



Pension Sharing Reports

How we can help

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?

Stage 2 - Gathering the data

It's very likely that we will need additional information from the pension providers, so shortly after we have received the Letter of Instruction, we will be sending out requests for any missing information.

Stage 4 - Sending you the report

Once the report has been peer-reviewed it's time to send the report.

The report will include any comments that we feel are relevant and beneficial to the case. It will of course comply with Part 25 of the Family Procedure Rules 2010 and Practice Direction 25a.

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Stage 1 - What are the objectives?

We will review the letter of instruction and attaching documentation. Are the instructions clear and does the documentation provide the detail we need? (Please refer to 'Instructing BluesKY' for the perfect 'Instruction Pack').

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Stage 3 - Pulling it all together

Pension providers have all responded and it's time to review the information received, perform the calculations and prepare the report.

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Stage 5 - Answering your questions.

Additional questions and the need for alternative calculations may arise from time to time. Assistance may also be required in implementing the order. Whatever the need we are available to help.

The Bluesky experts



Mark Penston
Chartered Financial Planner



Rob Starling
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Jeremy Jackson
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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





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Bluesky Chartered Financial Planners is a trading style of Bluesky Independent Financial Advisers LLP which is authorised and Regulated by the Financial Conduct Authority. The Financial Conduct Authority (FCA) regulates financial services in the UK and you can check our authorisation and permitted activities on the Financial Services Register by [clicking here](#) or by contacting the FCA on 0800 111 6768.

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.