



Dear Sirs,

Scheme Name :
Scheme Policy No. :
My Name :
My NI Number :
My 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 SIPP pension policy under the relevant Provision of Information Regulations. I also require other general information regarding my SIPP pension policy to enable me to fully understand my pension entitlements.

Accordingly, I would be grateful if you could supply the information listed below about my SIPP pension policy, namely:-

1. Please confirm the policy numbers of all pension policies I hold with you.
2. Please provide a Cash Equivalent Value (CEV) of my pension rights for divorce purposes for each of my pension policies. Please provide the values of any former Protected Rights. 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.
3. Please specify the crystallised and uncrystallised elements of my SIPP CEV.
4. Please provide the fund values of my SIPP if this is different to the CEV.
5. Please could you provide details of any Market Value Reductions (MVRs) that are currently being applied to the CEVs in the event of a Pension Sharing Order being applied.
6. Please confirm if there are any properties held within my SIPP? If so, please provide details, for example what are the dates of the market valuations of the properties included within the CEV and when are the next market valuations expected to be undertaken?

7. Please confirm if there are any mortgages on any of the properties held in the SIPP and, if so, please provide the date the mortgage commenced and the amount of the remaining mortgage.
8. Please confirm the number of members of my SIPP and whether any of the SIPP assets are jointly owned. If assets are jointly owned, please provide further details including the percentage owned by me.
9. Please confirm who are the trustees of my SIPP.
10. Please provide details of any Guaranteed Annuity Rates (or Guaranteed Pension Amounts if a deferred annuity contract) applying under the SIPP, for example any guaranteed annuity conversion terms at retirement.
11. Please provide the date that the SIPP commenced and its current status.
12. Please provide the targeted retirement age and earliest date benefits can be taken from the SIPP without incurring additional charges.
13. Please advise if my SIPP is in income drawdown. If so, please provide the date income drawdown commenced, the amounts and dates of any tax-free cash sums taken and the amount of any income drawdown currently being taken.
14. Please provide a full history of all benefits, such as tax-free cash sums and pension income, paid out of my SIPP.
15. Please provide the maximum tax-free cash sum that I could take from my SIPP as at the date of the CEV.
16. Please provide details of the premium contribution history for the SIPP. Please include the amount and dates of all premium contributions paid into the SIPP. Please provide the premium contribution breakdown in respect of both the former Protected Rights and the non-Protected Rights parts of the SIPP if applicable.
17. If there has been a transfer in to the SIPP please provide details of the original pension scheme from which the transfer arose, the service dates within that scheme and the date and amount of the transfer in.
18. Please provide details of the charges applicable to the SIPP funds if they remain invested, for example annual management fee, rate of increase of annual management fee, annual management charge. Please could you provide the charges for both accumulation units and initial or capital units.
19. Please advise if the SIPP offers the internal or external transfer options when implementing a Pension Sharing Order. Please confirm if pension credit benefits could be transferred to the SIPP or if they must be transferred elsewhere.
20. If the trustees offer the external transfer option how will the trustees meet the pension credit liability, for example will a property have to be sold or could a further loan be raised under the scheme and if so what is the maximum loan that could be raised?

21. If the trustees offer the internal transfer option how would this work in practice? For example, would an In Specie transfer be permitted of any property assets and if so would this mean that part of the mortgage payments on the properties would have to be met by my former spouse?
22. Please provide a schedule of charges which would be applied in the event that a Pension Sharing Order were received in respect of my pension policies. If no charges would be made for the implementation of a Pension Sharing Order, please confirm this.
23. If I have more than one pension policy, please confirm if each policy can be the subject of separate Pension Sharing Orders or is it the case that one Pension Sharing Order will be applied across all policies.
24. 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,