

Police Pension Scheme

Dear Sirs,

Scheme Name : Police Pension Scheme 1987, New Police Pension Scheme 2006 and Police Pension Scheme 2015

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 Welfare Reform and Pensions Act 1999: -
The Pensions on Divorce etc. (Provision of Information) Regulations 2000**

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

Accordingly, I would be grateful if you could supply the information listed below about any benefits I might have in the following sections of the scheme: Police Pension Scheme 1987, New Police Pension Scheme 2006 and Police Pension Scheme 2015, namely:-

1. Please provide a Cash Equivalent Value (CEV) of my pension rights 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 copy of the CEV calculations, which will include the underlying member's pension benefits, spouse's benefits, any Guaranteed Minimum Pension and the actuarial CEV factors.
3. Please provide details of the following pension benefits:
 - i. my pension as at the date of the CEV.
 - 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 pension as at the date of the CEV.
 - iv. the spouse's death in retirement pension as at the date of the CEV.
 - v. the pre 88 GMP and post 88 GMP (if applicable) as at the date of the CEV.

4. Please advise the earliest date at which I can receive some or all of my benefits without consent and without reduction if I retire from active service.
5. Please provide my Normal Retirement Age in each section.
6. Please provide the maximum tax-free cash sum that I could take from my pension at my Normal Retirement Age based upon my pension as at the date of the CEV.
7. Please provide the current cash commutation factors, the current early retirement factors and the current late retirement factors used by the scheme. 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.
8. Please provide the date I joined the scheme and please provide the assumed date of leaving the scheme for the purposes of the CEV calculation.
9. If I have not yet joined the 2015 Scheme Section, please advise me of the date from which I will accrue benefits in that scheme section, if at all.
10. Please provide details of any service breaks I have had 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.
11. If I paid AVCs to secure added years of pensionable service or a fixed pension, please provide the following information:
 - i. the contractual start date of paying such AVCs.
 - ii. the contractual end date of paying such AVCs.
 - iii. the total number of added years or fixed pension that will be purchased by such AVCs.
 - iv. the total number of added years or fixed pension as at the date of the CEV that have been purchased by such AVCs.
12. If I transferred any benefits in to the 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 money purchase AVCs, please provide the following information:
 - i. the provider of the money purchase AVCs.
 - ii. the CEV of the money purchase AVCs.
 - iii. a full detailed history of the amounts and dates of money purchase AVC contributions paid.

14. Since the scheme offers the internal transfer option, please provide the following benefit details in respect of the pension credit benefit:
- i. the pension credit retirement age.
 - ii. the earliest age at which pension credit benefits could be taken.
 - iii. the early retirement factors that would apply if pension credit benefits are taken early.
 - iv. details of how the pension credit benefit revalues in deferment.
 - v. details of how the pension credit benefit increases in payment.
 - vi. details of any spouse's pensions attaching to the pension credit benefit that would be payable upon death in deferment or retirement.
 - vii. details of any other pension credit benefits payable upon death.
15. Since the scheme offers the internal transfer option, please provide an estimate of the pension credit benefit that my spouse could expect to receive if there were to be a 100% Pension Share as at the date of the CEV. My spouse's date of birth is given at the start of this letter.
16. Please could you confirm if a Pension Sharing Order is required in respect of each section of the scheme or if a single Pension Sharing Order can be applied across all sections?
17. Please could you confirm how a Pension Sharing Order would be applied in respect of the main scheme pension and any money purchase AVC benefits? Could you confirm that it is possible to have a Pension Sharing Order that referred only to the main scheme pension such that the money purchase AVC benefits would not be Pension Shared? Alternatively is it the case that a Pension Sharing Order would apply in the same proportion to both the main scheme pension and the money purchase AVC benefits?
18. Please provide a schedule of charges which would be applied in the event that a Pension Sharing Order or Attachment Order were received in respect of my pension.
19. Please could you confirm whether the scheme will request information about my state of health if a Pension Sharing Order or provision were to be made and, if so, what information would be required concerning my state of health and what would the scheme do differently with regards to Pension Sharing.

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,