

Income Documents

1. Proof of Salary (paycheque stubs) for most recent 3 months;
2. If under an Employment Contract – a copy of that contract, Collective Agreement or Employment Handbook with employment benefits;
3. If self-employed, your Financial Statements (income statement + balance sheet) for past 3 years, and an indication of how you draw cash out of your business (how much, how often, etc.). What you “expense” through the business is relevant too (car, cell phone, part of house, etc.). Business banking records and business credit card statements those years as well;
4. Tax Documents
 - a. T1 General form, in full, for last 3 years filed (summary from CRA website not preferred)
 - b. Notice of Assessment or Re-Assessment, for those same years

Documents about Asset Values and Debt Balances

5. Bank Statements for any bank accounts you have (or had) for the three months before and the three months after your date of separation. If you are still cohabiting and sharing a joint account, the statements from the date of separation to today may be helpful. If you are printing out statements from the internet, make sure the account owner name(s) and account number are visible on each statement. Any accounts you had at DOM, statements for the DOM would be perfect (this may be a challenge)
6. Investment Statements – RRSP, TFSA, GIC, RESP, or unregistered investments, showing balance on DOS, and if you had any at marriage, at DOM
7. Credit card statements for any active credit card, store charge card;
8. Line of credit, overdraft or other credit facility on which money is still owing;
9. Mortgage statement, plus the terms of your mortgage now (balance owing, rate, renewal date, monthly payment amount);
10. Current employment pension plan statement (most recent, and most detailed statement available);
11. Accumulated employment benefits (banked sick leave, annual leave, vacation, termination or severance pay) you may have had on the date of separation. This likely requires an inquiry with your company’s HR department or officer.
12. Insurance policies (whole life, term life, long term disability, mortgage insurance), with any “cash surrender value” statements for whole life insurance;
13. Any house appraisal or other documents about value (MPAC, etc.);
14. Contents of any safety deposit box;
15. Loan papers or IOUs for any money you have loaned (family or otherwise);
16. List of denominations, coupons, and residual value of any bonds;
17. List of any other real estate other than your primary residence, such as cottages, or commercial property, any part or whole interest in any other property – and any documents that may help us determine the value of that property;
18. Any “Net Worth” statement provided to bank in last 3 years;
19. Details of any stock options, warrants, along with associated terms and restrictions – along with current market value of the shares;

20. List all vehicles, with any available appraisals or get an approximate value from the internet, at www.autotrader.ca (Value Finder) or www.kbb.com (use 14240 as a zip code – Buffalo, NY). Don't forget to convert the US\$ for the kbb.com values (any major Canadian bank site has a currency converter);
21. Jewelry and art appraisals, if you have them;
22. Special items – collections or rarities (stamps, cards, comics, etc.);

Other Important Papers

23. Copy of any Personal Guarantees you have signed;
24. Marriage licence / Marriage Certificate – original if possible;
25. Court orders or Separation Agreements relating to any earlier marriage, any pre-nuptual agreement, marriage contract or other agreements relating to this relationship;
26. (This one is sometimes tough) Any information you may have about what assets, debts or property you owned on the day before you got married – things of value or the debts you entered the marriage with - bank accounts, cars, investments, bonds, etc. and what those things may have been worth. If you don't have documents, guess-timate. This does not include any gifts you received on your wedding.

General rule: if you think it might be relevant or helpful let's look at it! MUCH BETTER to have a bunch of documents we really don't need than not have a really helpful document because you decided it wasn't useful and left it out.