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 accrued pension increases that are not yet in payment.
 - iii. confirmation of the amount of any tax-free cash sum that I took at retirement.
 - 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 confirm if the CEV is based upon normal health retirement or ill-health retirement factors.
- 5. Please confirm that I am not in receipt of any pension benefits or compensation benefits that are not shareable under the Divorce Regulations. If I am in receipt of such benefits then please provide full details of those benefits.
- 6. Please provide the date I joined the scheme, the date I left the scheme (if applicable) and the date I retired.
- 7. 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.
- 8. If I paid AVCs to secure added years of pensionable service or a fixed pension, please provide the following information:
 - i. the start date of paying such AVCs.
 - ii. the end date of paying such AVCs.
 - iii. the total number of added years or fixed pension at the date I ceased paying such AVCs.
- 9. 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.
- 10. 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.
- 11. 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.
- 12. 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?
- 13. 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.

14. 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,