

# Living Together Agreements

As more couples choose not to marry, the legal and financial issues they face with children, mortgages, pensions, separation and death become ever more important to understand and address. Even though a relationship may be long term and similar in many respects to marriage, unmarried couples, as with same sex couples, should be aware that the law treats them differently from those who are married.

Whilst no-one wants to contemplate relationship breakdown, if appropriate arrangements have been made at an early stage, the emotional upset and distress is substantially diminished because each partner knows exactly where he or she stands financially.

We offer an affordable service where we put together a document that meets your specific and individual requirements. This will deal with all of the relevant issues in the event of a relationship breakdown, avoiding the need to resort to costly court action. This is a [Living Together Agreement](#).

## What does the Agreement cover?

A Living Together Agreement can record your wishes on a wide variety of matters in the event of a relationship breakdown, including for example:

### Your Home

- Where one of you already owns the home and it is intended that your partner should have no interest in it;
- Where partners are making significantly different contributions to the purchase of the house or the mortgage and wish to reflect that difference in their share of ownership;
- The effect of improvements or paying for major repairs on the family home.

### Your Children

- How any children are to be supported and details of care arrangements

### Your Assets

- How mortgage lender related endowment policies are to be dealt with

### Ownership

- Of furniture and other household items either brought into the relationship or purchased during the relationship.

### Your Debts

- How credit card balances, bank loans and overdrafts are to be discharged.

## What does our service provide?

### Step 1

Prior to drawing up the document, we ask you to complete a Living Together Agreement Checklist. This is designed to assist you and your partner in considering all the issues you may wish to include

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in your agreement.

### **Step 2**

Using the completed checklist, and in consultation with you, we will prepare a draft for your approval. During this consultation, we can deal with any queries you may have and advise you how to achieve your particular aims.

As agreements are legal documents, we would recommend that both parties seek the advice of a solicitor independently.

### **Step 3**

We will produce and forward to you the final agreement, for you and your partner to sign.

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