THIS AGREEMENT MADE in duplicate this [...] day of [...], 20 [...]

BETWEEN:

[...]
of the [...] of [...],
in the Province of Saskatchewan
 (hereinafter called “[...]”)

- and -

[...]
of the [...] of [...],
in the Province of Saskatchewan
 (hereinafter called “[...]”)

**PRE-NUPTIAL AGREEMENT
INTERSPOUSAL AND MARRIAGE CONTRACT
PROPERTY AND MAINTENANCE CONTRACT**

THIS AGREEMENT comes into force on the day it is signed by both parties.

WHEREAS [...] and [...] agree they have been in a dating relationship since [...], and will continue in a dating relationship until [...].

AND WHEREAS [...] and [...] will enter into a common-law relationship under the laws of the Province of Saskatchewan and become spouses on [...], following two (2) years of continuous cohabitation to begin on [...];

AND WHEREAS [...] and [...] may marry each other in the future;

AND WHEREAS [...] and [...] have made full disclosure to one another of their separate estates, properties, present and future prospects, incomes, debts and financial obligations;

AND WHEREAS [...] and [...] desire to provide for the orderly settlement of their affairs and their respective rights and obligations under the spousal relationship or marriage or upon death as particularly herein set out;

AND WHEREAS [...] is divorced and has two (2) children from his first marriage;

AND WHEREAS [...] is divorced and has two (2) children from her first marriage;

NOW THEREFORE in consideration of mutual love and affection and of the premises and mutual promises contained herein, [...] and [...] agree as follows:

1. APPLICABLE LAW
	1. The proper law of this contract shall be the law of Saskatchewan and this contract shall also be deemed to be valid and enforceable in accordance with the laws of any other jurisdiction.
	2. The parties intend the property distributed between them by this contract and with respect to which this contract provides for possession, status and ownership, to be exempt from distribution, pursuant to *The Family Property Act* of Saskatchewan and any similar legislation in any other jurisdiction.
	3. Further, the parties intend the property distributed between them by this contract and with respect to which this contract provides for possession, status and ownership, to be exempt from any claim by the other pursuant to any other statute, trust laws or other equitable remedies.
2. PROPERTY
	1. The parties agree that they shall keep their respective property separate and apart, and that each party shall retain, have and enjoy independently of any claim, right or demand of the other party, all property of every kind, nature and description and wherever situate, which is now owned or held or is in the future acquired by either party or stands or may appear in the name of either party hereafter, including, but not limited to, any increases in value of such property, except as expressly set forth herein.
	2. The parties agree that all property acquired by either party subsequent to the signing of this agreement shall be the exclusive property of the person who purchases the property. If the property is a joint purchase, each party will retain an interest in the property equal to that proportion which he or she contributed toward its acquisition.
	3. Without limiting the generality of the foregoing, the parties specifically agree that:
		1. all inheritances, findings and income shall be retained by the party so receiving or acquiring the same as his or her sole and separate property, free from any claims from the other, whether received or acquired before or after the commencement of the common law relationship or marriage;
		2. all gifts which are specifically designated as gifts to both parties will, by virtue of this clause and this contract, be the sole and exclusive property of the party who is the closest related to the donor or any one of the donors by heredity or marriage, and if the donor is not related to either party as stated, then the gifts become the sole property of the party who had the first acquaintance with the donor or either of the donors;
		3. any money loans between the parties will be unenforceable unless evidenced in writing by way of a Promissory Note or a Loan Agreement;
		4. the parties agree that they will keep their respective interests in any pension plan separate and apart and that each party shall retain and have and enjoy independently of any claim, right or demand of the other party the benefits that flow from the said pension plan, now or in the future. Notwithstanding the above, as long as the parties are not separated, each party will designate the other as a spouse for any survivorship benefits.
3. CANADA PENSION PLAN CREDITS
	1. In the event of a future separation or divorce, neither party shall make a claim on the other party’s Canada Pension Plan credits and both parties expressly waive any present or future right to make application for the other party’s pension credits. This agreement is made in compliance with subsection 55.2(3) of *The Canada Pension Plan Act*.
4. PROPERTY OWNED BY THE PARTIES
	1. [...] owns the property, debts and income listed in Schedule “A” attached to this agreement with the present values according to his estimation.
	2. [...] owns the property, debts and income listed in Schedule “B” attached to this agreement with the present values according to her estimation.
5. FAMILY HOME AND FURNITURE
	1. Presently, [...] is renting from [...] a house located in [...]. [...] currently lives in a house in [...], owned by a corporation in which he is the major shareholder.
	2. Once cohabitation commences on [...], the parties intend to live in [...] in a residence to be acquired in the future. This future residence is to become the family home.
	3. The parties agree that the family home will be owned by [...] or through a corporation in which [...] is the major shareholder. The title to the said family home will remain in the sole name of [...] or his corporation and will remain his sole property or the sole property of a corporation owned in whole or in part by [...].
	4. [...] will pay all the operating costs of the family home, such as utilities, property taxes, maintenance, repairs, renovations, insurance and any other costs related to maintaining the family home.
	5. Subject to paragraph 5.7, in the event [...] was to predecease [...], she would have continued use of the family home and its contents for her personal use for a period not to exceed one (1) year. Upon the expiration of the said one (1) year period, or upon her death, her voluntary departure or her departure from the home due to an inability to live on her own, then [...]’s executor would take possession of the home and dispose of it pursuant to [...]’s Will.
	6. In the event [...] had to be placed in a care home, [...] would continue being in possession of the family home and its contents for her personal use until her death, her voluntary departure or her departure from the home due to an inability to live on her own.
	7. Notwithstanding clauses 5.5 and 5.6, in the event that [...] was to predecease [...], or he had to be placed in a care home while the family home for the couple was the [...] cottage, then [...] would have to vacate the [...] cottage within one (1) year of [...]’s death or departure from the home. [...]’s executor or power of attorney will, in this event, assist [...] in obtaining adequate alternate housing. [...]’s executor or power of attorney will pay the costs of maintaining such housing for [...] for her lifetime, or until her voluntary departure, or her departure due to an inability to live on her own.
	8. In the unfortunate event of a separation or the filing of a petition for divorce, [...] would vacate the family home within 60 days and obtain alternate accommodations for herself. With respect to the furniture, each will remain sole owner of his or her furniture. In the unfortunate event of a separation or the filing of a petitioner for divorce, the jointly-acquired furniture would be appraised and each party would be entitled to buy out the other party’s 50% share. In the event neither wishes to purchase an item, it would be sold and the proceeds divided equally.
	9. In the event the parties have insurance on the family home and contents and any proceeds from the said insurance becomes payable, then these proceeds from the insurance shall be deemed to be owned by [...] with respect to the family home and by the respective parties in proportion to their contributions to the acquisition of the furniture and the contents of the family home.
	10. In the event [...] had to be placed in a care home and [...] continued to be in possession of the family home and [...] had insufficient income to pay the cost of the care home, [...] agrees to contribute the remaining portion from his income.
	11. Upon the death of either party, any purchases made jointly will immediately become the sole property of the survivor. The parties agree to keep a written record of such joint purchases.
6. VEHICLES
	1. Each party shall have their own separate mode of transportation. Each party will be responsible for the maintenance of his or her mode of transportation.
	2. If in the future a decision is made to have only one vehicle the purchase/lease, operating and maintenance costs of the vehicle will be shared equally.
7. BENEFITS PURSUANT TO THE CANADA PENSION PLAN TO A SURVIVOR
	1. The parties agree that each will be considered a spouse for purposes of any benefits such as the death benefit and the survivor’s allowance, that may flow pursuant to the Canada Pension Plan, as long as they were not separated prior to the death of the other party.
8. LIVING EXPENSES
	1. [...] shall be solely responsible to pay for the joint living expenses, such as operating the family home, travelling, holidays and any other item mutually agreed upon by the parties.
	2. It is agreed by the parties that in lieu of contributing to living expenses, [...] will have a bank account for the purpose of saving funds. These savings could be used by [...] for her maintenance in the event that the parties separate.
9. DEBTS AND OBLIGATIONS
	1. The parties represent and warrant to each other that they have not incurred any bills, debts or obligations for which the other may be liable. Neither party shall contract in the name of the other, nor in any way bind the other for any debts or obligations.
	2. If debts or obligations are incurred by either party on behalf of the other, contrary to the provisions of the preceding paragraph, he or she shall indemnify the other from all claims, costs, expenses, damages and actions arising from those debts or obligations.
	3. The parties acknowledge that all liabilities and debts which the parties currently are responsible for are listed in the respective attached schedules.
10. DEPENDENTS
	1. The parties acknowledge that both must be in agreement before any relative or friend of either party resides in the family home. In the event that this occurs, then the related party shall be responsible for the support and costs of the relative or friend.
	2. The parties acknowledge that [...] is the primary parent of [...] and [...]. [...] and [...] may reside in the family home, at the sole expense of [...].
	3. The parties acknowledge that neither shall be responsible for maintaining the children of the other party now or in the future.
11. WAIVER OF SPOUSAL MAINTENANCE, PRESENT AND FUTURE
	1. [...] is in good health and is currently employed as a [...] (occupation) at [...], in [...], Saskatchewan. Having regard for and in consideration of [...]’s condition, means, needs and circumstances including, without limitation, the division of family property provided herein, he is economically self-sufficient from [...]. Accordingly, subject to clause 12, in the event of a separation or divorce, there shall be no spousal support payable to [...] by [...] at any time, past, present or future and [...] hereby waives any claim to spousal support from [...].
	2. [...] is in good health and is currently employed as a [...] (occupation) at [...], in [...], Saskatchewan. Subject to clause 12, having regard for and in consideration of [...]’s condition, means, needs and circumstances including without limitation, the division of family property provided herein, she is economically self-sufficient from [...]. Accordingly, in the event of a separation or divorce, there shall be no spousal support payable to [...] by [...] at any time, past, present or future and [...] hereby waives any claim to spousal support from [...].
	3. The parties acknowledge that the settlement of their respective claims in the event of a separation or divorce, as provided for in this Agreement is fair, adequate, reasonable and satisfactory to each of them. Moreover, they recognize that is it fit and just that they should be financially independent of the other in the event of a separation or divorce. Accordingly, they accept the provisions herein in lieu of any claim for or right to spousal support in the event of a separation or divorce.
	4. [...] and [...] each acknowledge that they have carefully considered the following matters in reaching their decision to mutually waive spousal support in the event of a separation or divorce:
		1. The condition, means, needs and other circumstances of each of the parties;
		2. The length of time that the parties may cohabitate;
		3. The functions to be performed by each of the parties during the period of cohabitation;
		4. The economic advantages or disadvantages to the parties arising from the common-law relationship, the marriage or its breakdown;
		5. Any and all economic hardships of the parties arising from the common-law relationship, the marriage or its breakdown;
		6. The economic self-sufficiency of the respective parties having regard for the division of family property provided for herein; and
		7. The possibilities of future unemployment, illness, disability, or inability of the parties to earn income or secure any or adequate employment.
	5. The parties further agree and acknowledge that they understand that their respective financial circumstances may change in the future because of changes in health, the cost of living, their retirement status or otherwise. No such change, foreseen or unforeseen, and whether or not the changes originate from a pattern of dependency engendered by the common-law relationship or the marriage, will give either party the right to claim spousal support against the other whatsoever in the event of a separation or divorce.
	6. The parties have each been advised by his or her respective solicitor as to the current law with respect to the enforcement of spousal support waivers in agreements and are aware of the Supreme Court of Canada decision in *Miglin v. Miglin*, [2003] 1 SCR 303; *Rick v. Brandsema*, (2009) 1 SCR 295; and *LMP v. LS*, (2011) 3 SCR 775. In full appreciation of the law in this area, [...] and [...] unequivocally intend that his or her spousal support waiver is to be honoured and to be enforceable notwithstanding any future change in the law or interpretation of the law. In this regard, they each acknowledge that there have been no circumstances of oppression, pressure or other vulnerabilities which would suggest there has been an imbalance of power in the negotiating of this Agreement. [...] and [...] acknowledge that they have both had the assistance of legal counsel and that they each acknowledge that the Agreement is in substantial compliance with the objectives of the *Divorce Act* as well as the objectives of *The Family Maintenance Act, 1997* with respect to the granting of spousal support orders and any variation thereof, in the event of a separation or divorce. [...] and [...] each acknowledge the Agreement reflects the intentions of the parties.
	7. The parties realize that their respective financial circumstances may change in the future by reason of their health, cost of living, their retirement status or otherwise. In the even of a separation or divorce, no such change shall give either party the right to claim spousal support pursuant to any legislation, provincial or federal, other than set out in this Agreement. Without limiting the foregoing and in addition to the foregoing, the parties specifically agree that in the event of a separation or divorce, that none of the following events will give rise to any claim for spousal support of any kind or for any term now and in the future:
		1. temporary or permanent illness or disability, mental or physical, of either party, whether the same is present now, or arises in the future;
		2. temporary or permanent loss of employment or of pension benefits of either party for any reason whatsoever;
		3. increase or decrease in assets or financial obligations of any nature or kind;
		4. increase or decrease in the market value or fair market value of assets;
		5. inflation;
		6. economic depression or economic recession;
		7. increase or decrease in income of either party in the future;
		8. assignments, bankruptcy or insolvency of either party;
		9. windfall or inheritance of either party;
		10. remarriage, cohabitation or separation, to, with or from each other or any third party; or
		11. acts of God.
	8. Having considered all of the matters outlined above and in the event of a separation or divorce, neither party will make a claim against the other party for spousal support, alimony, maintenance, or any other form of spousal support, whether periodic, lump sum or otherwise and they each accept the terms of this Agreement in satisfaction of all claims and causes of action each now has in respect to spousal support, alimony, maintenance, interim alimony or interim maintenance, or any other form of spousal support whatsoever.
	9. The parties agree that their mutual waiver of all such claims does not result in circumstances that are unconscionable, and that, therefore, it is the intention of the parties that the provisions contained in this Agreement as regards spousal support shall be final and binding upon the parties. Accordingly, the parties hereto will be forever barred from applying for spousal support pursuant to common law, or under any provincial legislation, including without limitation *The Family Maintenance Act, 1997* or under the *Divorce Act* as the case may be. In any proceedings in court between [...] and [...], in the event of a separation or divorce, in which the Court has jurisdiction to award spousal support, this Agreement shall be conclusive evidence that neither [...] nor [...] has a claim to spousal support. This clause shall govern and be deemed absolutely binding whether or not any other material change in circumstances should occur in relation to [...] and [...] irrespective of whether the genesis of such material change in circumstances could be traced to the term of the marriage or otherwise.
12. SPOUSAL maintenance IN THE EVENT OF SEPARATION
	1. In the event of a separation, [...] shall pay to [...] spousal maintenance as follows:
		1. if the separation occurs after cohabiting for less than two (2) years following [...], 20[...], [...] shall pay to [...] $[...] per month for one (1) year;
		2. if the separation occurs after cohabiting between two (2) and five (5) years following [...], 20[...], [...] shall pay to [...] $[...] per month for two (2) years;
		3. if the separation occurs after cohabiting between five (5) years to eight (8) years following [...], 20[...], [...] shall pay to [...] thirty-three percent (33%) of his line 150 Income Tax Return income, to a maximum of $[...] per year for three (3) years;
		4. if the separation occurs after cohabiting for eight(8) years to ten (10) years following [...], 20[...], [...] shall pay to [...] thirty-three percent (33%) of his line 150 Income Tax Return income, to a maximum of $[...] per year for four (4) years;
		5. if the separation occurs after cohabiting between ten (10) to fifteen (15) years following [...], 20[...], [...] shall pay to [...] thirty-three percent (33%) of his line 150 Income Tax Return income, to a maximum of $[...] per year for six (6) years;
		6. if the separation occurs after cohabiting between more than fifteen (15) years following [...], 20[...], [...] shall pay to [...] thirty-three percent (33%) of his line 150 Income Tax Return income, to a maximum of $[...] per year for eight (8) years;
13. EMPLOYMENT
	1. In the event of a separation or a divorce, [...] will be terminated from any employment with [...] or any other corporation of which [...] is a director or owner of at least 30% of the total number of shares in the corporation.
	2. In the event of a separation or divorce, [...] hereby waives any claim for wrongful dismissal or any other claims regarding her employment, except as set out by the *Labour Standards Act*.
	3. In the event of a separation or divorce, [...]’s employment with [...]., or any other corporation of which [...] is a director or owner of at least 30% of the total number of shares in the corporation may be continued at the corporation’s sole option, in which case [...] would not have to pay spousal support for the period of time [...] continued in that employment.
14. RELEASE OF RIGHTS IN FAMILY TRUST
	1. In the event of a separation or divorce, [...] waives, releases and relinquishes all claims and rights of every kind, nature or description that she may acquire by reason of her status as [...]’s spouse in the [...] Family Trust.
15. RELEASE OF RIGHTS IN EACH OTHER’S ESTATE
	1. Each party hereby waives, releases and relinquishes any and all claims and rights of every kind, nature or description that he or she may acquire by reason of status as spouse in the other party’s property or estate under the present or future laws of the Province of Saskatchewan or any other jurisdiction including:
		1. in the Estate of the other upon the other dying intestate whether by way of statutory allowance or right under the laws of any jurisdiction and, in particular, *The Intestate Succession Act* in force from time to time in the Province of Saskatchewan;
		2. upon the death of the other, under the laws of any jurisdiction and, in particular, *The Dependent’s Relief Act*, in force from time to time in the Province of Saskatchewan; and
		3. in the property of the other under *The Family Property Act* in force from time to time in the Province of Saskatchewan; and
		4. in the property of the other under trust laws or other equitable common law remedies.
	2. Nothing herein contained shall be deemed to constitute a waiver by either party of any bequest that the other party may choose to make to him or her by Will or Codicil, nor of any benefit that may flow from having been designated as a beneficiary in any other document. However, the parties acknowledge that no promises of any kind have been made by either of them to the other with respect to any such bequest or beneficiary designation.
16. CHANGES
	1. No modification or waiver of any of the terms of this contract shall be valid unless in writing and executed with the same formality as this contract.
17. EXECUTION OF OTHER DOCUMENTS
	1. The parties shall, at any time and from time to time, execute and deliver to the other any document or documents that the other reasonably requires to give effect to the terms of this contract.
18. CONTRACT TO BIND ESTATES
	1. This contract shall enure to the benefit of and shall be binding upon the parties and their respective heirs, executors, administrators and assigns.
19. INDEPENDENT LEGAL ADVICE
	1. The parties acknowledge that each:
		1. has had independent legal advice;
		2. understands the nature and effect of this contract and their respective rights, obligations and claims under this contract;
		3. is aware of all possible present and future claims to property that each may have under *The Family Property Act* or any similar legislation in any other jurisdiction;
		4. is signing this contract voluntarily; and
		5. is aware of his or her rights under *The Family Property Act*, R.S.S. Chapter M-6.1 and similar legislation in other jurisdictions and agrees that this contract is an Interspousal Contract within the meaning of section 38 of *The Family Property Act*.
20. SEVERANCE
	1. It is understood and agreed by the parties that if any part, term or provision of this contract is deemed by a court of competent jurisdiction to be unlawful or otherwise unenforceable by reason of conflict with any law applicable to them in the Province where made, or where it is sought to be enforced, the validity of the remaining portion or portions shall not be affected. The rights and obligations of the parties shall be construed as if the contract did not contain the particular part, term or provision held to be invalid or unenforceable.
21. DEFINITION OF SEPARATION
	1. It is understood and agreed by the parties that they shall not be deemed separated solely because they are not cohabiting due to illness.
22. AGREEMENT SURVIVES MARRIAGE
	1. It is specifically agreed that all the terms of this contract shall survive and continue in force after marriage.

IN WITNESS WHEREOF [...] has hereunto affixed his/her hand and seal to two counterparts of this contract, each of which shall constitute an original, this [...] day of [...], 20[...].

|  |  |  |  |
| --- | --- | --- | --- |
| SIGNED, SEALED AND DELIVEREDin the presence of | )))))) |  | l.s. |
| Witness | [...] |

IN WITNESS WHEREOF [...] has hereunto affixed her/his hand and seal to two counterparts of this contract, each of which shall constitute an original, this [...] day of [...], 20[...].

|  |  |  |  |
| --- | --- | --- | --- |
| SIGNED, SEALED AND DELIVEREDin the presence of | )))))) |  | l.s. |
| Witness | [...] |

**ACKNOWLEDGMENT**

I, [...], of [...], Saskatchewan, DO HEREBY ACKNOWLEDGE THAT:

1. I have executed the attached Contract between myself and [...] voluntarily.
2. I have executed the said Contract separate and apart from the said [...].
3. I am aware of the nature and effect of the said Contract.
4. I am aware of the possible future claims to property I may have and I intend to relinquish those claims to the extent necessary to give effect to the said Contract.

DATED at [...], Saskatchewan, this [...] day of [...], 20[...].

|  |  |  |
| --- | --- | --- |
|  |  |  |
|  |  | [...] |

**CERTIFICATE OF SOLICITOR**

I, [...], a Practising Solicitor, of [...], Saskatchewan, DO HEREBY CERTIFY THAT:

1. I have examined [...], named in the within Contract, separate and apart from [...], and that I have fully advised him/her of his/her property rights and of the legal significance of the foregoing Contract, and that he/she has acknowledged his/her full and complete understanding of the legal consequences and of the terms and provisions of the foregoing Contract and has freely and voluntarily executed the Contract in my presence.

DATED at [...], Saskatchewan, this [...] day of [...], 20[...].

|  |  |  |
| --- | --- | --- |
|  |  |  |
|  |  | [...] |

**ACKNOWLEDGMENT**

I, [...], of [...], Saskatchewan, DO HEREBY ACKNOWLEDGE THAT:

1. I have executed the attached Contract between myself and [...] voluntarily.
2. I have executed the said Contract separate and apart from the said [...].
3. I am aware of the nature and effect of the said Contract.
4. I am aware of the possible future claims to property I may have and I intend to relinquish those claims to the extent necessary to give effect to the said Contract.

DATED at [...], Saskatchewan, this [...] day of [...], 20[...].

|  |  |  |
| --- | --- | --- |
|  |  |  |
|  |  | [...] |

**CERTIFICATE OF SOLICITOR**

I, [...], a Practising Solicitor, of [...], Saskatchewan, DO HEREBY CERTIFY THAT:

1. I have examined [...], named in the within Contract, separate and apart from [...], and that I have fully advised her/him of her/his property rights and of the legal significance of the foregoing Contract, and that she/he has acknowledged her/his full and complete understanding of the legal consequences and of the terms and provisions of the foregoing Contract and has freely and voluntarily executed the Contract in my presence.

DATED at [...], Saskatchewan, this [...] day of [...], 20[...].

|  |  |  |
| --- | --- | --- |
|  |  |  |
|  |  | [...] |

**AFFIDAVIT OF EXECUTION**

I, [...], of [...], Saskatchewan, MAKE OATH AND SAY AS FOLLOWS:

1. That I was personally present and did see [...], named in the within instrument, who is personally known to me to be the person named therein, duly sign and execute the same for the purposes named therein.
2. That the same was executed at [...], Saskatchewan on the [...] day of [...], 20[...], and that I am subscribing witness thereto.
3. That I know the said [...], and he/she is, in my belief, of the full age of eighteen (18) years or more.

|  |  |  |
| --- | --- | --- |
| SWORN BEFORE ME at [...], Saskatchewan, this [...] day of [...], 20[...]. | )))))) |  |
| A COMMISSIONER FOR OATHS for SaskatchewanMy Appointment Expires: \_\_\_\_\_\_\_\_\_\_\_\_\_(or) Being a Solicitor. | [...] |

**AFFIDAVIT OF EXECUTION**

I, [...], of [...], Saskatchewan, MAKE OATH AND SAY AS FOLLOWS:

1. That I was personally present and did see [...], named in the within instrument, who is personally known to me to be the person named therein, duly sign and execute the same for the purposes named therein.
2. That the same was executed at Regina, Saskatchewan on the [...] day of [...], 20[...], and that I am subscribing witness thereto.
3. That I know the said [...], and she/he is, in my belief, of the full age of eighteen (18) years or more.

|  |  |  |
| --- | --- | --- |
| SWORN BEFORE ME at [...], Saskatchewan, this [...] day of [...], 20[...]. | )))))) |  |
| A COMMISSIONER FOR OATHS for SaskatchewanMy Appointment Expires: \_\_\_\_\_\_\_\_\_\_\_\_\_(or) Being a Solicitor. | [...] |

**SCHEDULE “A’**

**DECLARATION OF ASSETS, INCOME, INSURANCE
AND LIABILITIES FOR** [...] **(AS OF** [...]**, 20**[...]**)**

***ASSETS*:**

***INVESTMENTS*:**

***LIABILITIES*:**

***INSURANCE*:**

***MONTHLY INCOME (net of taxes)*:**

**SCHEDULE “B’**

**DECLARATION OF ASSETS, INCOME, INSURANCE AND
LIABILITIES FOR** [...] **(AS OF** [...]**, 20**[...]**)**

**ASSETS:**

**INVESTMENTS:**

**LIFE INSURANCE:**

**LIABILITIES:**

**MONTHLY INCOME: (net of taxes)**