

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 Scheme, and you have not opted out of the pension.
- **Deferred members.** You left the Civil Service Pension Scheme and your pension has been preserved. You have not yet claimed it.
- **Retired members.** You left the Civil Service Pension Scheme and you have claimed your pension.

It will inform you of:

How long these steps will usually take

What you need to do

What any third parties need to do

What we will do

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



Requesting a CETV

You should request a cash equivalent transfer value (CETV) by contacting us.

We 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

We 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 order supplied by the courts to be sent to us to review.



Within a month

We will review the 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 order and all the relevant paper work supplied by the court to be sent to us.



Within a month

We will provide details of the administration fees you will need to pay. The fees will be split as directed on the order.

We are unable to process the order until the fees have been paid.



On receipt of payment of fees

We will implement the order. We will confirm the details in writing.

If you are a pensioner, we will confirm any 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.

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