



Dear Sirs,

Scheme Name :
Scheme Ref. No. :
My Name :
My NI Number :
My D.O.B. :
Spouse's Name :
Spouse's D.O.B. :

Provision of Information under The Pension Protection Fund (Pension Compensation Sharing and Attachment on Divorce etc) Regulations 2011

I am considering a Pension Compensation Share of my PPF compensation under the current divorce regulations. I require information regarding my PPF compensation under the relevant Provision of Information Regulations. I also require other general information regarding my PPF compensation to enable me to fully understand my entitlement in the PPF.

Accordingly, I would be grateful if you could supply the information listed below about my PPF compensation, namely:-

1. Please provide a Cash Equivalent Value (CEV) of my PPF compensation benefits for divorce purposes. Please provide the effective date of the CEV calculation. If a current CEV cannot be provided free of charge then please provide a complete copy of the most recent CEV and all associated information relating to pensions on divorce.
2. Please provide a statement summarising the way in which the CEV is calculated together with the underlying financial and demographic assumptions used in the CEV basis.
3. Please provide the following with regards to retirement ages:
 - i. the Normal Retirement Age.
 - ii. the earliest age at which benefits can be taken without consent and without reduction.
 - iii. the earliest age at which benefits can be taken without reduction and if consent would be required.
 - iv. the earliest age at which benefits can be taken without consent, but with reduction and the reductions that would apply.
 - v. the Normal Retirement Age used in the CEV calculation.

4. Please provide details of the following PPF compensation benefits revalued to the effective date of the CEV calculation. Please ensure that the figures are given for each different retirement age there might be as well as being split into amounts for service before and after 6 April 1997. Please also clarify if the amounts given are before or after the application of the PPF compensation cap and the 10% reduction to PPF benefits:
 - i. my PPF compensation.
 - ii. the amount of any additional tax-free cash sum or confirmation that such a tax-free cash sum is by commutation.
 - iii. the spouse's death in deferment compensation as at the date of the valuation.
 - iv. the spouse's death in retirement compensation as at the date of the valuation.
 - v. the pre 88 GMP and post 88 GMP (if applicable) as at the date of the valuation.
5. Please provide the maximum tax-free cash sum that I could take from my PPF compensation benefits at my Normal Retirement Age based upon my PPF compensation benefits as at the date of the CEV.
6. Please provide the current cash commutation factors, the current early retirement factors and the current late retirement factors used by the PPF. I understand that these factors might not apply when I reach my Normal Retirement Age, but I wish to have an indication of the current factors.
7. Please provide details of the how the relevant PPF compensation benefits components revalue in deferment.
8. Please provide details of the how the relevant PPF compensation benefits components increase in payment.
9. Please provide details of any bridging PPF compensation benefits payable before State Pension Age or any deductions that apply at State Pension Age. If these exist, please provide details of the amount of such PPF compensation benefits as at the date of the CEV and details of how such PPF compensation benefits revalue in deferment and increase in payment.
10. Please provide the date I joined the scheme and the date I left my former scheme.
11. Please provide details of any service breaks I have had in my former scheme or any part-time service I have had such as actual part-time hours worked compared to the full-time hours for a working week.
12. If I transferred any benefits in to my former scheme, please provide the following details in respect of that transfer:
 - i. the scheme from which the transfer was received.
 - ii. the service dates within the scheme from which the transfer was received.
 - iii. the benefits purchased in the scheme arising from the transfer in.
13. If I paid any AVCs, please provide the following information:
 - i. the provider of the AVCs.
 - ii. the CEV of the AVCs.
 - iii. a full detailed history of the amounts and dates of AVC contributions paid.

14. Since the PPF offers the internal transfer option, please provide the following compensation details in respect of the pension compensation credit benefit:
- i. the pension compensation credit retirement age.
 - ii. the earliest age at which pension compensation credit benefits could be taken.
 - iii. the early retirement factors that would apply if pension compensation credit benefits are taken early.
 - iv. details of how the pension compensation credit benefit revalues in deferment.
 - v. details of how the pension compensation credit benefit increases in payment.
 - vi. details of any spouse's pensions attaching to the pension compensation credit benefit that would be payable upon death in deferment or retirement.
 - vii. details of any other pension compensation credit benefits payable upon death.
15. Since the scheme offers the internal transfer option, please provide an estimate of the pension compensation credit benefit that my spouse could expect to receive if there were to be a 100% Pension Compensation Share as at the date of the CEV. My spouse's date of birth is given at the start of this letter. Please split the estimated pension compensation credit benefit into the different retirement ages as well as into service before and after 6 April 1997. Please do not include future estimated revaluation in your estimate. Please confirm if the estimate given is before or after the application of the PPF compensation cap and the 10% reduction to PPF benefits.
16. Please could you confirm how a Pension Compensation Sharing Order would be applied in respect of the PPF compensation benefits and any AVC benefits? Could you confirm that it is possible to have a Pension Compensation Sharing Order that referred only to the main PPF compensation benefits such that the AVC benefits would not be Pension Compensation Shared? Alternatively, is it the case that a Pension Compensation Sharing Order would apply in the same proportion to both the main PPF compensation benefits and the AVC benefits?
17. Please provide a schedule of charges which would be applied in the event that a Pension Compensation Sharing Order or Pension Compensation Attachment Order were received in respect of my PPF compensation benefits.

Please note that I do not authorise you to incur any charges for the provision of the information unless these are explicitly explained to me in writing and I provide written acceptance of those charges.

I look forward to hearing from you at your earliest convenience and thank you in advance for your assistance in this matter.

In any case, I would be grateful if you could please advise me as to when I might expect to receive a reply to the above queries.

Yours faithfully,