

What to expect...

...if you are getting divorced.

The impact on your pension and the fees you will need to pay



This guide applies to:

- **Active members.** You work for an employer covered by the Civil Service pension arrangements, and you have not opted out of the pension.
- **Deferred members.** You left the Civil Service Pensions arrangements and your pension has been preserved. You have not yet claimed it.
- **Retired members.** You left the Civil Service Pensions arrangements and you have claimed your pension.



This is how long these steps will usually take



What you need to do

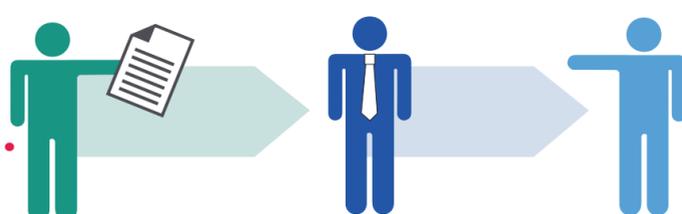


What any third parties need to do



What the pension scheme will do

You need a valuation of your Pension benefits for use in determining your divorce settlement



You should request a cash equivalent transfer value (CETV) from **Civil Service Pensions** by emailing contactcentre@mycsp.co.uk

Civil Service Pensions will check the information held and if there is any missing information, this will be requested from your employer.

Up to one month after your request



Civil Service Pensions will calculate your CETV and send the details to **you** together with a fee schedule.

It usually takes up to a month to calculate your pension valuation. If we need to obtain missing information it can take longer.

When your divorce settlement has been agreed



You should arrange for the draft Pension Sharing Order supplied by **the courts** to be sent to **Civil Service Pensions** to review.

Within a month



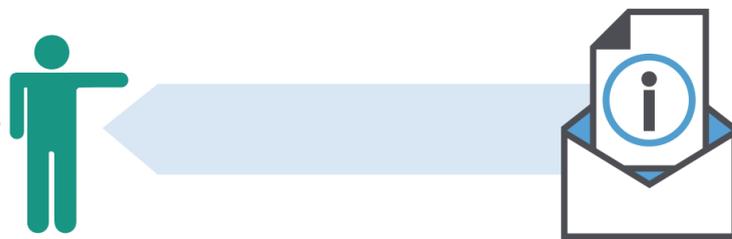
Civil Service Pensions will review the Pension Sharing Order and confirm to **you** in writing if we can implement the order.

When you receive the final documents



You should arrange for the final version of the Pension Sharing Order, the decree absolute and all the relevant paper work supplied by **the court** to be sent to **Civil Service Pensions**.

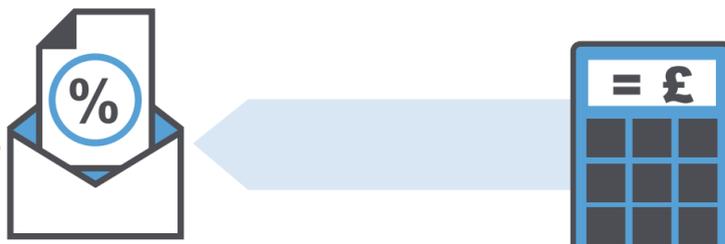
Within a month



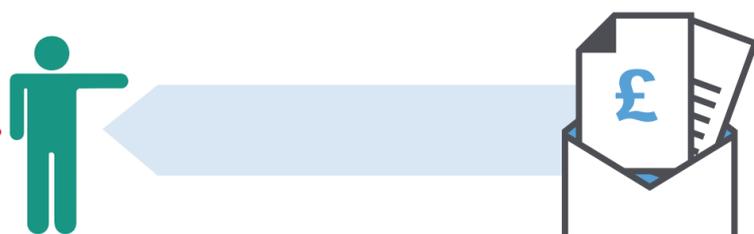
Civil Service Pensions will provide details of the administration fees **you** will need to pay. The fees will be split as directed on the Order.

Civil Service Pensions are unable to process the Pension Sharing Order until the fees have been paid.

On receipt of payment of fees



Civil Service Pensions will implement the Pension Sharing Order and work out how much pension to transfer to your former spouse. They will confirm the details in writing.



If you are a **pensioner**, **Civil Service Pensions** will confirm the change to your pension payments, and let **you** know if **you** will need to repay any of the pension you have already received.



Please note

These are guidelines only. Some cases may be more complex and will take longer to process.