



We
take
no
sides

www.resolvedivorce.co.uk

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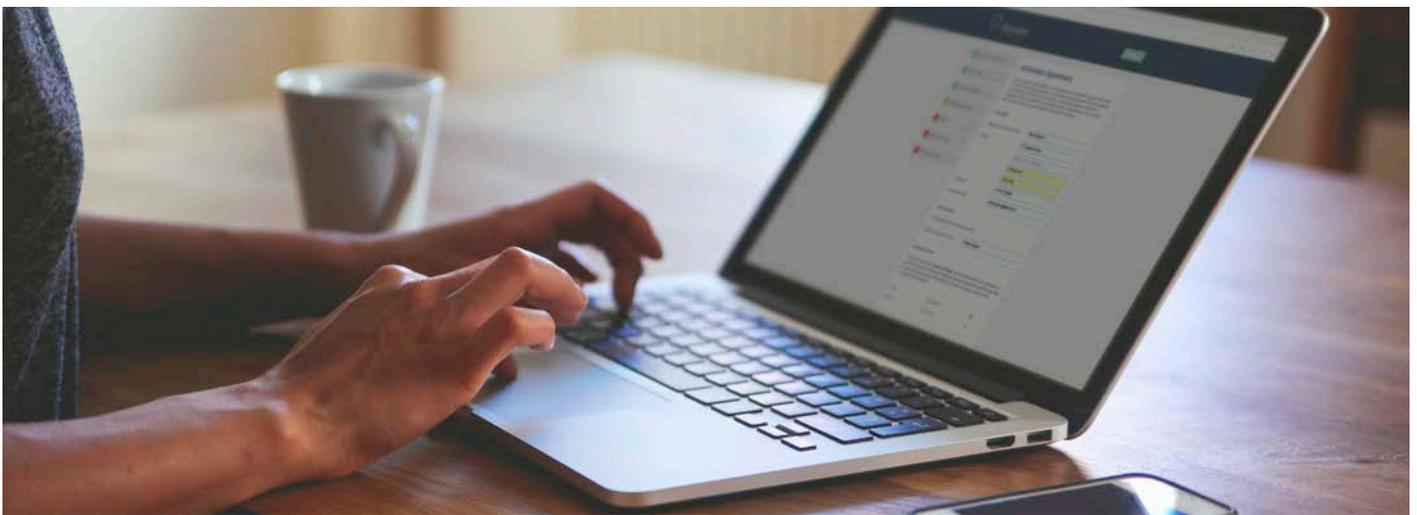
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Resolve answers a real need in an evolving divorce environment, where over 52%* of couples are now representing themselves in court on family matters.

*Source: Ministry of Justice

What is Resolve?

Resolve is the only online divorce solution that enables spouses to manage, and conclude, their matrimonial financial disputes online. It guarantees a final binding settlement at the end of the streamlined process, without the need for expensive and upsetting court proceedings.



The cost-effective solution offers both parties, including same-sex couples, a fixed price and a simple, confidential online journey that doesn't involve expensive solicitors or court fees. It is neutral, unbiased and confidential for both parties, throughout the entire process.

For the vast majority of over 118,000 couples going through divorce each year, it is an expensive, time consuming, confusing and often deeply unsatisfactory process.

In 2012, the Daily Mail / Relate reported that "Middle income families are staying together, creating a toxic environment for children because they can't afford divorce."

This reveals real concerns about the current affordability and methods of resolving divorce disputes. The lack of funding or affordable legal costs is perhaps why, according to the Ministry of Justice,

over 52% of family-based court hearings find spouses representing themselves. District Judge Nick Crichton also stated, "Spouses are coming to court without the benefit of sensible structured legal advice, wanting to spill blood on the court carpet. Angry with each other, they shout across the court, they refuse to listen ... and it is very difficult to find a solution that they will go away and work with."

Resolve has therefore been created by Jones Myers, a nationally recognised top tier family law firm, with a combined 250 years' legal experience. It answers a real need in an evolving divorce landscape to provide an alternative solution to divorcing couples. It offers an online service that guarantees a conclusion for a fixed price, whilst ensuring expert legal advice is provided when it is needed. All of this is offered against a backdrop of a full suite of family support services.

Resolve is not a law firm and we take no sides. We simply provide the best online divorce solution.

Why Resolve?



No solicitor or court fees

With Resolve, there is never a need to use expensive solicitors or go through the courts.



Guaranteed financial conclusion

Resolve follows a straightforward, intuitive journey. Whatever happens, it concludes with a guaranteed financial settlement at the end of the process. This could be after one or two mediation meetings, or following arbitration.



Affordable, guaranteed fixed fees

An affordable service with an upfront, fixed fee of £3000 (+VAT). If a second mediation is required, an additional £500 (+VAT) is payable. In the unusual scenario that an arbitration hearing is required, a final payment of £1500 will be charged. You will never pay more than £4500 unless you elect for multiple mediation attempts. Resolve fees are less than any comparable service and over 60% cheaper than an average solicitor's bill.



Flexible finance option

If required, a flexible funding package is available through RateSetter, from just £110 per month per party, with 0% APR over three years. Instant online application decisions are made.



24/7 online, secure access

A bespoke, online software system that offers each party 24/7, confidential access to their case file and telephone support, when needed. The couple can move along the process at their own speed and check the status of the case online, at any point.



Expert barristers' opinions

Each party selects their own advising barristers online, from a panel of barristers at St John's Buildings. An independent opinion is given on the likely outcome and settlement at the end of the process.



Expert family law mediation

A highly qualified family law mediator is appointed for the initial settlement meeting that allows for up to three hours of mediation. A second mediation can be requested, if no settlement is reached.



Expert arbitration

If a settlement is not agreed after mediations, both parties will attend a private arbitration hearing with an independently appointed arbitrator. A final settlement award is guaranteed after this hearing.



Divorce pack

If required, a divorce pack can be downloaded at no extra cost. The pack includes not just the required divorce paperwork, but a clear guide on how to complete the forms, with sample petition clauses.



Expert property and pension reports

A property valuation report, on the matrimonial home, will be prepared by AMS. Where required, an Independent Pension Advisor will also provide a neutral valuation report on any pensions. Both reports are neutral and disclosed to both parties.



Holistic, divorce support services

Access to a range of free family support services, including life coaching, personal wellness and health, for you and your family.



Will writing service

Includes a free home visit from a will writing specialist who will prepare a simple will.

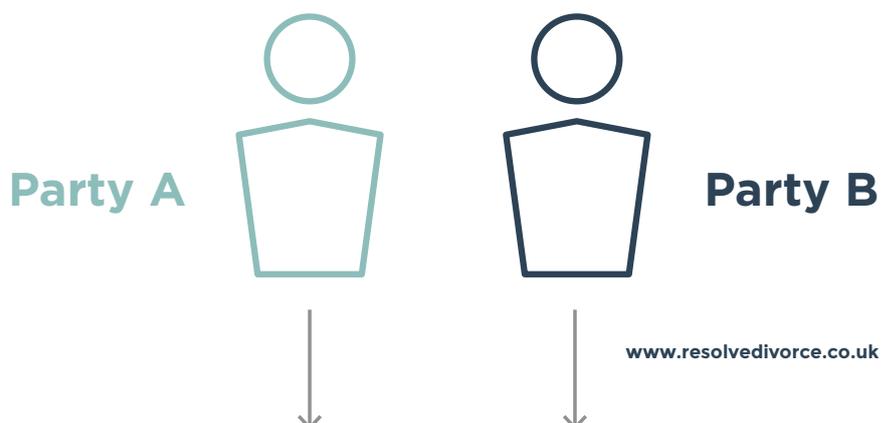
How it works

Resolve follows a simple and intuitive online journey that guarantees a conclusion to your matrimonial financial disputes. The solution takes care of everything and guides you through a step-by-step, online process that doesn't leave anything to chance.

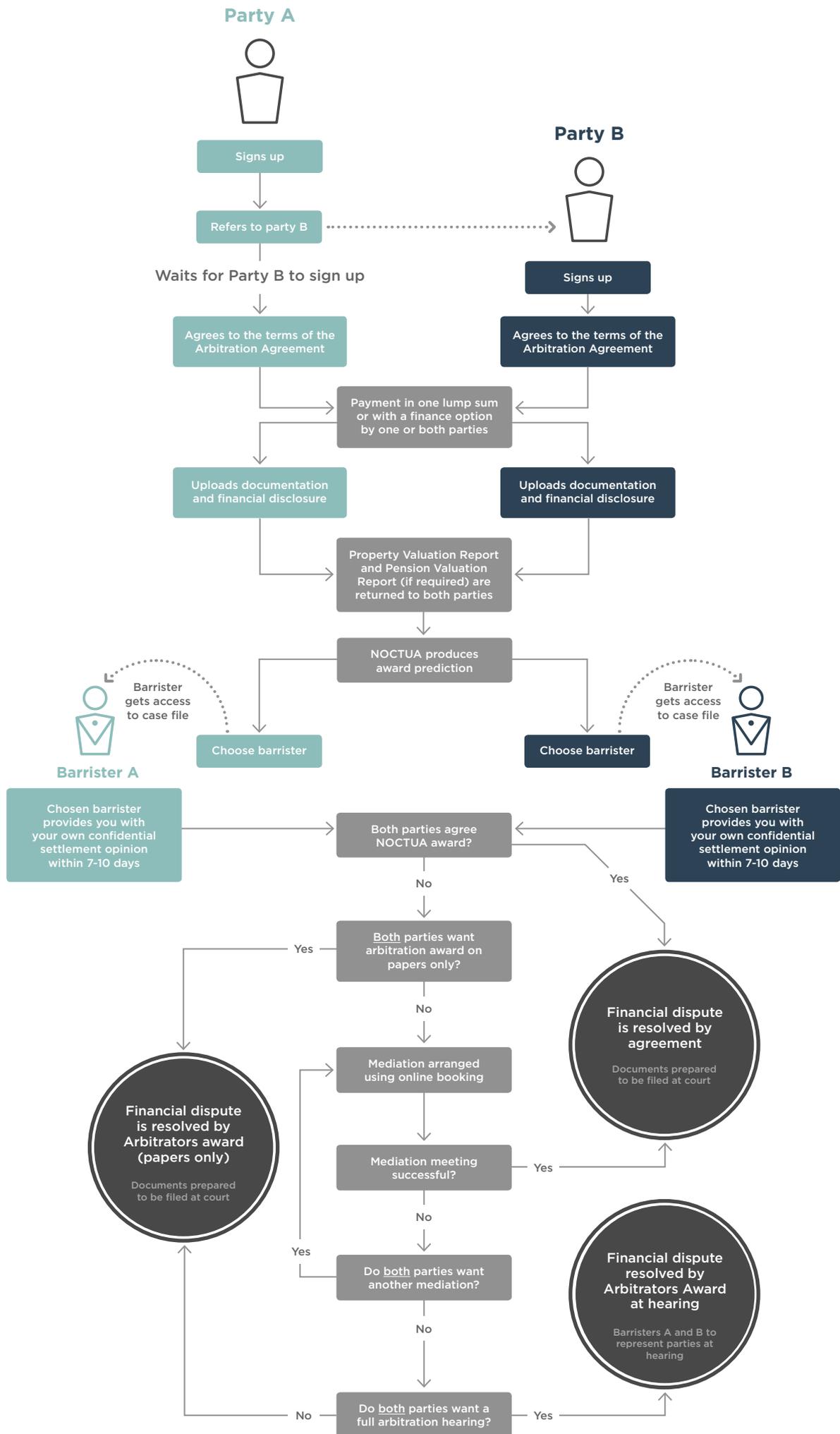
Resolve asks each party to complete and share their financial information online and expert asset valuation evidence is arranged automatically if needed, before all the financial information and details of the marriage are fed into the artificial intelligence, NOCTUA. NOCTUA then predicts a likely settlement before that prediction and all financial information is sent to an online independent barrister selected by each party, for an opinion on the likely settlement. If both parties agree to accept NOCTUA's prediction matters are concluded – if not the parties can choose online to proceed to either a face-to-face mediation meeting (at a mutually convenient date, time and venue) or a fast track arbitration award. An expert family law mediator is selected to run all mediations and a qualified family law arbitrator deals with all arbitration hearings. If no agreement is reached at a mediation, the parties can choose to go to an arbitration hearing where your chosen barrister will represent you, as a final step. What is absolutely guaranteed, however, is that a binding award will be made at the end of this process, either by agreement between you and your spouse or by the ruling of the arbitrator.

Resolve offers a quicker, more effective and affordable option. You don't need to worry about the different stages of the proceedings, as everything is taken care of in one fixed fee. The secure, online service shows the progress of your case file, 24/7, and can be accessed independently at your convenience. You remain in total control of the process, at your own pace.

Resolve offers a holistic divorce solution that not only manages your financial dispute, but also delivers additional support services that deal with the wider impact of divorce on you and your family. What about the children, the tension, the time off work and the miscommunication between you and your spouse? Resolve offers everything from life coaching, health and nutritional advice, personal wellness and the provision of a free standard will. All of these services are available throughout the whole process and extend to those children of appropriate age.



Our process



Step-by-Step Resolve process

Once you've considered all the information carefully and decided that Resolve is the right solution for you and your spouse, you're ready to get started.

The online Resolve process is a straightforward journey that moves at your own pace. With 24/7 access, you can action and review your case file at your convenience. The solution is fully intuitive, so you can't miss a step or jump ahead in the proceedings. It simply won't allow you to. Just follow the online instructions, answer any questions and upload the supporting documentation, before moving onto the next step. It's really that simple.

Although Resolve is primarily an online process, don't forget that there's a Helpline to support you throughout the process if you feel the need to speak to one of our experts.

Throughout, you will also be reminded of other documentation that you should be completing independently of the Resolve solution. This could be lodging a divorce petition or requesting a state pension statement. We have everything covered.

STEP
1

Get started

To start the ball rolling, you need to sign up and register on the Resolve website at www.resolvedivorce.co.uk. You will be asked to complete a short questionnaire to establish if the Resolve solution is right for you. If, for any reason, it's not suitable, Resolve will recommend an alternative solution. If it suits you and your needs, then the system will ask you to invite your spouse onto Resolve, who will also sign up and complete the same questionnaire.

Once you've both agreed to the Terms and Conditions, you will sign the online Arbitration Agreement that is a binding contract between you and your spouse. This guarantees that there will be a conclusion at the end of the Resolve process.

You will now both need to pay for the service. You have the option to each pay an upfront fixed fee of £3000 (+VAT) via a debit or credit card, or pay in monthly instalments through our 0% APR finance arrangement with RateSetter. You can also choose to either make the payment together or separately. It's up to you.

This price covers the costs of everything up to and including a conclusion by way of agreement to the AI Award predicted award, a fast track arbitration or a mediation. The only time there are any other fees are in the unlikely event of a mediation failing to reach a result at which point the parties will be subject to a fast track arbitration award (a further £500 +VAT each) or if both parties prefer, a further mediation (a further £500 +VAT each) or as a last resort a full arbitration hearing with barristers and an arbitrator (a further £1500 +VAT each).

You are now ready to start using Resolve.

STEP
2

Financial disclosure

This next step involves you and your spouse independently and securely uploading all financial information onto the Resolve system. This includes disclosing all of your assets, liabilities, income, savings, expenses and other financial information.

Resolve will then create your Disclosure Pack for you and your spouse to access.

If you haven't sorted out your divorce at this point, Resolve will offer you a FREE downloadable divorce pack to complete, away from this online process. It includes all relevant forms, guidance on how to complete them, the procedure and a sample petition.

STEP
3

Expert independent valuation reports

Once you and your spouse have completed the financial disclosure questionnaire and uploaded supporting documentation, Resolve automatically detects where there are assets that need specific valuation – most commonly these will be any property you share or own individually and any pension you have the benefit of.

Resolve automatically engages an independent expert to provide these valuations within 7-10 days with those expert reports then being uploaded onto your online file. This is organised at no extra cost and ensures that one of the common areas of dispute is minimised by ensuring an early accurate independent valuation is provided to you both.

More extensive pension reports are available at extra cost direct with the pension expert should you or your spouse require such. Once these expert reports are uploaded into the Resolve Disclosure Pack online, your case moves to the next step.

STEP
4

NOCTUA Artificial Intelligence (AI) award predictor

The Disclosure Pack and expert valuation reports are then fed into NOCTUA, an AI arbitrator being developed in conjunction with AI experts Neota Logic.

NOCTUA will consider all the data and the circumstances of the parties and produces the details of a predicted award that it believes would be a reasonable settlement for both you and your spouse.

The NOCTUA prediction will not be binding but will be a settlement proposal that is capable of acceptance by you both.

STEP
5

Expert legal advice

Once a prediction is made by NOCTUA, you will both be informed of the details of it and invited to confirm whether or not you wish to accept the settlement terms. Before you can accept or reject the NOCTUA predicted award you and your spouse will individually receive independent expert advice directly from a family barrister.

Through Resolve, you will each select your barrister of choice from a panel of reputable family barristers at St John's Buildings Barristers' Chambers. Once selected, your chosen independent barrister will download the disclosure pack, the expert independent reports and the NOCTUA predicted award from the Resolve system and give you their expert opinion on your financial situation, based on the facts of your case.

Within 7-10 days you will receive a confidential report via your personal email. It will outline your barrister's opinion on the most likely financial settlement at the end of this process, whether the NOCTUA predicted award is a likely result if the matter proceeded to arbitration. Your spouse will go through the same process with his or her appointed barrister and will also be offered an independent opinion, privately.

Once you have both received this expert legal advice you are each prompted privately to confirm whether you wish to accept the NOCTUA predicted award. If you both agree to accept the NOCTUA predicted award, a settlement is concluded. If one or both of you reject it, you proceed to Step 6.

Fast track arbitration

Having being unable to agree on the NOCTUA award prediction, you will proceed to a settlement meeting (a mediation) with your spouse unless you both choose to have a final award decided by way of an arbitrator's final decision. If either or both you and your spouse decide to proceed to a settlement meeting then you will both move on to Step 7.

If you would both prefer to have matters resolved without meeting and instead to have an award made by the arbitrator on the basis of the disclosure pack, the expert independent valuations and the details about your family, then we will arrange an expert family law trained and qualified arbitrator to consider matters and then produce an award - his/her decision will be binding on you both and be forthcoming within 7-10 days.

The Arbitrator is not informed of the NOCTUA predicted award.

STEP
6

STEP
7

Settlement meeting (Mediation)

Once all the financial information has been shared, it is now possible to reach a settlement through a face-to-face mediation meeting, rather than going straight to arbitration. The meeting is set up online through Resolve. The system will prompt you and your spouse to choose suitable dates and venues before confirming a mutually convenient meeting time and place. We have private meeting room arrangements with nationwide Crowne Plaza and Holiday Inn hotels, so you can choose a venue that's near to you.

Resolve will randomly select a qualified solicitor from a panel of highly qualified family mediators, who will attend the meeting. The allocated mediator will review all your financial information in the settlement meeting pack to gain a full understanding of your situation before the meeting. You and your spouse can each download a settlement meeting pack from Resolve and take this to the meeting.

The meeting itself allows up to three hours of mediation. You, your spouse and the family mediator will discuss your case in detail and aim to conclude your financial dispute with a final binding award.

The majority of cases will be resolved at this stage. For both of you, final court order documents will be arranged for filing with the court to conclude matters.

In the unlikely event of the settlement meeting failing, you and your partner will move onto Step 8.

Further routes to conclusion

The original fixed fee paid by you at the outset of this matter covers everything up to and including step 7. The remaining options to bring matters to a concluded settlement each come at a further fixed price. If mediation has failed to produce a settlement, then you and your partner will be referred through for an award to be made by way of fast track arbitration (a further £500 +VAT each) – the procedure for this is the same as step 6 above. As an alternative to fast track arbitration we are able to offer the opportunity for a further mediation at £500 +VAT each (as for step 7 above). This requires the agreement of both you and your spouse to take place and proceeds on the understanding that if a second mediation fails to reach an agreement then the matter proceeds to fast track arbitration where a final award will be made by an arbitrator.

The final option open to you and your partner is a full arbitration hearing – this again requires the agreement of both you and your partner to proceed with and comes at an extra £1500 +VAT per party and the details of this ultimate final step are set out at step 9 below.

STEP
8

STEP
9

Arbitration hearing

If you and your spouse choose to finally resolve matters through a full arbitration, then we will make all the necessary arrangements for this to happen. An arbitration is arranged online (as with the settlement meeting) save that in addition to you, your spouse and an arbitrator, there will also be the barristers who advised you and your spouse at step 5 in attendance to represent each of you separately.

This is paid for, as before, through online cash or payment options including online finance.

Just like the mediation meetings, the arbitration hearing is arranged online, where a suitable date and venue is agreed. The arbitrator is selected from a panel of family law arbitrators through the Institute of Family Law Arbitrators (IFLA). Before the hearing, an arbitration pack is automatically created through Resolve and can be downloaded by both you, your spouse and your chosen barrister.

At the hearing, the arbitrator will take into consideration the details of the arbitration pack and will hear from both of you and your respective barristers. What is guaranteed at the end of this journey is that a financial award will be finalised and the arbitrator will impose an arbitration order that is binding, upon you and your spouse.

After the hearing, Resolve's barristers will arrange for final court order documentation to be prepared for you both to submit to the court and conclude matters. It outlines the agreement or arbitration that has already been discussed. One or both of you can then submit this to court. What you have at the end of the process is a final conclusion to your financial dispute, in a legally binding court order and an arbitration order.

Support - every step of the way

Resolving financial issues is only one aspect of a divorce. We understand that coming to terms with a divorce can be highly stressful and impacts upon you, the children and the whole family. This is why Resolve has created relationships with expert partner organisations to offer you and your family all the support you might need before, during and after divorce. We offer life coaching, health and nutritional and well-being advice and even a free standard will service, if required. These services are available throughout the Resolve process.

Family support services

As well as guaranteeing a financial settlement to a matrimonial dispute, Resolve helps divorcing families through a comprehensive range of all-inclusive support services that are uniquely tailored in collaboration with expert partner organisations.

We understand the wider impact of divorce. Whether you need support through life coaching, emotional support for you or your children or health, well-being and nutritional advice, our services are all included in the fixed fee price.



Children support

Resolve Children Support Services

Inevitably, divorce has an impact on the children of the marriage. Resolve offers support and assistance for all members of the family when they need it most, through the Voices in the Middle charity. Most divorcing couples reach agreement on arrangements for the children, where they will live and how much contact each parent will enjoy. If that is not achievable, then the Resolve process can assist.

The second settlement meeting option can be used as an opportunity to mediate any remaining issues. Whilst there is no binding decision made in relation to children, expert intervention can help. Ultimately, if couples are unable to reach agreement then formal proceedings outside of Resolve may be required. The downloadable guide, found on the Resolve website, offers clear guidance on the issues and options available for the whole family.



Legal support

St John's Buildings Barristers' Chambers

St John's Buildings Barristers' Chambers is one of the leading family law and matrimonial finance barristers' chambers in the country. The team offers specialist advocacy and advisory services in all areas of matrimonial law and has extensive experience of cases dealing with financial provision following divorce. Resolve draws on a number of these expert family law barristers to provide legal advice directly to Resolve customers.



Financial help

RateSetter

RateSetter works in collaboration with Neota Logic, an established funder of family dispute finance, to offer Resolve customers an affordable finance option. Since its launch in 2010, RateSetter has become the UK's biggest peer-to-peer lending service by monthly volume. RateSetter matches creditworthy borrowers wanting a low cost loan, with smart investors wanting a better return, to ensure everyone gets what they're looking for.



Property

Asset Management Solutions

Asset Management Solutions (AMS) was founded by experienced property professionals. AMS provides those parties using the Resolve service with an efficient and effective online property valuation. The report is neutral and based upon several sources of market information, including the views of your local estate agents. It saves time and hassle, as well as assisting both parties in avoiding disputes about their former matrimonial home.

When both parties have reached agreement, or an award has been made to conclude the Resolve process, AMS can assist in the sale of the property, if required. AMS is totally committed to achieving the best outcome and will work with the estate agents you choose, and select another to give you complete market coverage. This will achieve higher viewing levels, generate more offers and the highest price for your property, in the best possible timescale. Because there is no tie-in contract, if you need to, you can withdraw your instructions at no cost.



Pensions

PWH Resolve

PWH Resolve is an Appointed Representative and subsidiary of PWH Financial Planning that is authorised and regulated by the Financial Conduct Authority. It offers bespoke financial planning solutions to individuals and businesses, specialising in retirement planning and pensions. The directors have over 120 years' combined experience and the necessary professional qualification (G60) to advise on pension transfers.

PWH Resolve was established specifically to provide a service within the Resolve process. Using the information contained in the Financial Disclosure documents, PWH calculates, and suggests, the appropriate share of combined pension funds that would be required by both parties to achieve similar income in retirement, or the capital sum to be paid instead of there being a pension sharing order.



Life coaching

Focustep and Voices in the Middle

Focustep is a network of professional coaches that specialise in working with people who are going through, or who have been through divorce. All coaches are members of professional coaching bodies, such as the Association for Coaching. They adhere to their professional body's code of ethics. Focustep offers Resolve's clients a divorce coaching service.

Another support service, Voices in the Middle, is a project of Kids in the Middle. It is a place for young people in separating families to tell their story and listen to others who have been there. It works with other online organisations like ChildLine, Get Connected, Kooth and The Site.



Health, nutrition and family well-being

Ian's Health

Ian's Health offers tailored, expert support for those wanting to improve their health and wellness. They can provide personalised nutritional education together with appropriate fitness training to enable you to become a healthier, happier and more functional person. This is done through a diverse approach to suit the individual. Support is delivered by various means including one to one consultations, online materials, podcasts and email contact.



Will writing service

Standard Will

A will is a hugely important legal document that every adult should have. We will put you in touch with a will writing service local to you, which will provide support and advice to ensure that writing, or updating, your will is a quick, clear and easy process.

You will be put in touch with one of a team of specialists, who provides a professional, friendly and personal service to families, and will help you to create a will that works for you and your circumstances.

Pricing

Fixed Pricing Structure

£3000
(+VAT)

Most clients will pay a fixed fee of £3000 (+VAT) to conclude their financial dispute through Resolve. This includes everything up to and including the NOCTUA AI Predicted award, a fast track arbitration award or a single mediation. The majority of cases will be concluded at this point and a financial settlement agreed.

£3500
(+VAT)

If you chose to proceed to a mediation that failed then you will proceed by way of either fast track arbitration or a further mediation at an additional cost of £500 (+VAT).

£4500
(+VAT)

In the unusual situation where an arbitration hearing is required, an additional £1500 (+VAT) is payable. This only occurs in the minority of cases, but a binding financial award is guaranteed

Monthly finance options

Resolve has teamed up with RateSetter to offer a flexible finance option for those preferring to spread the cost over monthly payments.

You will pay from £84 a month, over a three year period, with 0% APR.

£84
with 0% APR

How does Resolve compare?

	Typical Law Firm	Online Divorce Company	Resolve THE DIVORCE SOLUTION
Fixed price to guaranteed conclusion?	×	Don't usually deal with disputed divorce financial cases	✓
Online credit facility provided?	×	×	✓ Instant online decision
Guaranteed conclusion of financial issues without court proceedings?	No, unless arbitration proceedings used	×	✓
Expert legal advice from specialist family barrister? Online selection & booking?	Available at cost of typically between £150 - £450	×	✓
Divorce pack & guide provided free?	Available at cost of typically between £150 - £450	Available at a cost of £30 and upwards	✓
Expert independent property valuation report provided?	Can be arranged at a cost of £180 - £360	×	✓
Impartial expert report on pension provisions provided if required?	Available at cost of typically between £250 - £1500	×	✓ Included where needed
Provision of a free standard will?	×	×	✓

	Typical Law Firm	Online Divorce Company	Resolve
Online process accessible 24/7 with support administrators available free of charge?	✗	Possibly	✓
Cutting edge use of artificial Intelligence (NOCTUA) to predicted settlement terms	✗	✗	✓
Provision of up to two mediations with a qualified family mediator at venue near to you with online booking?	Available at a cost of between £600 - £3000 per party per mediation. No online booking system	✗	✓ Online booking system at venues all over the UK (includes Mediator fees)
If the mediations fail, the provision of an arbitration hearing to conclude the financial dispute?	Available at a cost of between £3500 - £7500 per party (to include hearing, arbitrator and barrister for the hearing)	✗	✓ Provision of qualified arbitrator and venue near you. Online booking for hearing. Individual representation by original barrister
Free access to Life Planning coaches for all the family?	Not normally. Can be referred to appropriate expert at separate cost or to charity	✗	✓ Includes whole family. Access for children to the charity 'Kids in the Middle'
Access to health & fitness resources & training?	✗	✗	✓

The average legal cost of a divorce is £13500* per party. Resolve offers a fixed fee of £3000 (+VAT) per party, with a guaranteed financial binding award at the end of the process.

*Source: Alternative Family Law website



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Mon–Fri, 9am–5pm



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