
PENSIONS & DIVORCE



PENSION GUIDE TO DIVORCE

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01 TYPES OF PENSIONS

Pensions are often the largest asset after the family home. This guide explains how pensions work in divorce and the options for sharing them.

The types of pensions are:

- 1.State
 - 2.Defined benefit
 - 3.Defined contribution
 - 4.SIPPs / SASS
 - 5.Overseas pensions
-

02 PENSION VALUATION

Key value is the CETV, but additional actuarial reports may be required for complex schemes.

03 HOW PENSIONS CAN BE SHARED

- 1.Pension sharing orders
- 2.Offsetting
- 3.Attachment orders (rare)



04 COMMON ISSUES

1. Unequal pensions
 2. Foreign pensions
 3. Tax implications
 4. Misleading CETV values
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05 KEY QUESTIONS

1. What is my pension actually worth?
 2. Should we share pensions or offset?
 3. Do I need an actuary?
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