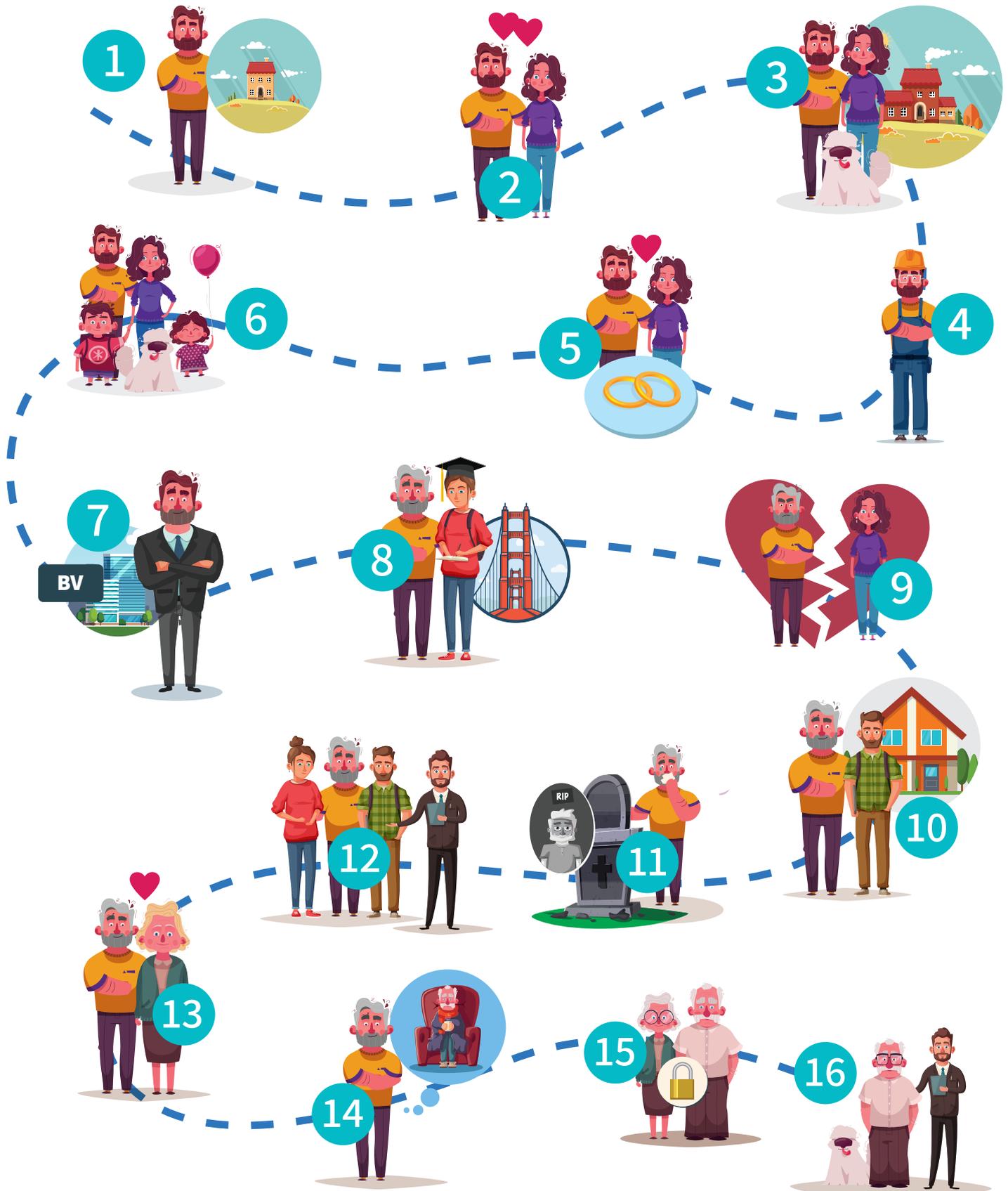


THE NOTARY THROUGHOUT MY LIFE



The notary advises you during key moments of your life

The notary is a legal expert who guides you during the most important moments of your life; times during which independent and impartial advice is of paramount importance. You might think the notary only intervenes when you buy a house or you inherit something. In fact, the notary can help you at many other stages...



1 Paul buys his first house

His first house, his first big investment. The notary has advised Paul from **the moment he bid on the house, until the transfer and mortgage were final**. Paul did not only receive explanations on the acquisition itself, but also on advantageous tax measures in the event of his death.

2 Paul meets Anne

Anne moves in with Paul. Together they draft a **cohabitation agreement** and decide that Anne will pay a certain fixed amount per month as 'rent'. They also record how much Anne invests in the house, to avoid discussions later on!

3 Paul and Anne buy a house together

Paul wants to sell his own house to buy one with Anne. But what happens if one of them dies? Anne and Paul anticipate this by including a **'clause d'accroissement'**.

4 Paul becomes an entrepreneur

When Paul becomes an entrepreneur, he takes on some professional debts and he wonders what happens in case of financial difficulties. To protect the family home, the notary drafts a **clause that the house cannot be seized**.

5 Paul and Anne get married

Paul and Anne decide to get married and draft a **marriage contract** opting for the separation of property regime. By doing so Paul makes sure that his creditors cannot seize Anne's income or assets.

6 Paul and Anne start a family

A couple of years later Paul and Anne are a lovely family with two kids. Administration, important papers, diplomas and invoices...it's a lot! To manage it all Paul uses **Izimi**, a digital safe.

7 Paul starts a company

Business is going well for Paul. He is a general contractor and decides to start his own limited company. The notary takes care of the **act of incorporation** and advises him on how his business might affect his family's assets.

8 Paul finances his daughter's studies abroad

Paul **gifts** his daughter Emma a sum of money via notarial act. He sets certain conditions to make sure the money is used properly.

9 Paul and Anne get a divorce

Paul and Anne are no longer in love. They decide to go to a notary and get a **divorce by mutual consent**.

10 Paul helps his son buy a house

Now that Emma is studying abroad, Paul would like to **financially help** out his son Thomas as well. This enables Thomas to buy his first house.

11 Paul's father passes away

Paul goes through a difficult time. He's faced with the formalities after his father's passing. Luckily the notary is by his side to help and advise him with the preparation of the **succession certificate**.

12 Paul wants to make sure his children have enjoyed the same benefits

His father's death makes Paul reflect on his own life. He wants to make sure his children are treated equally when he is no longer around. That is why, together with his children, he asks the notary to draft an **agreement as to succession**.

13 Paul meets his new love, Camille

Paul's life is taking a turn for the better. At the age of 60, he meets his future spouse.

14 Paul thinks of old age

Paul wants to make sure everything is arranged in case he is no longer able to manage his own interests one day. Thanks to a **care mandate** he decides in advance who takes care of what.

15 Paul and Camille put things on paper

Paul and Camille want to get married, but do not want to impact the rights of the children from their first marriages. To avoid that, they add a **'Valkeniers'clause to their marriage contract**.

16 Paul seeks advice for his will

As Paul gets older he thinks about his **will**. He wants to leave a part of his property to his grandchildren and to Camille's son, whom he regards as his own. Again he can count on the advice of his notary.