Financial Disclosure Checklist

Full and frank financial disclosure is mandatory in the separation process. Both parties must provide complete documentation of their assets, liabilities, and income to ensure an equitable division. Use this worksheet to gather and organize your records.

> **Important:** Gather statements based on the mutually agreed *"Date of Separation."* Do not redact account numbers, balances, or transaction histories unless instructed by your legal counsel.

1. Income & Tax Records

	Document Required	**Notes / Location**
☐	Personal Income Tax Returns (T1/1040)	Last 3 consecutive years. Must include all schedules.
☐	Notices of Assessment (NOA)	Last 3 consecutive years from the Revenue Agency.
☐	Recent Pay Stubs / Pay Slips	3 most recent consecutive pay periods.
☐	Corporate Financial Statements	If a business owner, last 3 years of corporate tax returns.

2. Real Estate & Property

	Document Required	**Notes / Location**
☐	Matrimonial Home Deed / Title	Showing legal ownership structure.
☐	Mortgage Statements	Showing current principal balance and interest rate.
☐	Property Tax Assessments	Most recent municipal tax bill.
☐	Professional Appraisals	Any formal valuations done within the last 12 months.

3. Banking & Investments

	Document Required	**Notes / Location**
☐	Joint Bank Account Statements	Last 6 months (Chequing and Savings).
☐	Individual Bank Account Statements	Last 6 months for any accounts in your sole name.
☐	Non-Registered Investments	Stocks, mutual funds, or GIC portfolios.
☐	Cryptocurrency Wallets	Records of holdings and fiat value on Date of Separation.

4. Retirement & Pensions

	Document Required	**Notes / Location**
☐	RRSP / 401(k) / IRA Statements	Most recent statement covering the Date of Separation.
☐	Employer Pension Valuations	Family Law Value statement from plan administrator.

5. Liabilities & Debt

	Document Required	**Notes / Location**
☐	Credit Card Statements	Last 6 months for both joint and sole cards.
☐	Lines of Credit (HELOC / Unsecured)	Current balance statements.
☐	Vehicle Loans / Leases	Financing agreements and remaining buyout amounts.