Nationwide Building Society | Cash ISA | 08761123 | | 14,500.00 | 14,500.00 |
| TOTAL value of your interest in ALL accounts: (C1) | | | | | £ 16,475.00 |

2.4 Details of all investments, including shares, PEPs, ISAs, TESSAs, National Savings Investments (other than already shown above), bonds, stocks, unit trusts, investment trusts, gilts and other quoted securities that you hold or have an interest in. (Do not include dividend income as this will 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 current value of your interest |
|--|--------------------|-----------------|---------------|--|--------------------------------------|
| UK Blue Chip Equity Holdings | Investment ISA | | 22,500.00 | | 22,500.00 |
| TOTAL value of your interest in ALL holdings: (C2) | | | | | £ 22,500.00 |

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 | Aviva | | |
| Policy type | Decreasing Term assurance | | |
| Policy number | TPL159238Z | | |
| If policy is assigned, state in whose favour and amount of charge | Manchester Building Society (£210,000.00) | | |
| Name of any other owner and the extent of your interest in the policy | Catherine Mary Thorne | | |
| Maturity date (if applicable) | Date 01 | Month 10 | Year 2036 |
| 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 | Cover: £210000.00; Life insured: Joint | | |
| Total current surrender value of your interest in this policy | | | |
| TOTAL value of your interest in ALL policies: (C3) | | | £ 0.00 |

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 |
|--|---------------------|--------------------------------------|
| Loan to close friend | 4,000.00 | 3,500.00 |
| TOTAL value of your interest in ALL debts owed to you: (C4) | | £ 3,500.00 |

2.7 Details of all cash sums held in excess of £500. You must state where it is held and the currency it is held in.

| Where held | Amount | Currency | Total current value of your interest |
|---|--------|----------|--------------------------------------|
| At home, in wallet | 150.00 | GBP | 150.00 |
| TOTAL value of your interest in ALL cash sums: (C5) | | | £ 150.00 |

2.8 Details of personal belongings individually worth more than £500.

INCLUDE:

- Cars (gross value)
- Collections, pictures and jewellery
- Furniture and house contents

| Brief description of item | Total current value of your interest |
|---|--------------------------------------|
| 2021 Volkswagen Golf R-Line | 18,000.00 |
| Household Contents | 5,000.00 |
| TOTAL value of your interest in ALL personal belongings: (C6) | |
| Add together all the figures in boxes C1 to C6 to give the TOTAL current value of your interest in personal assets: TOTAL C | |
| £ 65,625.00 | |

2 Financial Details

Part 2 Capital: Liabilities and Capital Gains Tax

2.9 Details of any liabilities you have.

EXCLUDE liabilities already shown such as:

- Mortgages
- Any overdrawn bank, building society or National Savings accounts

INCLUDE:

- Money owed on credit cards and store cards
- Bank loans
- Hire purchase agreements

List all credit and store cards held including those with a nil or positive balance. Where the liability is not solely your own, give the name(s) of the other account holder(s) and the amount of your share of the liability.

| Liability | Name(s) of other account holder(s) (if applicable) | Total liability | Total current value of your interest in the liability |
|---|--|-----------------|---|
| HSBC Credit Card | | 4,500.00 | 4,500.00 |
| Santander Personal Loan (VW Golf Purchase) | | 7,500.00 | 7,500.00 |
| TOTAL value of your interest in ALL liabilities: (D1) | | | £ 12,000.00 |

2.10 If any Capital Gains Tax would be payable on the disposal now of any of your real property or personal assets, give your estimate of the tax liability.

| Asset | Total Capital Gains Tax liability |
|---|-----------------------------------|
| Buy to-Let Property (Liverpool Flat) | 11,760.00 |
| TOTAL value of ALL your potential Capital Gains Tax liabilities: (D2) | |
| | £ 11,760.00 |
| Add together D1 and D2 to give the TOTAL value of your liabilities: TOTAL D | |
| | £ 23,760.00 |

2 Financial Details

Part 3 Capital: Business assets and directorships

2.11 Details of all your business interests. Complete one page for each business you have an interest in.

Documentation required for attachment to this section:

- Copies of the business accounts for the last two financial years
- Any documentation, if available at this stage, 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.

It is not essential to obtain a formal valuation at this stage

Name of the business

Briefly describe the nature of the business

Are you (please tick appropriate box)

- Sole trader
 Partner in a partnership with others
 Shareholder in a limited company

If you are a partner or a shareholder, state the extent of your interest in the business (i.e. partnership share or the extent of your shareholding compared to the overall shares issued)

State when your next set of accounts will be available

If any of the figures in the last accounts are not an accurate reflection of the current position, state why.

For example, if there has been a material change since the last accounts, or if the valuations of the assets are not a true reflection of their value (e.g. because property or other assets have not been re-valued in recent years or because they are shown at a book value)

Total amount of any sums owed to you by the business by way of a director's loan account, partnership capital or current accounts or the like. Identify where these appear in the business accounts

Your estimate of the current value of your business interest. Explain briefly the basis upon which you have reached that figure

Your estimate of any Capital Gains Tax that would be payable if you were to dispose of your business now

Net value of your interest in this business after any Capital Gains Tax liability

TOTAL value of ALL your interests in business assets: TOTAL E £ 0.00

2.12 List any directorships you hold or have held in the last 12 months (other than those already disclosed in Section 2.11).

SAMPLE

2 Financial Details

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

2.13 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.

EXCLUDE:

- Basic State Pension

INCLUDE (complete a separate page for each one):

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

Documentation required for attachment to this section:

- 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
- 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

Name and address of pension arrangement or PPF Board

Legal & General

Your National Insurance Number

JP154796A

Number of pension arrangement or reference number or PPF compensation reference number

LGP198754

Type of scheme
e.g. occupational or personal, final salary, money purchase, additional state pension, PPF or other (if other, please give details)

Money Purchase / Defined Contribution

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

| Date | Month | Year |
|------|-------|------|
| 01 | 10 | 2025 |

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

Yes No

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

115,000.00

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)

Yes No

TOTAL value of ALL your pension assets: TOTAL F £ 160,000.00

2 Financial Details Part 6 Income: Earned income from employment

2.15 Details of earned income from employment. Complete one page for each employment.

| | |
|--|---|
| Documentation required for attachment to this section: a) P60 for the last financial year (you should have received this from your employer shortly after the last 5th April) b) Your last three payslips c) Your last Form P11D if you have been issued with one | |
| Name and address of your employer | Innovatech Solutions Ltd., 50 King Street, Manchester, M2 4JG |
| Job title and brief details of the type of work you do | Senior Project Manager (IT) - Full-time, Hybrid (2 days office, 3 days home) |
| Hours worked per week in this employment | 40 |
| How long have you been with this employer? | 10 /09/2017 |
| Explain the basis of your income i.e. state whether it is based on an annual salary or an hourly rate of pay and whether it includes commissions or bonuses | Annual salary of £65,000, paid monthly. No commission or performance bonus is typically received. |
| Gross income for the last financial year as shown on your P60 | 65,000.00 |
| Net income for the last financial year i.e. gross income less income tax and national insurance | 4,050.00 |
| Average net income for the last three months i.e. total income less income tax and national insurance divided by three | 4,050.00 |
| Briefly explain any other entries on the attached payslips other than basic income, income tax and national insurance | Company pension contribution (5% matched by employer), Private Medical Insurance (£80/month taxable benefit). |
| If the payslips attached for the last three months are not an accurate reflection of your normal income briefly explain why | |
| Details and value of any bonuses or other occasional payments that you receive from this employment not otherwise already shown, including the basis upon which they are paid | |
| Details and value of any benefits in kind, perks or other remuneration received from this employer in the last year (e.g. provision of a car, payment of travel, accommodation, meal expenses, etc.) | Private Medical Insurance (PMI) is provided as a taxable benefit (valued at approximately £80 per month) |
| Your estimate of your net income from this employment for the next 12 months. If this differs significantly from your current income explain why in box 4.1.2 | 48,600.00 |

Estimated TOTAL of ALL net earned income from employment for the next 12 months: **TOTAL H** £ 48,600.00

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 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, 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 £ 0.00

2 Financial Details

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

2.17 Details of income received in the last financial year (the year ended last 5th April), and your estimate of your income for the current financial year. Indicate whether the income was paid gross or net of income tax. You are not required to calculate any tax payable that may arise.

| Nature of income and the asset from which it derived | Paid gross or net | Income received in the last financial year | Estimated income for the next 12 months |
|--|-------------------|--|---|
| Rental Income from Investment Property (15 Regent Road, Liverpool) Bank and ISA Interest, and UK Stock Dividend | gross gross | 7,800.00 350.00 | 7,800.00 450.00 |
| Estimated TOTAL investment income for the next 12 months: TOTAL J | | | £ 8,250.00 |

2 Financial Details

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

2.18 Details of all state benefits that you are currently receiving.

| Name of benefit | Amount paid | Frequency of payment | Estimated income for the next 12 months |
|--|-------------|----------------------|---|
| | | | |
| Estimated TOTAL benefit income for the next 12 months: TOTAL K | | | £ 0.00 |

2 Financial Details **Part 10 Income: Any other income**

2.19 Details of any other income not disclosed above.

INCLUDE:

Any source including a Pension (excluding State Pension), and Pension Protection Fund (PPF) compensation

- from which income has been received during the last 12 months (even if it has now ceased)
- from which income is likely to be received during the next 12 months

You are reminded of your obligation to give full disclosure of your financial circumstances

| Nature of income | Paid gross or net | Income received in the last financial year | Estimated income for the next 12 months |
|---|-------------------|--|---|
| <p style="font-size: 48px; opacity: 0.2; transform: rotate(-30deg);">SAMPLE</p> | | | |
| <p>Estimated TOTAL other income for the next 12 months: TOTAL L</p> | | | <p>£ 0.00</p> |

2 Financial Details Summaries

2.20 Summary of your capital (Parts 1 to 5).

| Description | Reference of the section on this statement | Value |
|---|--|--------------|
| Current value of your interest in the family home | A | 113,250.00 |
| Current value of your interest in all other property | B | 102,000.00 |
| Current value of your interest in personal assets | C | 65,625.00 |
| Current value of your interest in business assets | E | 0.00 |
| Current value of your pension and PPF compensation assets | F | 160,000.00 |
| Current value of all your other assets | G | 0.00 |
| Total value of your assets (Totals A+B+C+E+F+G) | | £ 440,875.00 |
| Current value of your liabilities | D | 23,760.00 |
| Value of your assets LESS the value of your liabilities (Totals A+B+C+E+F+G – D) | | £ 417,115.00 |

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

| Description | Reference of the section on this statement | Value |
|---|--|-------------|
| Estimated net total of income from employment | H | 48,600.00 |
| Estimated net total of income from self-employment or partnership | I | 0.00 |
| Estimated net total of investment income | J | 8,250.00 |
| Estimated state benefit receipts | K | 0.00 |
| Estimated net total of all other income | L | 0.00 |
| Estimated TOTAL income for the next 12 months (Totals H to L): | | £ 56,850.00 |

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: (delete those not applicable) | <input type="checkbox"/> Weekly | <input checked="" type="checkbox"/> Monthly | <input type="checkbox"/> Annual |
| <p>I anticipate my income needs are going to change because</p> <p>I am currently paying the full mortgage and bills for the family home (47 The Willows) as per an interim agreement, despite the former spouse living elsewhere. Upon the sale of the family home and acquisition of a new, smaller property, the housing costs will change. Furthermore, the children's maintenance costs (which are paid separately) are already accounted for in his budget.</p> | | | |

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 |
|------------------------------------|--------------|-----------------------|
| Rent/Mortgage | 1,150.00 | 1,500.00 |
| Council Tax | 185.00 | 150.00 |
| Gas & Electricity | 190.00 | 140.00 |
| Water | 40.00 | 40.00 |
| Phone/Mobile/Internet/TV | 115.00 | 115.00 |
| Food & Groceries | 600.00 | 600.00 |
| Toiletries/Household Goods | 80.00 | 80.00 |
| Clothing/Footwear | 100.00 | 100.00 |
| School Costs/Misc. | 150.00 | 200.00 |
| Car Expenses/Fuel | 250.00 | 250.00 |
| SUB-TOTAL your income needs | | £ 4,045.00 |

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 | Estimated future cost |
|---|--------------|-----------------------|
| School Activity & Trips Fund | 80.00 | 100.00 |
| Out-of-School Activities | 70.00 | 100.00 |
| Birthday/Christmas Gifts | 50.00 | 50.00 |
| SUB-TOTAL children's income needs: | | £ 250.00 |
| TOTAL of ALL income needs: | | £ 4,295.00 |

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 | |
|-----------------------------------|------------|--------------|
| Housing Deposit/ Acquisition Fund | 180,000.00 | |
| Stamp Duty and Purchase Costs | 10,000.00 | |
| New Furniture & Appliances | 8,000.00 | |
| Legal Costs | 5,000.00 | |
| Contingency Fund | 5,000.00 | |
| SUB-TOTAL your capital needs: | | £ 208,000.00 |

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 | |
|---|----------|--------------|
| New Bedroom Furniture | 3,500.00 | |
| School Laptop and Equipment | 1,500.00 | |
| SUB-TOTAL your children's capital needs | | £ 5,000.00 |
| TOTAL of ALL capital needs: | | £ 213,000.00 |

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.

In May 2024 I took out a personal loan of £7,500 from Santander to purchase the 2021 VW Golf and fund initial separation costs. This is currently disclosed as a liability.

In May 2023, I made a personal loan to a friend Marcus Bell of £4,000

In October 2024, I received a gift from my parents to cover initial legal costs and set up a new bank account.

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

Disposal of Joint Family Home (47 The Willows, Manchester) is anticipated following the financial order, likely within the next 9-12 months. This will result in the net capital being released for division and rehousing.

Acquisition of New Residential Property (estimated cost £350,000) using my share of the capital and a new mortgage. This is a primary capital need. (£180,000).

Income Tax Liability Increase. My child Leo turns 11 and starts secondary school, ending the tax-free childcare vouchers/payments previously available for primary school, leading to a small increase in my effective income tax liability. (£5,000/yr+)

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

The standard of living during the marriage (2006 to 2023) was comfortable and middle-class, reflecting my progression to a Senior Project Manager role and my former spouse's stable income as a primary school teacher. We were generally able to meet all financial obligations, save, and enjoy a reasonable level of discretionary spending. We lived in a four-bedroom semi-detached family home in a desirable suburban area of Manchester (47 The Willows). This was a major asset and focus of our expenditure. We typically enjoyed two family holidays per year: one week-long trip abroad (e.g., European destinations like Spain or France) and one shorter break within the UK. We maintained two reliable family cars (e.g., a VW Golf and a smaller hatchback), owned outright or replaced via personal loans. We regularly dined out at mid-range restaurants (e.g., 2-3 times per month) and occasionally used higher-end restaurants for special occasions.

Both children attend fee-paying schools (Sophia attends a private senior school, which was a significant outgoing for the family, and Leo attends a state primary school with private after-school club costs).

We maintained Private Medical Insurance (PMI) through my employment, ensuring access to prompt private medical care for the family.

In summary, the standard of living was characterised by financial stability, comfortable housing, private schooling for the children, and regular holidays.

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

1. I am the sole owner of the buy-to-let property in Liverpool (15 Regent Road). This property was acquired in 2004 (before the marriage in 2006) using capital I saved prior to the relationship. Although the property is legally a marital asset for the purpose of division, the equity was introduced solely by me. The current net equity in this property is £102,000.

2. Financial Contribution: Gift Post-Separation

I received a £10,000 gift from my parents in October 2024 to assist with initial legal costs and separation expenses, ensuring I could meet my obligations for child maintenance and mortgage payments on the family home.

Date: October 2024.

3. Non-Financial Contribution: Post-Separation Housing

Since separating in March 2023, I have continued to pay the full monthly mortgage and the majority of utility bills on the family home (47 The Willows), despite my former spouse, Catherine, now residing elsewhere and the children primarily living with her.

4.4 Bad behaviour or conduct by the other party will only be taken into account in very exceptional circumstances when deciding how assets should be shared after divorce/dissolution. If you feel it should be taken into account in your case, identify the nature of the behaviour or conduct below.

4.5 Give details of any other circumstances that you consider could significantly affect the extent of the financial provision to be made by or for you or any child of the family.

INCLUDE (the following list is not exhaustive):

- Earning capacity
- Disability
- Inheritance prospects
- Redundancy
- Retirement
- Any agreement made between you and your spouse/civil partner before or after your marriage/civil partnership stating whether or not you rely upon the agreement giving your reasons
- Any plans to marry, form a civil partnership or live with a new partner
- Any contingent liabilities

1. Earning Capacity

While my current income is strong (£65,000 gross), my future earning capacity relies heavily on the stability of the IT industry and maintaining my high-pressure Senior Project Manager role. I have no secondary qualifications or experience outside this field that would allow me to quickly secure a similar salary if my current employment ceased. I am not currently working below my full earning potential.

2. Dependency on Capital for Rehousing

My most critical circumstance is my reliance on receiving sufficient capital from the division of the marital assets (primarily the family home equity) to meet my stated capital need of £208,000 for rehousing myself. If I do not receive this sum, I will be unable to purchase a suitable home to accommodate myself and my children on contact days, potentially impacting their welfare and the overall shared parenting arrangements. My ability to rehouse will directly depend on the final court order.

3. Pre-Marital Asset (Buy-to-Let)

As detailed in Section 4.3 (Contributions), I rely on the court taking into account the pre-marital nature of the capital introduced through the Liverpool Buy-to-Let Property. While legally a marital asset, the initial equity of this property (now valued at £102,000 net) was acquired solely by me prior to the marriage in 2006

4.6 If you have subsequently married or formed a civil partnership (or intend to) or are living with another person (or intend to), give brief details, so far as they are known to you, of his or her income, assets and liabilities.

| Annual Income | | Assets and Liabilities | |
|------------------|---|-----------------------------|---------------------|
| Nature of income | Value (if known, state whether gross or net) | Item | Value (if known) |
| | | | |
| Total income: £ | | Total assets/liabilities: £ | |

5 Order Sought

5.1 If you are able at this stage, specify what kind of orders you are asking the court to make. Even if you cannot be specific at this stage, if you are able to do so, indicate:

- a) If the family home is still owned, whether you are asking for it to be transferred to yourself or your spouse/civil partner or whether you are saying it should be sold

I am seeking an order for the immediate sale of the former family home at 47 The Willows, Manchester, M20 5PB. I seek a 50% share of the net sale proceeds, after deducting the outstanding mortgage balance, the mortgage penalty, and the estimated costs of sale. The estimated amount I seek to receive from this sale is £113,250.

- b) Whether you consider this is a case for continuing spousal maintenance/maintenance for your civil partner or whether you see the case as being appropriate for a 'clean break' (A 'clean break' means a settlement or order which provides amongst other things, that neither you nor your spouse/civil partner will have any further claim against the income or capital of the other party. A 'clean break' does not terminate the responsibility of a parent to a child.)

I am seeking a Clean Break from any ongoing spousal maintenance, with a fair and equitable division of the capital assets (including pensions) sufficient to meet both parties' reasonable income and capital needs.

- c) Whether you are seeking a
- i) pension sharing order
 - ii) pension attachment order
 - iii) pension compensation sharing order
 - iv) pension compensation attachment order

I am seeking a pension sharing order to equalise the total combined Cash Equivalent Transfer Value (CETV) of all marital pensions, including those held by myself and my former spouse. The estimated current combined value of my two schemes is approximately £160,000. I seek a share of my former spouse's pension, or a retention of my schemes, to ensure pension parity is achieved on a 50/50 basis, with the necessary

- d) If you are seeking a transfer or settlement of any property or assets, identify the property or assets in question

I seek the sale of the former family home (47 The Willows, M20 5PB) and the division of net proceeds on a 50/50 basis.

I seek an order for the transfer of the former spouse's 50% legal interest in the Buy-to-Let Property (Apartment 14, 15 Regent Road, Liverpool) to me, to reflect the fact that the initial capital for this property was introduced by me pre-marriage, and the equity is required to meet my capital needs.

I seek an order confirming that all other assets, including the Stocks and Shares ISA (Hargreaves Lansdown), Bank Accounts, and Personal Liabilities (Credit Card/Personal Loan), are retained by the respective account holder on a clean break basis.

- e) Where you seek the dismissal, immediate or otherwise, of an order for periodical payments and its substitution with another order, whether the substituted order you seek is for
- i) a lump sum order
 - ii) a property adjustment order
 - iii) a pension sharing order and/or
 - iv) a pension compensation sharing order.

5.2 If you are seeking a variation of an ante-nuptial or post-nuptial settlement or a relevant settlement made during, or in anticipation of, a civil partnership, identify the settlement, by whom it was made, its trustees and beneficiaries and state why you allege it is a settlement which the court can vary.

Empty text box for question 5.2.

5.3 If you are seeking an avoidance of disposition order, or if you have already applied for such an order, identify the property to which the disposition relates and the person or body in whose favour the disposition is alleged to have been made.

Empty text box for question 5.3.

Statement of Truth

*delete as appropriate

*[I believe] [the Applicant/Respondent believes] that the facts stated in this statement are true

*I am duly authorised by the Applicant/Respondent to sign this statement

and confirm that the information given above is a full, frank, clear and accurate disclosure of my financial and other relevant circumstances.

Print full name

Address for service

Postcode

Name of Applicant's/
Respondent's
solicitor's firm

Signed

Dated

//

*(Applicant/Respondent) (Litigation friend)

*(Applicant's/Respondent's solicitor)

Position or office held
(if signing on behalf of
firm or company)

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.

Address all communications to the Court Manager of the Court and quote the case number.
If you do not quote this number, your correspondence may be returned.

Schedule of Documents to accompany Form E

The following list shows the documents you must attach to your Form E if applicable. You may attach other documents where it is necessary to explain or clarify any of the information that you give in the Form E.

| Form E paragraph | Document | Please tick | | |
|--|---|-------------------------------------|-------------------------------------|-------------------------------------|
| | | Attached | Not applicable | To follow |
| 1.14 | Application to vary an order: if applicable, attach a copy of the relevant order. | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 2.1 | Matrimonial home valuation: a copy of any valuation relating to the matrimonial home that has been obtained in the last six months. | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2.1 | Matrimonial home mortgage(s): a recent mortgage statement in respect of each mortgage on the matrimonial home confirming the amount outstanding. | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 2.2 | Any other property: a copy of any valuation relating to each other property disclosed that has been obtained in the last six months. | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2.2 | Any other property: a recent mortgage statement in respect of each mortgage on each other property disclosed confirming the amount outstanding. | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2.3 | Personal bank, building society and National Savings accounts: copies of statements for the last 12 months for each account that has been held in the last twelve months, either in your own name or in which you have or have had any interest. | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 2.4 | Other investments: the latest statement or dividend counterfoil relating to each investment as disclosed in paragraph 2.4. | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2.5 | Life insurance (including endowment) policies: a surrender valuation for each policy that has a surrender value as disclosed under paragraph 2.5. | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 2.11 | Business interests: a copy of the business accounts for the last two financial years for each business interest disclosed. | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 2.11 | Business interests: any documentation that is available to confirm the estimate of the current value of the business, for example, a letter from an accountant or formal valuation if that has been obtained. | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 2.13 | Pension and PPF compensation: a recent statement showing the cash equivalent (CE) provided by the trustees or managers of each pension arrangement or valuation of each PPF entitlement provided by the PPF Board that you have disclosed (or, in the case of the additional state pension, a valuation of these rights). If not yet available, attach a copy of the letter sent to the pension company, administrators or the PPF Board requesting the information. | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 2.15 | Employment income: your P60 for the last financial year in respect of each employment that you have. | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2.15 | Employment income: your last three payslips in respect of each employment that you have. | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2.15 | Employment income: your last form P11D if you have been issued with one. | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2.16 | Self-employment or partnership income: a copy of your last tax assessment or if that is not available, a letter from your accountant confirming your tax liability. | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 2.16 | Self-employment or partnership income: if net income from the last financial year and the estimated income for the next twelve months is significantly different, a copy of the management accounts for the period since your last accounts. | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| State relevant Form E paragraph | Description of other documents attached: | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

SAMPLE

Continuation Sheet

Section 2.13: Pensions and PPF Compensation (continued)

The following additional pension arrangements are disclosed:

Pension 2

Name and address of pension arrangement or PPF Board:

Aviva

Your National Insurance Number: JP154796A

Reference number: AVI678912

Type of scheme: Personal Pension

Date CE/PPF compensation was calculated: 01 /10/2025

****Is the pension in payment or drawdown?*** No

CE quotation/PPF valuation: £45,000.00

****Is the PPF compensation capped?*** No

TOTAL value of ALL your pension assets (TOTAL F) £160,000.00

Income Needs for Yourself (Items 11+)

3.1 Income Needs for Yourself (continued)

| Item | Current (£) | Future (£) |
|-----------------------|-------------|------------|
| Debt Repayments | 450.00 | 300.00 |
| Life insurance | 35.00 | 45.00 |
| Medical Prescriptions | 25.00 | 25.00 |
| Holidays/Recreation | 250.00 | 250.00 |
| Sundry/Contingency | 250.00 | 250.00 |