

# Pensions and divorce or dissolution

## Pension sharing

If you get divorced or end your civil partnership, the court can look at your additional State Pension as a financial asset. This is money you have coming in, which can be shared by what is called a pension sharing order. This means part of your additional State Pension can be shared with a previous spouse or civil partner. This includes State Pension top up.

The court will need the details of the additional State Pension and State Pension top up you get or could get. Both of the people involved will need to complete a separate version of the attached form.

### What is additional State Pension?

It is an extra amount of money paid as well as your basic State Pension. It is based on your earnings.

### What is State Pension top up?

If you reach State Pension age before 6 April 2016, State Pension top up is an amount you can get as well as your basic State Pension. It is based on voluntary contributions made between 12 October 2015 and 5 April 2017 specifically for State Pension top up.

We use your additional State Pension and any State Pension top up to work out a valuation of what this money is worth, we call this a Cash Equivalent Value (CEV). This is the amount that is in your valuation letter.

### Changes from April 2016

Following the introduction of the Pensions Act 2014, for those customers with a State Pension age on or after 6 April 2016, the portion of State Pension available for sharing will be the Protected Payment. Additional Pension will continue to be shareable for those customers whose proceedings start prior to this date and also for customers who reached State Pension age prior to 6 April 2016.

### What is Protected Payment?

Protected Payment is the amount that is payable above the standard weekly rate of the new State Pension.

### How do I get a Cash Equivalent Value?

Fill in the attached form and send it to the address on the next page. You must complete the form in full, with black ink and in CAPITALS, giving as much information as possible.

If your CEV is more than 12 months old at the date of the court hearing, you must apply for a new CEV, as it may change.

**What happens to my additional State Pension?**

If a pension sharing order is made, your additional State Pension may go either up or down, depending on the decision of the court.

**What happens to my Protected Payment?**

Your Protected Payment may be reduced, or your new State Pension may increase depending on the decision of the court.

**Please return your form to:**

The Pension Service 9  
Mail Handling Site A  
Wolverhampton  
WV98 1LU

The telephone number is **0345 3000 168**.

If you have speech or hearing difficulties you can contact us using a textphone on **0345 3000 169**.

Calls to 0345 numbers cost no more than a standard geographic call, and count towards any free or inclusive minutes in your landline or mobile phone contract.

# Pensions and divorce or dissolution continued

## Part 1 About you

Please tell us about yourself.

Please fill in this form with black ink and in CAPITALS.

National Insurance (NI) number

Letters Numbers Letter

Title

Mr/Mrs/Miss/Ms

Surname or family name

Your first names

All other surnames or family names you have used

Date of birth

/  /

Address

Postcode

Home phone number

Code  Number

Have you ever worked or paid National Insurance in the Isle of Man?

No

Yes

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## Part 2 About your pending divorce or dissolution of your civil partnership

Please give the date that the divorce proceedings or dissolution of your civil partnership started.

/  /

Are you divorcing or dissolving your civil partnership under Scottish Matrimonial Law?

No

Yes  Please give the relevant date.

/  /

The 'relevant date' is either

- the date you and your spouse or civil partner stopped living together, or
- the date the summons for divorce or dissolution of a civil partnership was served, whichever is earliest.

# Pensions and divorce or dissolution continued

## Part 3 About your spouse or civil partner

Title	<input type="text" value="Mr/Mrs/Miss/Ms"/>
Surname or family name	<input type="text"/>
Their first names	<input type="text"/>
Date of birth	<input type="text" value="/ /"/>
National Insurance (NI) number	Letters Numbers Letter <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text" value="Postcode"/>
Date of marriage or civil partnership. If you converted or changed your civil partnership into a marriage, or married your civil partner, enter the date your marriage is treated as starting on.	<input type="text" value="/ /"/>
Has your spouse or civil partner ever worked in the Isle of Man?	No <input type="checkbox"/> Yes <input type="checkbox"/>

## Part 4 About your representative or legal adviser

If you want your Cash Equivalent Value sent to someone else, please tell us about them.

Surname	<input type="text" value="Mr/Mrs/Miss/Ms"/>
Organisation's name if this applies	<input type="text"/>
Address	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text" value="Postcode"/>
Phone number	<input type="text" value="Code Number"/>
Reference number	<input type="text"/>

## Part 5 Declaration

I declare that the information I have given on this form is correct and complete as far as I know and believe.

Signature	<input type="text"/>
Date	<input type="text" value="/ /"/>

## Part 6 What to do now

When you have filled in this form, please send it to the address on the front page.

## What happens next

We will send you your Cash Equivalent Value as soon as we can.