

# A plan is *not a prediction.*

It's the structure that holds  
when the relationship doesn't.

**A Binding Financial Agreement plans for your future.  
One conversation is all it takes to start.**

- The family home and investment property
- Business interests and shares
- Superannuation and savings
- Inheritances and family gifts



## What a Binding Financial Agreement does

A **Binding Financial Agreement (BFA)** is a legal document that records, in advance, how a couple's assets, liabilities, and financial resources will be divided if the relationship ends.

It can be entered at any stage:

- **Before** a marriage or de facto relationship begins
- **During** the relationship
- **After** separation or divorce

Both parties take independent legal advice.  
The Agreement **protects both**, not just one.

## What protections can you get from a BFA

The full picture of your financial life:

- The family home and any investment properties
- Business interests, partnership stakes, and shares
- Superannuation and retirement savings
- Bank accounts, investments, savings
- Debts and liabilities
- Inherited assets or gifts from family

It does not predict the future. **It plans for it.**

## How a BFA earns its place at different stages of life

**Business owners.** When a business would be disrupted by an unplanned asset division.

**A BFA gives the business, and the people who depend on it, a degree of protection.**

**People starting a new chapter.** When you bring assets, children, or financial obligations from a previous relationship.

**A BFA is a thoughtful way to set clear expectations from the beginning.**

**People with family financial support.** When a parent or family member has contributed through a loan, guarantee, or gift.

**A BFA can protect that contribution.**

**Anyone who has built something.** A property portfolio, a superannuation balance, a business.

**A BFA gives you a say in how that work is recognised if circumstances change.**

## Without a BFA

Any dispute about how assets are divided on separation is resolved under the *Family Law Act 1975* (Cth). A Court will assess each party's contributions (financial and non-financial) and their future needs.

The outcome may not reflect what either party expected. The process can be slow. Early preparation is almost always less costly than a contested settlement.

This document provides general information only. It is not legal advice and should not be relied upon as such. For advice specific to your circumstances, contact **Griffiths Parry Lawyers & Notary**.

## Getting *started*

**The first step is a conversation.**

You do not need to have made any decisions.  
You do not need to have a position prepared.

Contact the **Family team at Griffiths Parry Lawyers** for a confidential consultation to understand your options, and **let them know you were referred by us.**

07 5390 1401

[family@gplaw.com.au](mailto:family@gplaw.com.au)

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