

## Asset management advice: matrimonial regimes



FT-49 2 Days (14 Hours)

### Description

This training will teach you how different types of matrimonial regimes work and their impacts on assets. All the skills acquired will allow you to advise your clients and make the most appropriate choice based on the context and pre-set personal objectives.

### Who is this training for ?

#### For whom

Asset management advisor, banking advisor, general insurance agent.

#### Prerequisites

Aucune

### Training objectives

- Understand the different regimes and their property impacts
- Optimize the choice of matrimonial regime according to the situations
- Support your clients during unions and, where applicable, separations

### Training program

#### Comprendre l'organisation patrimoniale d'un couple marié

- The principle of common enrichment of the couple: the community reduced to acquisitions.
- The distinction between common goods and separate goods.
- The choice of autonomy of assets: the separation of assets passed before a notary.
- Own assets and jointly owned assets.
- Management of the mixture of genres: usefulness of the reuse clause and genuine issue of rewards.
- The scope of Bacquet's ministerial response.
- Practical work Study of heritage situations.

#### Rechercher une organisation plus adaptée

- The terms and reasons for a change in matrimonial regime.
- The choice of the universal community: for a couple with or without common children or from a previous union.
- The choice of separation of property with participation in acquisitions.
- Practical work Collective reflection to identify which regime is most suitable depending on the situation.

### Comprendre l'organisation patrimoniale des couples non mariés

- The similarities and differences between marriage and PACS.
- Joint transcription on birth certificate and booklet, common tax household, regime of separation of property.
- The differences at the start and end of the regime.
- The irreducible differences with cohabitation.
- The absence of recognition of notorious cohabitation and possible exceptions.
- How does the couple constitute the assets they wish to share? Joint account, joint purchases, etc.
- Practical work Construction of a comparative table of regime differences.

### Comprendre la relation entre le couple et la banque

- The formation of the couple in relation to the bank: management choices and patrimonial issues.
- The disunity of the couple in relation to the bank.
- Divorces at the amicable and contentious.
- The bank balance for appreciation of the joint assets.
- The use of credit during a divorce.
- The couple facing credit: guarantees and financing methods.
- Practical work Influence of the couple's situation on interactions with the bank.