Living Together and Your Financial Future

A Practical Guide to the Legal Issues

Peaceful Path
by RP Emery Legal Kits.

Contents

Moving in together 1

The Peaceful Path Difference 2

Two parts. Both straightforward 2

Issues to consider during your relationship 4

Deciding whether to register your de facto relationship 4

Benefits of registering your de facto relationship 5

How to recognise a de facto relationship 5

How and where to register a de facto relationship 6

Centrelink notification of relationship 6

Will your Centrelink entitlements or other benefits be affected? 7

How should you prepare financially? 8

Where will you live? 9

Review and update your car, house and contents insurance policies 9

STD - Sexually Transmitted Debt 9

What happens if the relationship ends? 12

How will your assets be affected? 14

How will your assets (or debts) be dealt with? 14

Time limits to apply to the courts 15

Creating a sound financial plan for your future 15

Financial Agreements 16

Does a financial agreement stand up? 17

The duty to make full disclosure of your assets and liabilities as part of the property settlement process 18

Time limits for binding financial agreements 18

How to talk to your partner about Money and Financial Agreements 18

5 Simple Steps to Peace of Mind 22

Where to Next? 24

About RP Emery 24

Disclaimer 25

Moving in together

Deciding to move in together and share your future with another person is a major milestone.

It is exciting to think of a new life together and it's normal to wonder how the move will affect your financial future.

In the short term halving the rent, utilities and other expenses can mean big savings. But it is important to consider the big picture so you don't lose out in the long run.

Legally, de facto couples have effectively the same rights and obligations as married couples.

The law grants de facto couples and married couples certain rights, including the right to apply to the Court for the division of property and spousal maintenance after separation.

Essentially, any assets or debt brought into a relationship individually, or accumulated during the relationship jointly, can be considered communal or shared property, and could become subject to a property settlement claim if the relationship ends.

For younger couples this may not be a consideration. However, for those who have had time to build an asset pool, or those entering a second relationship with accumulated assets from a previous relationship, this may be a worrying issue.

We have created this Guide together to explain the key practical and legal issues that you should consider when starting a committed relationship. It

will help you to understand your legal options, empowering you to make the best decisions for your personal situation.

If you have any questions about the information in this publication or on our websites, please feel free to contact us on freecall 1800 608 088.

The Peaceful Path Difference

Protecting your financial future doesn't have to mean expensive lawyers, weeks of back-and-forth, or a process that feels complicated or difficult. Thousands of Australian de facto couples have got a legally binding Financial Agreement done simply and affordably — here's how.

Here's what two of them had to say:

"We managed to get a binding legal agreement done as we wanted it - both received independent advice for a fraction of the cost. This was such a smooth process from start to finish. Ian and his team supported us right throughout it and I can't speak highly enough of their process." Lisa Kaye White

"An initial thought of 'this is too good to be true' plagued my mind throughout the process, but now that we're at the end of the tunnel - I am grateful beyond words. Thousands saved from what would have been spent if we hadn't found Ian." Rita P.

Both Lisa and Rita got a legally binding Financial Agreement - without the enormous legal bills, without adversarial lawyers, and without months of uncertainty. Here's how it works.

Two parts. Both straightforward.

A Binding Financial Agreement (BFA) requires two components. You need both for a legally binding result.

Part 1 - The Financial Agreement Kit ($49)

You start by completing the BFA Planner, answering questions about your situation - in your own words, at your own pace.

Your answers are used to build your draft Financial Agreement, drawing on the framework we've refined across thousands of these agreements - reviewed personally by our team. No legal knowledge required.

The kit includes a comprehensive User's Guide and a step-by-step Process Guide, plus a bonus Will Kit because you should also update your Will when entering into a de facto relationship or marriage.

Part 2 - The Legal Review Service (from $3,250 - covers both of you)

Under the Family Law Act 1975, both parties must receive independent legal advice from a separate solicitor before signing. This is not a formality, without it, the agreement can be set aside by a court at any time.

Once you submit your completed BFA Planner, it's personally reviewed by Ian and his team, and your answers are used to build your draft agreement.

Ian and his team then arrange an independent family law solicitor for each of you. Advice sessions are done by phone or Zoom - no office visits, no time off work. Each solicitor issues a Certificate of Independent Legal Advice, both parties sign, and the agreement is legally binding*.

Financial Agreement Kit + Legal Review Service: from $3,299 for both parties in most cases. Compare that to the $8,000–$15,000+ most couples pay going directly to a law firm - each.

**In most cases the process completes without issue and both Certificates of Independent Legal Advice are issued. Pricing applies to standard two-party agreements. More complex arrangements may vary. Full details at peacefulpath.com.au*

Our approach offers:

- **Substantial cost savings:** a fraction of what you'd pay a law firm, with the same legally binding result
- **Financial Agreement kit including BFA Planner:** easy to answer - no legal background needed
- **Everything done remotely:** by phone or Zoom from home; no office visits at any stage
- **Personal support from Ian:** the same person guides you through the process from start to finish
- **Expert review before the lawyers see it:** your BFA Planner and draft are checked before it goes to the solicitors, so nothing gets missed

Read on to understand the legal context - what a Financial Agreement actually covers, what your rights are as a de facto couple, and how to approach the conversation with your partner. Then we'll walk you through the exact steps to get yours done.

Issues to consider during your relationship

Deciding whether to register your de facto relationship

In some states of Australia, de facto couples can register their relationship with the Department of Births, Deaths and Marriages.

Once the application to register the relationship is approved, a relationship certificate is issued, which is similar in form to a marriage

certificate.

Registration is open to all couples, whether same sex or heterosexual.

The states that currently allow registration, are:-

- NSW;
- QLD;
- Victoria;
- ACT;

- South Australia; and
- Tasmania.

Benefits of registering your de facto relationship

Registering your relationship is an easy and inexpensive way to formalise your de facto status and formally express your commitment to each other. There are legal benefits as well, including:

- you can rely on your relationship certificate as proof of your de facto status for legal purposes or to satisfy government agencies and/or other departments and receive tax, Centrelink or superannuation benefits (where applicable);
- your relationship will be legally recognised. That means you won't have to satisfy any other criteria in order to prove that you are in a de facto relationship;
- you will automatically have rights analogous to those of a married couple, under the *Family Law Act* (s90SB). This means that you won't need to wait the normal two (2) year period to make an application to the court for a property or financial settlement.

How to recognise a de facto relationship

If your relationship is not registered, the legal system in Australia recognises the following criteria as being indicative of a relationship. You do not have to prove all of these factors exist, rather the relationship as a whole will be considered, particularly:

(a) the duration of a relationship;

(b) the nature and extent of a common residence;

(c) whether or not a sexual relationship exists;

(d) the degree of financial dependence or interdependence, and any arrangements for financial support, between the parties;

(e) the joint ownership, use and acquisition of property;

(f) the degree of mutual commitment to a shared life;

(g) the care and support of children;

(h) the performance of household duties; and

(i) the reputation and public aspects of the relationship.

In some circumstances, the de facto relationship will automatically be terminated. For example,

- if one of the parties dies;
- if you get married (in which case you will then be classed as being a married, not de facto, couple); or
- one of you marries another person.

However, you should inform Births Deaths and Marriages of the change and update your status on their records.

You can easily update your status if you later separate by lodging the appropriate form with the Births, Deaths and Marriages Registry of your state.

How and where to register a de facto relationship

Victoria – Registry of Births, Deaths and Marriages, Victoria

New South Wales – Registry of Births, Deaths and Marriages, New South Wales

Queensland – Queensland Government

Tasmania – Births, Deaths and Marriages, Tasmania

Australian Capital Territory – Department of Births, Deaths and Marriages, ACT (*referred to as registration of a "civil partnership"*)

South Australia – Births, Death and Marriages

Centrelink notification of relationship

If you are receiving benefits or payments calculated or based on your relationship status, you will need to notify Centrelink of your new status.

You may find that your payments will vary if you are partnered.

(Note: This is different than registering your relationship at the Department of Births, Deaths, and Marriages.)

Centrelink considers a person to be partnered if they are:-

- married; or
- in a registered relationship (opposite-sex or same-sex); or
- in a de facto relationship (opposite-sex or same-sex).

You can read more information about Centrelink's requirements for de facto couples, here.

Will your Centrelink entitlements or other benefits be affected?

Pensions, parenting payments, child support payments or other social security payments from Centrelink will likely be affected if you enter a de facto relationship.

Entitlements are often calculated based on the total income of the couple, and this means, that your benefits may be reduced or even completely stopped, if you partner.

This means that you may become financially dependent on your partner.

You should enquire further about whether any existing entitlements will be affected, by phoning the relevant organisation or agency who makes those payments.

If your benefits are reduced or stopped, will your partner agree to support you financially?

This is a big question, and you need to discuss your situation honestly and openly with your partner before moving in together or getting married.

How should you prepare financially?

Disputes over financial issues can be a major cause of stress and disagreements for couples. Whether you are financially compatible or not (are you a saver while your partner is a spender?) can have consequences for a relationship.

You can be prepared for the practical issues of living together by taking the time to discuss finances.

This means addressing everything from the everyday expenses such as how the rent and utilities are to be paid, to the more significant assets and debts such as home loans, whether jointly or separately owned.

- How will rent and utilities be paid?;
- Will you open a joint account?;
- What if there is a significant disparity of income?
- Will the higher earner contribute more towards living expenses? Or will everything be paid 50/50?

Open and honest communication ensures you are on the same page concerning property and financial issues and helps to prevent misunderstandings and conflict in the future.

Where will you live?

Will you live in a house owned by you, or by your partner? Or will you purchase or rent a new house?

Who will pay for mortgage payments on the home (if any) and maintenance and upkeep?

What if the home is owned by one of the parties – will the other have to pay rent, or contribute in some way?

What will happen if one of you dies – can the remaining partner continue to reside in the premises (with or without rent) or will he or she need to move out?

Review and update your car, house and contents insurance policies

You should contact your insurance provider to confirm that your partner is covered on your policies.

STD - Sexually Transmitted Debt

The term "Sexually Transmitted Debt" is used to describe debt incurred by one party in a relationship on account of the other. Women are more likely than men to incur an STD.

- Sexually transmitted debt usually takes one of the following forms:-
- Lending money to a partner;
- Co-borrowing money for a purchase;
- Borrowing money in your name on behalf of your partner;
- Guaranteeing a loan;
- Money owed for utilities or rental agreements that are in your name.

If you have signed a contract as a joint borrower or guarantor with a partner and the relationship has since broken down, the contract you signed will not end simply because the relationship has come to an end. Any such contract will continue to be legally binding and generally, be very difficult to get out of.

However, even if you haven't sign on the dotted line as co-borrower or guarantor, where jointly owned assets are involved such as a house or shares (or your partner has an interest in your house, shares or other assets) then you may one day discover creditors wanting to access to those assets to recover money owing.

The silent accrual of debt

Another factor to be considered in a long term relationship is that if the relationship breaks down, and a property settlement is sought through the courts, the overall debts of the relationship (as well as the assets) are taken into account when calculating the value of the asset pool. **This can have huge, unintended consequences on you if your partner is a big spender or has racked up thousands in debts, while you are a meticulous saver.**

Examples of STD

Here are just a few examples of where one partner can be left responsible for their partner's debts.

Example 1: Samantha and Ross are in a de facto relationship. They decide to buy a small business together so that they can live their dream and move out of the city to an idyllic seaside town. Ross provides security (by way of a mortgage over an investment property he owns) to secure a loan to purchase the business and an overdraft facility. The business struggles and accumulates debt. Samantha and Ross' relationship falters under the pressure. Samantha packs up and leaves, with Ross being accountable under the guarantee for the debts of the business.

Example 2: Helena and Thomas have been in a de facto relationship for 15 years. They live in a house that Helena owns although Thomas has contributed both financially and non-financially to the home. Thomas owns and operates his own business which is struggling and creditors make a claim against Thomas' share of the house Helena owns.

Using Financial Agreements to avoid the burden of an unwanted STD

Financial Agreements (a type of pre-nup for de facto's and married couples) can be used either during a relationship or after a relationship has ended to formalise

- who is entitled to the assets of the relationship, and
- who is responsible for the debts of the relationship,

should the relationship breakdown.

For more Practical tips for avoiding Sexually Transmitted Debt go here.

What happens if the relationship ends?

It's something you don't want to think about, but **if you want to make a solid financial plan for your future, you have to consider what would happen if you separated from your partner.**

The law grants de facto couples and married couples certain rights, including the right to apply to the Court for the division of property and spousal maintenance after separation.

These rights apply automatically on marriage, and similar rights apply to a de facto couple, if:-

1. The period or total of the periods of the de facto relationship, is at least 2 years; or
2. The relationship is or was registered (see below for more on registering your relationship); or
3. There is a child of the relationship; or
4. One party made substantial financial contributions to the other, and a failure to make a property settlement order, would result in serious injustice.

The property pool will be comprised of all property (such as superannuation) and includes:

- property owned separately by the parties before the start of the relationship;
- property accumulated separately by the parties during the relationship;
- property owned jointly by the parties either before or during the relationship; and
- debts, both those brought into the relationship and those accumulated during the relationship.

Being aware of how the law applies to your relationship gives you the opportunity to plan in consideration of these laws.

Will existing assets form part of the property pool?

Yes. This may not affect you if you are a young couple, with few existing assets. But, if you are an older couple, with a larger asset base, the assets you are bringing into the relationship will form a part of the property pool.

You may want to draw some lines in the sand regarding ownership of pre-existing assets. This is often the case when one or both partners has children from a previous relationship. In this case, it's natural that you would want to make sure that the assets you have already accumulated, will go to the children in the future.

Whilst you may want to stipulate that any previously accumulated assets (such as property, shares, etc) will not form part of the property pool, you might decide that you will share anything you accumulate while you are together.

Whatever you decide, you can formalise your arrangements by making a financial agreement. This will ensure that what you have agreed to will be legally binding, should the relationship come to an end in the future.

How will your assets be affected?

Essentially, a party to a de facto relationship or marriage acquires the right to make an application to the court for property or financial orders.

The court can make orders that it considers are just and equitable in the circumstances, depending on a wide range of factors unique to your relationship.

Alternatively, you may decide to come to your own agreement about how your assets will be dealt with. This can be done by formalising Consent Orders or making a Financial Agreement.

As often is the case these days, you may both have already acquired sizeable assets (and/or liabilities) individually, that is, prior to your relationship starting.

You may decide to "quarantine" these assets and share all or some of the assets acquired during the relationship.

Whatever you decide to do, you should consider putting your Agreement in writing and in a form that is legally binding – especially where you have substantial assets involved or wish to quarantine assets so that they may be passed on to children. **This can be achieved by way of a financial agreement which is discussed in more detail below**.

How will your assets (or debts) be dealt with?

You can agree about how your assets (or debts) will be dealt with during the relationship and in the event the relationship comes to an end, by:

- making a verbal agreement (this is not legally binding and does not prevent a party from applying to the Court for orders at a later time);
- Financial Agreement;
- Consent Orders; or Application to the court for orders, following breakdown of the relationship.

Time limits to apply to the courts

A party will have two years from the date of separation of a de facto relationship to *apply to the court for a property settlement.*

After this time, a person will need a valid explanation, approved by the Court, to apply out of time.

You can use a Financial Agreement to document a property settlement – before, during or after a relationship without time limit.

Creating a sound financial plan for your future

Moving in together has legal and financial repercussions and is a decision that should not be made without consideration of the financial implications.

Financial Agreements can address many issues, including:

- quarantining assets accumulated prior to the relationship started, to provide for existing children;
- how the assets accumulated by the parties prior to the relationship starting will be dealt with;
- how debts accumulated individually will be dealt with;
- how future assets that are acquired *together* will be dealt with and managed; and

- how individual and jointly owned property will be divided should the relationship break down.

Think of financial agreements as a type of business plan for your relationship or marriage, allowing you to take a pro-active approach to managing and protecting your assets.

The *Family Law Act* makes Financial Agreements accessible to all couples, promoting private agreement and certainty, thereby minimising disputes or misunderstanding that may arise in the future.

For more information on using a financial agreement before starting a new relationship, see here.

Financial Agreements

Financial agreements can be used before or during a de facto relationship or marriage

Financial Agreements are made under the provisions of the *Family Law Act*. They are sometimes referred to as "pre-nups" or "cohabitation agreements". Financial agreements are legally binding and recognised by the Courts of Australia.

They are used to record how a couple has agreed to deal with their assets and liabilities during their relationship, and if their relationship should come to an end, instead of court proceedings.

These agreements can reduce stress, by giving a couple peace of mind and certainty about their financial arrangements.

Financial Agreements help to avoid disputes or even potential court proceedings, by addressing these issues upfront.

Financial Agreements can be made at any time – either before moving in together or during the relationship.

They are a great tool for couples who want confidence and certainty that these issues have been laid on the table and addressed upfront, in a way which is legally binding.

This means both parties enter the relationship knowing where they stand.

Does a financial agreement stand up?

A financial agreement will be binding on the parties if it is made in accordance with the provisions of the *Family Law Act*. That is, a financial agreement:

- must be signed by both parties;
- each party must have received independent legal advice before signing the agreement, so they know exactly what they are entering into;
- each party must receive a statement by their independent solicitor stating that the legal advice was given; and
- each party must provide a copy of their solicitor's statement to the other, and receive a full copy of the fully signed agreement.

For a more detailed discussion relating to the binding nature of financial agreements, see here and here or call us on 1800 608088

The duty to make full disclosure of your assets and liabilities as part of the property settlement process

When making a financial agreement, both you and your partner have a duty to make full and complete disclosure of your assets and liabilities to each other, as these make up the property pool.

The disclosure needs to be accurate as at the date the agreement is signed. A financial agreement or consent orders can be set aside or terminated, if a party dishonestly or fraudulently misrepresents their assets, or the true nature or extent of their assets.

For more information on your duty to make full disclosure in a financial agreement, see here.

Time limits for binding financial agreements

There are no time limits to make a financial agreement.

You can make a financial agreement ***at any time***, regardless of whether it is before marriage or moving in together or during (or after) your relationship.

Read more detailed information about making a binding financial agreement here.

How to talk to your partner about Money and Financial Agreements

Considering that money problems are the number one reason for relationship woes and breakups, it makes sense that a couple should learn to discuss finances - how they see themselves advancing financially and their goals and aspirations for the future.

Consider this scenario

> *Grant moves into his girlfriend Amy's home, which she owns. Grant begins contributing $100 each week for the benefit of living in the home. Amy wishes to retain 100% of her assets and considers Grant's payment of $100 each week to be for rent (not an entitlement to a share in the house), and Grant agrees.*
>
> *They decide to formalise their agreement by signing a Financial Agreement, which they will both be bound by in the event the relationship breaks down, providing certainty to both parties. They can review the Agreement later if things change, but for now, they are both happy with this arrangement.*

Bringing up the subject of a Financial Agreement with your partner

Initiating a discussion about assets and finances is obviously going to be easier if your partner also has assets. If this is the case, then it's likely that your partner also wants to reach a mutual agreement about how assets are to be managed - both those accumulated prior to the relationship, and those accrued during the course of the relationship.

For example, a couple can decide to effectively quarantine the assets accumulated separately before the relationship began, with the effect that if the relationship ever ended, each person would remain entitled to the assets they each brought to the relationship and those accumulated during the relationship could be divided according to the proportion each invested.

Obviously, initiating a discussion about financial issues will become a little more delicate if your partner has no assets (but you do). Nevertheless, it is important to discuss your intentions openly and honestly.

Broach the subject in a gentle way – do not approach the issue from a defensive, combative approach. You are in a partnership now and setting up the solid foundation on which you can base your future together.

Getting the timing right

When considering a Cohabitation (Financial Agreement), you should take your time and plan ahead.

Avoid any temptation to surprise your partner by presenting him or her with a Financial Agreement that you have had drawn up without their knowledge, requesting they sign the dotted line without any prior discussion on the matter – or worse, on the day you are moving in together or getting married! Eeek! Not only is this a sure-fire way to send your dearly beloved running for the hills, it is also extremely insensitive.

In addition, such agreements if signed are likely to be invalid on the grounds of undue pressure and duress, as shown in one Australian case which involved a young lady being presented with a pre-nup and told that if she didn't sign, the wedding was off!

The process takes time, from initial discussions to the point of signing, so getting started sooner rather than later is a good idea.

Discussions should start well in advance of the date you are planning on getting married or moving in together. Both parties should have input into the Agreement and be completely satisfied with its terms.

That being said, a Financial Agreement can also be put in place after marriage or cohabitation has commenced.

Pick your moment

Schedule an appointment – let your partner know that you want to discuss something important.

Choose a time when you are both feeling calm, free of external stress and able to focus on the discussion without any interruptions.

Start Simple – don't overwhelm your partner or yourself

Once you start the discussion, keep it simple and straightforward – remember not everything needs to be sorted in one sitting. Your first discussions might be broader or more philosophical – coming to an agreement about why the document is required. Once you have that meeting of the minds you can start fleshing out the details.

It is better to have shorter regular meetings than long drawn out affairs where you risk conflict.

Have an answer to the question "why do we need a contract?"

Your partner may not know very much about financial agreements and may question why it is necessary. Have an answer prepared in advance, for example,

"This house is all I was left with after the divorce, I'd like to sit down and talk about how we will handle ownership and any future renovations and expenses" or

“I am thinking about how we will handle our joint finances when we move in together, we seem to have different spending styles, how are we going to work that out?"

Stay calm, fair and respectful - focus on the goal

Remember you are in this together, talking about finances can be stressful but you can navigate the process by being calm, fair and respectful.

Complete the BFA Planner

Once you and your partner have worked out what you want to do, it’s time to get it into a properly organised record. You can complete the BFA Planner, answering questions about your situation to simplify the process, saving you time and money.

The Peaceful Path Difference

Most couples who come to us have already worked out what they want. They just need the right process to make it legal - without the conflict, the cost, and the back-and-forth that comes with going directly to a law firm.

Here's how it works.

Two parts. Both straightforward.

A Binding Financial Agreement (BFA) has two components. You need both for a legally binding result.

Part 1 — The Financial Agreement Kit ($49)

You start by downloading our plain-English Financial Agreement kit. It contains the BFA Planner, a comprehensive User's Guide that explains helps you complete the planner, and access to a Members Area that guides you through each stage. A bonus Will Kit is included at no extra charge.

You start by completing the BFA Planner, answering questions about your situation - in your own words, at your own pace.

No legal knowledge required - the BFA Planner and User's Guide walk you through it. Your answers are used to build your draft agreement, drawing on the

framework we've refined across thousands of these agreements - reviewed personally by our team.

Part 2 — The Legal Review Service (from $3,250 - covers both of you)

Under the Family Law Act 1975, both parties must receive independent legal advice from a separate solicitor before signing. This is not optional - without it, the agreement can be set aside by a court at any time.

Once you submit your completed BFA Planner, it's personally reviewed by Ian and his team, and your answers are used to build your draft. Ian and his team make sure it's in good shape before it goes to the solicitors.

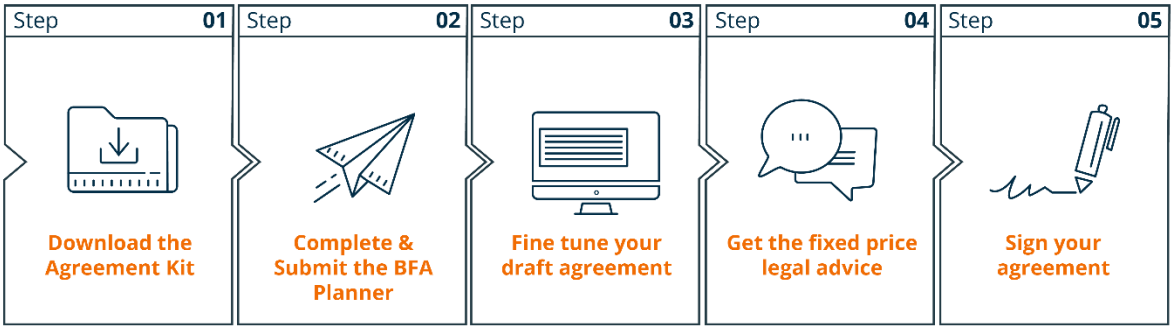
Then an independent family law solicitor is arranged for each of you. The advice sessions are done by phone or Zoom - no office visits, no time off work. Each solicitor issues a Certificate of Independent Legal Advice, both parties sign, and the agreement is binding.

Financial Agreement Kit + Legal Review Service: from $3,299 for both parties in most cases. Compare that to the $8,000–$15,000+ most couples pay going directly to a law firm - each.

**In most cases the process completes without issue and both Certificates of Independent Legal Advice are issued. Pricing applies to standard two-party agreements. More complex arrangements may vary. Full details at peacefulpath.com.au*

We have developed our unique process over several years, and our Australian Legal team will ensure you have a compliant financial agreement that provides the sound legal protection you seek.

5 Simple Steps to Peace of Mind



1. Download the Financial Agreement Kit

Download the Financial Agreement Kit for Continuing Relationships. It doesn't matter whether you are moving in together for the first time, already cohabiting, getting married or in Western Australia (where slightly different legislation applies) – the one kit covers all those situations.

You get instant access to the BFA Planner, the User's Guide and the Process Guide.

2. Complete The BFA Planner, Submit & Confirm

You and your partner complete the BFA Planner together - what you each own, what you owe, and how you want your financial arrangements to work. The User's Guide explains what each question means and how to approach it.

Once you submit your completed BFA Planner, our team checks we've understood your situation and intentions correctly before anything proceeds - catching any gaps early. Most couples find this much more straightforward than they expected.

3. Fine-Tune

Once we've confirmed your BFA Planner is suitable, $3250 gets your matter formally underway. Ian and his team then work through the finer detail with you by phone and email - the points people often miss - getting your agreement ready for the next stage.

Your answers are used to build your draft agreement, drawing on the framework we've refined across thousands of these agreements - reviewed personally by our team. When it's ready, your independent solicitors are allocated.

4. Receive Independent Legal Advice (The Legal Review Service)

Your Legal Advice session is by phone or Zoom. Your solicitor explains what the agreement means for you, answers your questions, and ensures you understand what you are signing. Each solicitor then issues a Certificate of Independent Legal Advice and the finalised version of your Financial Agreement.

5. Sign the Agreement

Both parties sign the agreement in front of a witness - preferably a Justice of the Peace. One party keeps the original; the other keeps a copy. Your agreement is now legally binding and enforceable.

The whole process can be completed in as little as a few weeks. There is no deadline, you work at your own pace.

Where to Next?

You've done the reading. Now it's time to take one simple step.

Most couples who come to us have already agreed on what they want. They just need the right process to make it legal without the conflict, the delays, and the legal bills that come with going it alone through a law firm.

Here's what that looks like in practice:

> ***"We managed to get a binding legal agreement done as we wanted it - both received independent advice for a fraction of the cost. Ian and his team supported us right throughout it. For a couple that wants a calm and non-combative approach and knows exactly what they want the outcomes to be - I can highly recommend this service." - Lisa Kaye White***

> ***"I found RP Emery online and sent an email. Ian called me within the hour and just listened to what we wanted. The low cost absolutely blew my mind. The process was stress-free and Ian went above and beyond to help us. We weren't just a number in his books." - Rita P.***

The next step is straightforward. Start with the Financial Agreement Kit for continuing relationships - it comes with everything you need to obtain your agreement, plus access to the Members Area, a comprehensive User's Guide, and a bonus Will Kit.

When you're ready for the next step, Ian and his team will personally review your BFA Planner - your answers are used to build your draft agreement - and then connect you with an independent family law solicitor - one for each of you - to make the agreement legally binding.

Not sure yet whether this is right for you? Call us on 1800 608 088 - we're always happy to talk it through.

About RP Emery

RP Emery & Associates are an internet-based legal publishing service.

We've been helping Australians navigate financial agreements since 2006 without the conflict, without the enormous legal bills, and without making an unfamiliar process harder than it needs to be.

Peaceful Path to Settlement is brought to you by RP Emery & Associates, Australian legal document publishers with nearly two decades of experience helping couples navigate financial agreements simply and affordably.

Our mission is to demystify and simplify the law, empower the individual, and make legal solutions more accessible. Using technology, we make the process simpler, more affordable, and more user-friendly.

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