

GETTING STARTED

Read This First

Don't start a journey without a map: become clear on the steps you need to take to feel more secure about the future. Complete your **Life Plan Vision™** Template in this pack.

Prepare

Journeys need preparation: Use the **Starting Over Living Together Life Plan Organiser™** to make sure you have covered everything so that your Life Plan and your Agreement will be the best it can be.

Create your Life Plan for the future

There is a suggested outline included and access to a range of experts to help you.

Draft your living together agreement

As this can become a legal document, give it some good attention. Because you have prepared fully, this should be quite an easy process.

Make it happen!

Simple steps to make sure this important document does not just get stuck in a drawer and forgotten about! Take action!



Read this first

You already know that by not being legally married, you lack the legal protections offered by having a marriage certificate.

Not a problem - providing you create a Cohabitation Agreement

But we don't just want to do that, do we?

Let's create a positive and exciting Life Plan for you and your family. You can access some of the great resources available, you may want to invest a little money in creating a more secure and solid foundation for your ongoing partnership.

So let's get started

Shhh! Can I tell you secret!

Creating a Life Plan for your relationship will be a unique and exciting journey!





How do I make this as easy as possible?

Check List:

- Finish reading this short document
- Complete the *Life Plan Vision*™ template in this pack.
- Use the Living Together Life Plan Organiser to gather the key info, talk to useful experts, and co-create a vision that you both are excited about
- Use the Nitty Gritty Template notes to make sure that you have covered all the key areas before you create your draft Living Together Agreement
- Use the AdviceNow download template to create your own Living Together Agreement
- Return to the Life Plan Vision you created in your own *Life Plan Vision Action Plan* (that's in this document - this is the exciting part!) Update it and commit to it.

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Life Plan Vision™

This is the fun part. Why would anyone create a Living Together Agreement without doing this bit first? I guess it just not something lawyer's suggest. But you'll see what a good process this is very shortly!

Step 1: Don't make a meal of it

This outline Vision Plan needs to be done fairly quickly - don't think about it too much at this stage. You want answers that are true for you - not what you think you 'should' want or what you think your partner thinks you want! Be as honest with yourself as you can.

Step 2: Discuss the plan with each other

This is a work in progress, so be generous spirited, interested in each other's vision for the future. No judgement. In the next stage you will be able to access some of the free conversations with experts offered via the *Starting Over Living Together Life Plan Organiser*™ included in your download pack, and gather all the information you need from the right sources.

Step 3: That's it!

You are now ready to move onto completing the *Starting Over Living Together Life Plan Organiser*™ to make sure you have covered everything so that your Life Plan can be completed once you have dealt with the "What If" scenarios. It's not depressing - you will feel empowered and relieved to have through every eventuality through and come to some key decisions.



Life Plan Vision™ - Action Plan

This is where the fun begins!

- ♦ **Print out the Action Plan x 3** and both of you fill in 1 each - possibly separately from each other so you can really concentrate. Do it quite quickly, and it is better if you write your notes rather than type the document at this stage. That way you can access your 'feelings' better.
- ♦ **Complete the following boxes** and answer the questions as honestly as you can. You will create a joint one later using the 3rd print out - but for now, let's see what are you non-negotiables, your dreams and your fears.

**What matters to me
most in my life?**

**What am I not prepared
to negotiate about - my 'non-negotiables'? eg.
Retiring to Australia,
leaving my home to the
kids etc**

Important outcomes

'Must Have's'

**What are my core
beliefs?**

**If you can't share the
same belief system with
your partner, you can at
least respect how each
other sees their world.
No judgements please!**

I'm not afraid to say that I believe.....

I see the world this way

What must I be able to do in life in order to feel at peace

What activities are vital to my sense of wellbeing: eg. my hobby, my daily practice (yoga, spiritual), my art/writing?

Hopefully your partner or children are not the only things in your world that hold meaning. What would you do every day if you didn't have to earn money or look after anyone else?

What are the principles I live by?

eg. Not hurting another's feelings matters more to me than always being 'honest', Living within my means matters more than being entrepreneurial and taking financial risks etc

Whether it's honesty or creating clear boundaries with others, make sure that your core principles are put into practice as you proceed with this Life Plan with your partner!

What are my intentions and goals for this relationship?

How do I want this relationship to change over time?

What do I want to stay the same in this relationship?

(Is this hard for you?)

What do you want from this relationship? Emotional security? A family? To extend love unconditionally? It's time to be honest about what you need and what you would like to give.

No worries - you can have a no-fee, no-obligation chat with a Life Coach who can share with you how you can find some clarity by clicking this link: <https://tinyurl.com/nlwdgqn> - but try to complete the rest of this action plan first!

What are the strengths of this relationship?

What aspects of the relationship are making this process easy for you? If you are noticing some challenges - then add them to the section below...

eg. We have been together a long time and know each other well? We have already discussed finances, Wills, issues around children? etc

PS You can have a no-fee, no-obligation chat with a financial advisor or Wills Expert when you get to the *Starting Over Living Together Life Plan Organiser™*.

What are my challenges with this relationship?

It's good to be honest and open. Nothing to fear. For any issues you outline here, there will be someone who can help you in the *Starting Over Living Together Life Plan Organiser™*.

eg. I have a difficult relationship with my partner's children?

My partner and I don't like talking about money together? etc

This is what I will commit to in order to allow this Life Plan to be created:

Agree or comment on the areas that you will need to cover in your Life Plan and commit to doing that now. Don't miss anything out. Make this a quality map for your future decisions.

Financial: We will decide on how we will share property, pensions and other financial aspects

Legal: We will create/update existing Wills/Trusts to protect our own and our children's futures

Health/Wellbeing: We will agree on key health/wellness areas of our life and future life

Parenting: We will agree (or agree to disagree!) on parenting issues including those going forwards into the future

Key practical issues that you need to consider (and perhaps get advice on):

- ✦ **Agree on a realistic current market value for any properties.** Talk to a mortgage advisor - and you may get a better mortgage rate into the bargain and free up some cash! This advice should be at no cost.
- ✦ **Be honest and realistic about any debts.** You may find that during your discussions you agree a better plan on how to reduce those debts. Avoid quick-fix debt solutions - talk to a proper financial advisor for advice. This advice will usually be at no cost to you.
- ✦ **Decide what legal advice you will access.** It is highly recommended that you include some independent legal advice before signing your agreement, as this will give it much greater validity. You can get a quote from any of the solicitors here: <https://tinyurl.com/k7us38q>
- ✦ **Agree on who owns what with regards to your residence or houses.** If you both have your names on a mortgage, and one of you dies, do you both want the deceased person's relatives to inherit without ensuring that the remaining partner can remain in the home? Legal advice on Tenancy in Common (usually preferable to Joint Tenancy) and updating your Wills could be an essential part of executing this plan.
- ✦ **Pensions and life insurance - how will these be allocated in the event of death or a relationship split?** A financial planner is the person to speak to regarding pensions as it is a specialist area, with legal and tax implications.
- ✦ **How often will you review and renew this agreement?** I would recommend every two years - put it in the diary now. And more often if there is a major life change such as children or moving country or redundancy.
- ✦ **How will you maintain the quality of your relationship?** Advice is at hand on communication, relationship and parenting skills. You will find no-cost no-obligation introductory conversations available here with people who can help you: <https://tinyurl.com/nlwdgqn>

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Action Plan: Next Steps

- ♦ “These are the next steps I am going to commit to so that my Living Agreement and Life Plan can be created”
- ♦ “There is key information I now need to gather in order to proceed”

Yes, you will no doubt have found that some of the questions above in the Life Plan Vision have highlighted areas that need attention. That could be that you need to update your Will, or that you want to ensure that the proceeds from the house - should you separate in the future - are released for you both, without you having to have an argument about it or waste time and money on a court battle.

- ♦ Now you are clearer on what you both want to achieve, bring your individual **Life Plan Visions™** together and create a joint plan using the third print out.
- ♦ Make a list of the areas that need attention - including areas where you have a difference of opinion. ***This is quite normal - don't expect to agree on everything!***

Legal Action Points: We need to update our Wills. We need legal advice on creating a Tenancy in Common legal deed. We need to talk to a financial planner about pension splitting if we separate, and creating a pension for the main carer of the children.

Write your legal action points here.....

Financial Action Points: We need to put our future inheritances in Trust for the children and update our life insurance. We need to look at reducing our mortgage rate so we can pay for our ideal retirement.

Write your legal action points here.....

Wellbeing/Parenting Action Points: We still need to agree on who will pay for the University fees for the kids. We want to create a better family atmosphere and could do with some advice on that from an expert.

Write your legal action points here.....

When you complete your Living Agreement Template later on, you can come back to the action list above to check that you have dealt with each of the action points.

The next stage is to go through the *Starting Over Living Together Life Plan Organiser™* and highlight the areas that need attention, and contact those experts who can help you. There will be no cost for an initial conversation so you can decide what services you require, and who you would like to provide them, and include any costs of using that service (eg. legal advice) in the budget for the Living Together Agreement that you are creating.

What will I do after completing the *Starting Over Living Together Life Plan Organiser™* ?

Click on this link (or paste it into you browser) and download the excellent [AdviceNow free Living Together Agreement template](http://www.advicenow.org.uk/living-together-agreement-template/). Read the Living Together Checklist and prepare your information for the Agreement template, also provided in that document: <http://www.advicenow.org.uk/living-together/living-together-agreements/>

You should find that the notes provided have already been covered in principle by the *Starting Over Living Together Life Plan Organiser™* and that you have covered everything so that the basic template can now be expanded to include much more than just the ‘what if’ scenarios. It can now provide a clearly communicated basis for your ongoing relationship, for the positive plans and visions, with a few ‘what if’s catered for in the process.

To help you even further, each part of the Template Agreement includes notes in the Advice Now download, and in addition, I have included extra notes which I recommend you review before completing the draft Agreement - just to make sure that you haven’t missed out anything important! These addition notes are called the ***Nitty Gritty: Notes on filling in the Template Agreement***.

Very important!

Please please get independent legal advice BEFORE you sign the Agreement that you are creating. It will not hold much weight - even if you use the words “Deed” to describe it and have independent witnesses - if you have not both gained some legal advice before signing it. It really does make sense to get that advice.

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