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# Pension Sharing Reports

## **How we can help**

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## Introduction

Pensions come in all shapes and sizes and have become increasingly complex over time.

As a result, a pension sharing report has become a crucial part of working out how the marital assets should be divided.

At Bluesky we have over 17 years' of experience in producing reports to the highest standard and because we are Chartered Financial Planners our lateral thinking and financial planning know-how often leads to better outcomes for both parties.

## Pre-instruction

If you're looking to obtain an idea of cost, turnaround times or want to discuss a possible new case, we would always recommend contacting us in the first instance. Once we have a clear view of what you are

trying to achieve via the Pension Experts Report, we will email you with a cost and detail the next steps to instruct Bluesky Chartered Financial Planners.

## Instructing Bluesky Chartered Financial Planners

To help ensure that the production of your Pension Experts report gets underway as quickly as possible, in addition to your letter of instruction we will need:

- 1 Your acceptance of our fee and terms set out in our Letter of Engagement.
- 2 A completed Letter of Authority (LOA) for each pension scheme held by both the Husband and Wife. This will enable us to contact their pension providers to obtain all of the information required for the production of the report.

Please note that pension companies require original signed documents.

- 3 If State Pensions are to be included in our calculations, we will require a State Pension forecast from the DWP. If they are not already held, a State Pension Forecast should be obtained, either by visiting <https://www.gov.uk/check-state-pension> or by completing a BR19 form.
- 4 To ensure that all of the basic information is captured, each party should complete the 'Pension on Divorce Data Capture Form'.
- 5 For litigants in person, we will require payment of their proportion of the fee prior to our work commencing.

## The paperwork: More detail

### Pension on Divorce Data Capture Form

This provides a high-level check of the data that we are required to consider.

### State Pension Forecast Form (BR19 Form)

We would always suggest that the State Pension is included as part of the Pension Report. A forecast can be obtained either via the completion of the BR19 form or via <https://www.gov.uk/check-state-pension>

### Letter of Engagement

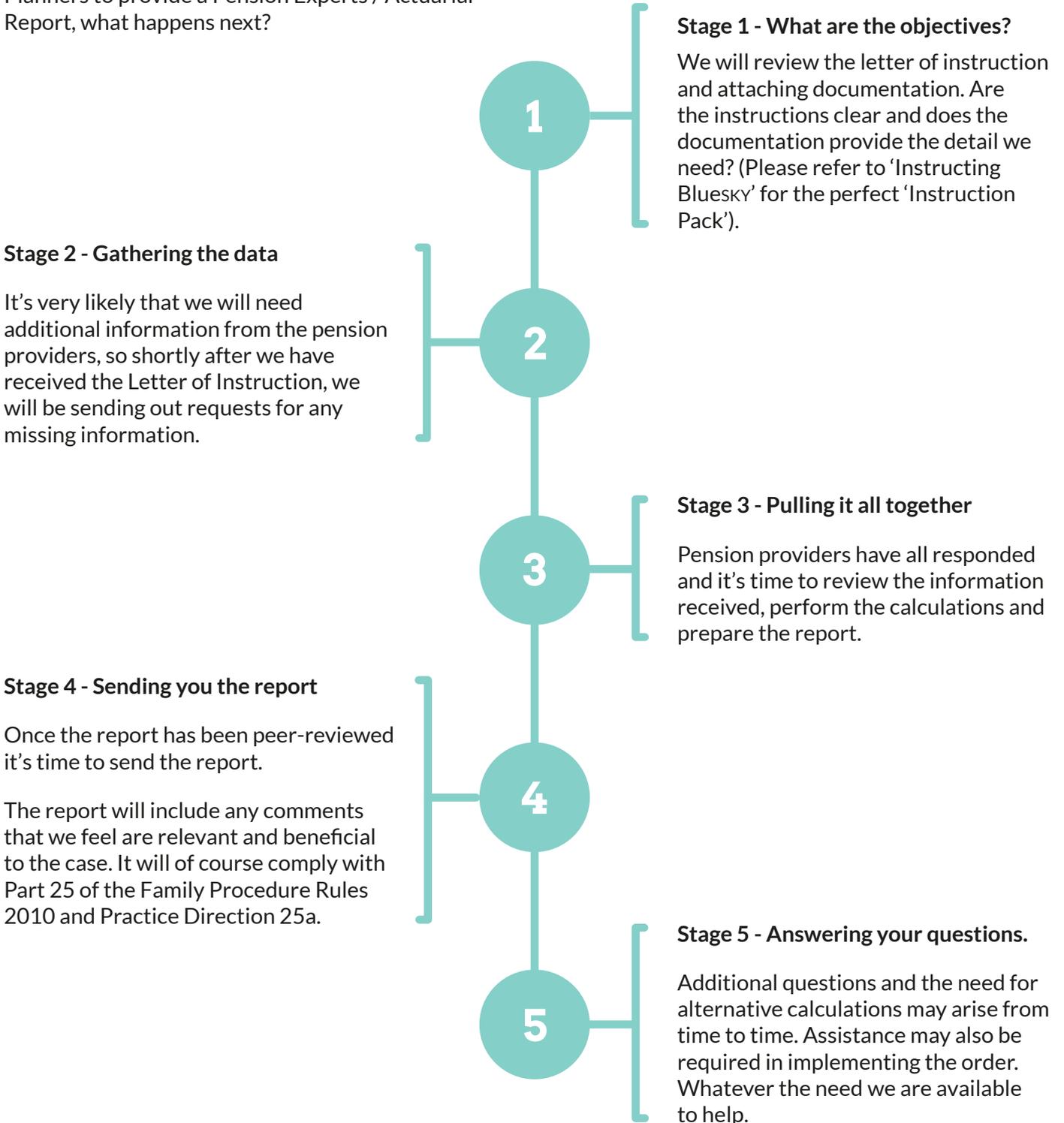
This is signed by the Solicitors to engage our services on behalf of their clients.

### Letter of Authority

This is completed by the clients and allows us to obtain information from each of their pension providers.

## Our process

So, you've instructed BluesKY Chartered Financial Planners to provide a Pension Experts / Actuarial Report, what happens next?



## The Bluesky experts



**Mark Penston**  
Chartered Financial Planner



**Rob Starling**  
Chartered Financial Planner



**Victoria Joiner**  
Chartered Financial Planner



**Jeremy Jackson**  
Chartered Financial Planner



If you would like to speak with one of our Chartered Financial Planners, please get in touch:

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For more information about how we can help you please visit our website  
at [www.blueskyifas.co.uk](http://www.blueskyifas.co.uk)





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A full copy of our terms and conditions of business is provided during our engagement meeting.  
Please note that the value of investments may fall as well as rise.