DIVVIO

Draft Open Financial Statement - version 1 - prepared for mediation

Case	**Taylor / Taylor - sample (all names and figures fictional)**			Mediator	**Oakwood Family Mediation**
Session	**1 August 2026**	Generated	**17 July 2026**	Status	**Draft - version 1**

Alex Taylor declared as of 15 July 2026. Jamie Taylor declared as of 14 July 2026.

SAMPLE

CONFIDENTIAL - WITHOUT PREJUDICE. Prepared for the purposes of mediation only.

All figures are in pounds sterling and rounded to the nearest pound. Totals use these rounded figures, so the columns add up as shown.

COMBINED POSITION AT A GLANCE

£311,550	**£361,300**	**£672,850**	**£18,610**
Net capital (excluding pensions)	Pensions (CETV)	Total resources	Income surplus / (shortfall)

How net capital is currently held, excluding pensions

Alex Taylor £172,650 (55%)

Jamie Taylor £138,900 (45%)

How pensions (CETV) are currently held

Alex Taylor £312,400 (86%)

Jamie Taylor £48,900 (14%)

HOW TO READ THIS OFS

- Each person's column shows amounts belonging to them alone. The Joint column shows amounts held together. Total adds all three columns.
- A pension figure is its cash equivalent transfer value (CETV), but it is not cash available to spend today. Pensions are shown separately and are added only in Total resources.
- The percentage bars estimate each person's share of joint assets using the ownership percentages provided. This is why they may not match the individual columns.

POINTS FOR DISCUSSION

1. Large pension asymmetry

Alex Taylor reports £312,400 for pensions (CETV), compared with £48,900 for Jamie Taylor (6.39x).

This is a mathematical comparison of self-declared section totals, not a recommendation or legal advice.

2. Large income asymmetry

Alex Taylor reports £54,680 for estimated income for the next 12 months, compared with £22,010 for Jamie Taylor (2.48x).

This is a mathematical comparison of self-declared section totals, not a recommendation or legal advice.

3. Jamie Taylor: Needs appear to exceed income

Annualised needs £28,080 exceed income £22,010.

This is a mathematical comparison only and is not a recommendation or legal advice.

CAPITAL SCHEDULE

Item	Notes	Alex Taylor (sole)	Jamie Taylor (sole)	Joint	Total
PROPERTY					
A - 32 Wintergreen Road, Guildford Value £485,000, less mortgage £220,400, less costs of sale £7,600 = equity £257,000 (held 50/50)	Agreed	-	-	£257,000	£257,000
BANK ACCOUNTS, INVESTMENTS AND CASH					
C - Joint current account	Agreed	-	-	£6,300	£6,300
C - Nationwide savings (sole)		£18,400	-	-	£18,400
C - Stocks and shares ISA (sole)		£26,700	-	-	£26,700
C - Lloyds current account (sole)		-	£2,450	-	£2,450
Total bank accounts, investments and cash		**£45,100**	**£2,450**	**£6,300**	**£53,850**

CAPITAL SCHEDULE (CONTINUED)

Item	Notes	Alex Taylor (sole)	Jamie Taylor (sole)	Joint	Total
POLICIES AND PERSONAL BELONGINGS					
C - Vehicle (2018)	Query open	-	£9,250	-	£9,250
C - Life policy (surrender value)		-	£3,150	-	£3,150
Total policies and personal belongings		**-**	**£12,400**	**-**	**£12,400**
Total assets excluding pensions		**£45,100**	**£14,850**	**£263,300**	**£323,250**
LIABILITIES					
D - Credit card		£4,100	-	-	£4,100
D - Personal loan		-	£7,600	-	£7,600
Total liabilities		**£4,100**	**£7,600**	**-**	**£11,700**
NET CAPITAL EXCLUDING PENSIONS		**£41,000**	**£7,250**	**£263,300**	**£311,550**
Of which, by party interest (joint assets at declared share)		£172,650	£138,900	-	£311,550
PENSIONS					
F - Defined benefit scheme (CETV)		£312,400	-	-	£312,400
F - Workplace pension (CETV)		-	£48,900	-	£48,900
Total pensions (CETV)		**£312,400**	**£48,900**	**-**	**£361,300**
TOTAL RESOURCES		**£353,400**	**£56,150**	**£263,300**	**£672,850**

Cash equivalent transfer values are not cash and are not directly comparable with capital. They are shown separately and are not included in net capital above.

INCOME (NEXT 12 MONTHS)

Item	Notes	Alex Taylor	Jamie Taylor	Total
EMPLOYMENT INCOME				
H - Employment - net, next 12 months		£54,200	£19,800	£74,000
INVESTMENT INCOME				
J - Investment income		£480	-	£480
STATE BENEFITS AND TAX CREDITS				
K - Child Benefit		-	£2,210	£2,210
Total estimated income (next 12 months)		**£54,680**	**£22,010**	**£76,690**
DECLARED INCOME NEEDS (ANNUALISED)				
3.1.1 - Other income needs		£30,000	£28,080	£58,080
Total declared income needs (annualised)		**£30,000**	**£28,080**	**£58,080**
Surplus / (shortfall) after declared needs		**£24,680**	**(£6,070)**	**£18,610**

MEDIATOR REVIEW RECORD

Only items where a figure changed, a query is open, a match is still to be confirmed, or the mediator recorded a note are listed. The Basis column says which of those put the item here. Everything else stands as declared.

Item	Party	Declared	In schedule	Change	Basis
A - 32 Wintergreen Road, Guildford Note: Valuation agreed between the parties on 2 July 2026.	Alex Taylor Jamie Taylor	£128,500 £128,500	**£128,500** **£128,500**	- -	Mediator note
C - Vehicle (2018)	Jamie Taylor	£9,250	**£9,250**	-	Query open

13 further items are recorded as declared, with no adjustment, open query or unresolved match.

HOW THIS SCHEDULE IS PRODUCED

- Each party completed their own Form E disclosure on Divvio. The figures here are what each party declared, not an independent valuation.
- Divvio groups the disclosed line items and may suggest possible matches. The mediator confirms or rejects every suggestion; nothing is matched automatically.
- Original declared figures are never overwritten. Where a figure in this schedule differs from what was declared, the change and its stated basis appear in the mediator review record.
- Net capital is struck excluding pensions. Pensions are totalled separately because a cash equivalent transfer value cannot be spent or divided like other capital.
- Declared income needs are each party's own budget figures from their Form E, annualised. They are listed under the income schedule, subtotalled, and then subtracted from income - they are not an assessment of what either party needs.
- Percentage splits attribute each party their declared interest in jointly held assets, which is why they can differ from the sole and joint columns in the table.
- This is a working document for mediation. It is not a court filing, an agreement, or legal advice.

Prepared by	Version	Figures as at
Oakwood Family Mediation	**Draft - version 1**	**15 July 2026 / 14 July 2026**

This schedule records what each party has disclosed. It is not an agreement, a valuation, or advice, and no party is bound by it.

SAMPLE