



Dear Sirs,

**Scheme Name** :  
**Scheme Ref. 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 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 my pension, namely:-

1. Please provide a Cash Equivalent Value (CEV) of my pension rights for divorce purposes. Please provide the values of any Protected Rights both pre and post 6 April 1997. 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 advise whether CEVs are being reduced for divorce purposes due to any underfunding in the scheme. If so, please provide both the reduced CEV and the unreduced CEV.
3. 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.
4. Please confirm if there are any properties held in the scheme? 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?
5. Please confirm if there are any mortgages on any of the properties held in the scheme and, if so, please provide the date the mortgage commenced and the amount of the remaining mortgage.
6. Please confirm the number of members of the scheme and whether any of the scheme assets are jointly owned or pooled. If assets are jointly owned or pooled, please provide further details including the percentage owned by me.

7. 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.
  
8. 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.
  
9. 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.
  
10. 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.
  
11. Please provide details of the how the relevant pension components, for example any GMP and excess benefits, revalue in deferment.
  
12. Please provide details of the how the relevant pension components, for example any GMP and excess benefits, increase in payment.
  
13. Please provide details of any bridging pensions 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 pensions as at the date of the CEV and details of how such pensions revalue in deferment and increase in payment.
  
14. 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.
  
15. 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.
  
16. 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.

17. 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.
18. Please advise if the scheme offers the internal or external transfer options when implementing a Pension Sharing Order.
19. If 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.
20. If 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.
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. 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?
23. If CEVs are being reduced, please clarify the options offered to pension credit members since legislation does not permit pension schemes to enforce an external transfer of pension credit benefits if the CEVs are being reduced due to underfunding.
24. Please could you confirm how a Pension Sharing Order would be applied in respect of the main scheme pension and any 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 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 AVC benefits?
25. 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.
26. Please advise if whether the scheme is winding up and, if so, the date upon which wind up commenced.

27. 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,