

When to refer your client *to a family lawyer*

You are often the first professional to notice the financial signals of a relationship under strain. A referral to a family lawyer before the separation becomes adversarial can save your client significant time and cost.

Five signals to watch for

- ☐ **Changes in joint account behaviour.** Separate accounts opening. Irregular withdrawals. Spending patterns diverging from the financial year prior.
- ☐ **Asset valuation requests outside normal cycles.** Business valuations, property appraisals, or superannuation statements requested outside usual review periods.
- ☐ **Questions about CGT on spousal transfers.** Enquiries about capital gains tax consequences of transferring property, shares, or business interests between spouses.
- ☐ **Superannuation splitting enquiries.** Questions about how super is treated on separation, or requests for information about splitting orders.
- ☐ **One party seeking sole financial advice.** One half of a couple attending meetings alone, requesting individual statements, or asking about their separate position.

Binding Financial Agreements

A Binding Financial Agreement (BFA) can formalise asset arrangements **before or during a relationship**, or **after a breakup**. Early legal advice (combined with your financial expertise) helps clients reach agreements that are **legally sound and tax-effective**.

CASE STUDY

Our anonymised case study, *How a \$20,000 Agreement protected a \$5 million family investment*, walks through one Queensland family's experience with a Binding Financial Agreement: the lender's condition, the advice, the signing, and what held when the relationship ended several years later.

Read the full case study at
gplaw.com.au/bfa-case-20000-agreement

What happens when you refer

We contact your client within one business day for a confidential, no-obligation conversation. We explain their options clearly (including collaborative approaches that protect the ongoing accountant–client relationship). You remain their trusted adviser throughout.

Our referral process

- 1. You call or email us** with your client's details and a brief overview of their situation.
- 2. We make contact within one business day** for a confidential initial conversation.
- 3. We provide clear advice on their options;** no obligation, no pressure.

Why early referral matters

Couples who receive legal advice before separation finalise property settlements faster and with lower legal costs. Your early referral can make a significant difference.