

Process

Initial Stage - Appointment

I will provide you with:

- A Letter of Instruction (LOI)
- Additional Notes – Calculations Required
- Client Information Forms
- Blank Letter of Authority (LOA)
- Secure upload facility
- Guidance Zoom to discuss instructions

I will ask you for:

- Pension Documents
- State Pension Forecast
- Initial Fee Payment
- The completed and signed LOA
- The completed and signed LOA
- Information Forms

Letter of Instruction

The draft Letter of Instruction I send you is modelled on the format used by the solicitors, but I have simplified the structure and removed some the legal terminology to make it as easy as possible for you to use.

If you have any questions or would like some additional guidance, please do not hesitate to send me an email. I cannot discuss it over the phone, as I am obliged to be impartial (my duty is to the court) and so cannot communicate with one or other of you alone. An email copied to all ensures we are all aware of the questions and answers and demonstrates that impartiality, so it cannot undermine the validity of my report later in proceedings.

If you feel it would be useful, we can arrange a three way video conference using Teams or Zoom which enables us to discuss matters. If you would like to take up that option, please let me know and I will advise my availability.

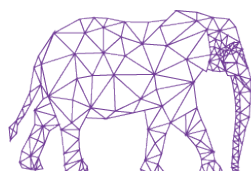
I have prepared this as an editable PDF, to make it as easy as possible to **complete on screen**. I have also facilitated **digital signing**, so you can individually sign it and **return it to me**.

Calculations Required

The most complex part of the Letter of Instruction is deciding which calculations you want to instruct me to complete. That is why I have prepared those **Additional Notes about the Calculations Required**. I have tried to incorporate explanations and make it clear, reflecting the fact you don't do this all the time, like me!

You should **seek guidance** from your solicitors, mediator, financial adviser, financial neutral or others in relation to this.

This is the aspect which is likely to cause the most confusion and if you believe it will be helpful, we can arrange a **Zoom meeting** to talk it through, between the three of us.



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Client Information Forms

There are two, one for each of you. They do not need to be signed.

These are also editable PDFs. That enables you again to **fill them in on screen** and then **upload them** to me. Both include the same joint data, and I will check with you both if the answers differ!

Blank Letter of Authority

I will need one of these Letters of Authority (LOA) completed for each of your pensions.

Do please fill in all the boxes. I have developed this format over many years to meet the data protection requirements as interpreted by scheme administrators and insurance companies (providers). If all the information is not included, they will decline to accept the LOA and you will have to complete a replacement. That is not only annoying a frustrating for you but will delay matters.

You will then need to print out the completed document and **sign it by hand**. The providers will only accept a “wet” signature.

Please then **scan** or photograph the LOA and **return it to me**. You can post it to me if that is easier for you.

Upload Facility

I will include link to enable you to **upload all documents securely**.

That will be included in the covering email issuing this document. I will remind you of this, when asking for missing or additional documents throughout the process. This is for your protection, you can simply attach them to an email, but that is less safe in transit.

Pension Documents

I will ask you to **upload copies** of any documents you have about the pensions. Whatever information those include will reduce the amount I have to ask. It also enables me to tailor the questions to suit the particular type of pension.

A shorter list of very specific questions is much more likely to be answered and generally more quickly.

State Pension Forecast

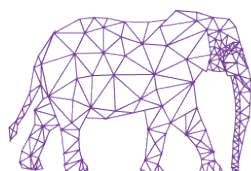
I will need you to obtain a State Pension Forecast. You should simply go to:

<https://www.gov.uk/check-state-pension>

Once registered and logged in you will have the information I need.



At the bottom of the webpage there is a printer icon, which will enable you to print out the results. You should be able to print it to a **PDF**, which you can then **upload via the link**.



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Estimated Timescale

On receipt of the Letter of Instruction, duly completed and signed, I will issue two **invoices** – one to each of you - for the first instalment of the fees due of £225 + VAT (£270 each). I will also remind you what is outstanding, so you can supply that.

This appointment stage can take days, weeks or even months, but it is the one which is in your control. **The more quickly you complete these documents and provide the paperwork the sooner I can start work.**

That said it is also important to ensure that you are both agreed on the calculation basis and have taken whatever advice you require in that process. I would suggest you discuss it with your mediator, solicitors, and financial advisers, so you are aware of all the considerations. I have tried to make my explanation clear and offer relevant guidance, but you need to be certain before finalising those instructions.

As noted earlier, if it helps, I can conduct a three way zoom or teams meeting at which I can explain more about what each calculation means and help you reach an agreement as to what is appropriate for your needs.

Stage Two – Data Gathering

Once I receive payment of my first pair of invoices for the initial fee of £225 + VAT each, I will start work on stage two – the data gathering.

Firstly, I will check I have all the **details I need about each of you**, your **State Pension Forecasts**, any **pensions documents**, and relevant **Letters of Authority**. If not, I will remind you that they are required and reiterate the **upload link**.

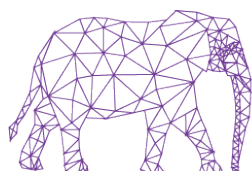
Secondly, I will review the pension information. I will then submit the Letters of Authority and **request the missing details** from the various pension providers as required.

I will make a diary note and follow up regularly sending an email update each time. I may need to ask you to call your scheme to chase up a response, notify them of a change of address or some other data issue. I will need you to **upload** or send me **documents which arrive from the insurance company or scheme administrator**.

Estimated Timescale

Please understand that most schemes and insurers will have standard turnaround times of **ten to fifteen working days**, which equates to two or three weeks. That is to respond, not to actually answer the question raised!

Many will also use **business post**, which takes a further ten days to arrive. Furthermore, they will issue a standard package of information, in preference to answering a long list of questions. As I said earlier a short very specific list is much more likely to be answered.



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Additionally, schemes are allowed to take **three months** to provide information and will generally see that as a standard response time, as against a deadline.

To make it even more difficult, some of the pension providers will insist on **sending documents to you** rather than directly to me. They will use varying excuses about not providing details to third parties.

One, which may cause you concern is that my firm is not on the Financial Conduct Authority register. The Financial Conduct Authority does not regulate Pension on Divorce Experts (PODEs), but most providers think I must be a financial adviser, which of course it is responsible for. This reflects the fact that there are not all that many PODEs, and lots of financial advisers.

I will **update** you with progress, which will include asking you to provide any documents as and when received. I will supply that secure **upload link**, so you can use that rather than submitting them as email attachments.

Having spent some 37 years in financial services, I have dealt with virtually all of the insurance companies and pension consultancy firms and numerous schemes. I have accrued an extensive library of scheme records. I am also adept at trawling through websites to find the information I need, whether it be the pension details or email address, or failing all a phone number. I have extensive experience of being on hold waiting to speak to someone to whom “my call is important”. Its amazing how much filing I can get done! I can usually manage to extract that final elusive piece of data or hold my own in a discussion with the actuary about an apparent error in his numbers. I will do everything I can to get hold of the information I need as quickly as I can.

Despite all that, though some insurance companies send me a response the same day, others take weeks or months to provide the first standard pack of documents. Similarly, some scheme administrators are efficient and easy to deal with and others put in place seemingly endless barriers to communication. The more schemes and pensions involved, the more time consuming and difficult this will be.

I must warn you now, this stage can take months.

Neither you nor I have much control over the timescale. All we can do is contact the scheme administrator or insurance company regularly. **Anything you can do to help with this will be much appreciated.**

Once I have all the information and am ready to undertake the calculations, I will let you know.

I will then raise two further **invoices** – one to each of you – for the second instalment of £225 + VAT (£270) each.



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Stage Three – Computations

On receipt of that payment, I will proceed to undertake the required computations.

At this stage I try to work on each case for an hour at a time. That enables me to remain focused and double check as I go along. It also allows me to continue working on other cases, in the other stages and the administrative marketing and other tasks inevitable in any business.

I have designed an immensely complex Excel Spreadsheet and will have added all your personal and the scheme data to that in the data gathering stage. This means that in most cases the computation stage is checking through all the calculations to make sure they are correct, consistent, and complete. As each and every case is different, I may need to make amendments or updates and on occasion supplement the figures with manual calculations. All of those tasks make this stage more time consuming.

Each time I undertake some work I will send you an email with brief update, which should reassure you that I am making progress. It also allows me to let you know how much longer I think it may take. Sometimes, I will need to revisit some part of the calculations or reconsider them to ensure consistency. I will let you know if that is the case, because clearly that will mean it is going to take longer.

This stage usually takes two to four weeks. If you have asked for a significant number of differing calculations, it will take longer, simply because there are more numbers to check.

Additionally, if I am out of the office for any reason, meetings, court attendances and of course days off and holidays that will inevitably delay progress. Again, I will let you know so as to manage your expectations in terms of the date you will receive the report.

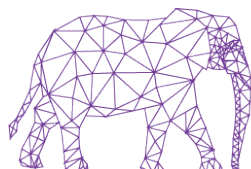
When I have completed the computations I will update you again, confirming I am now going to start drafting the report.

Stage Four – Report Drafting

I have prepared a template to make this as efficient as possible. The starting point is to enter all of the **results from my computations** into that. That is relatively tedious and usually takes a couple of stints.

The next stage is to review the document removing the sections which are not relevant and adding any additional notes and details about specific peculiarities with the pensions or your circumstances. I call that the **first draft**. That usually takes a few hours all told. As explained, I try to work on each case for an hour in turn. That enables me to check the figures as I go along and ensure I am making progress on all fronts!

I subsequently review that first draft of the report. I check all the numbers have been entered correctly and are consistent throughout. I tidy up any formatting issues and create a much tidier second draft. That again takes a few hours spread over several days and results in the **second draft**.



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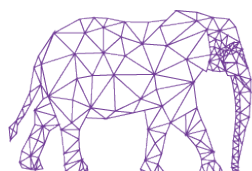
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I then undertake the final tidying up, sorting out contents Appendices and the like. I then believe it is drafted, but it still needs a final double check prior to issue. I always try to do that first thing in the morning, when I am freshest and most focused. If I do pick up any errors, I need to revisit the calculations and make revisions. If I don't it should then be ready to issue.

I expect this part of the process to take between four and six weeks. Again, I will try and keep you apprised of progress. Clearly if you have asked for more variations in your calculations, that makes the computations harder and requires a specifically adjusted report.

When the report is ready to issue, I will notify you and submit the third and final pair of invoices (£540 each). Once I receive payment in full, I will issue the report by email as soon as possible.

That then enables you to arrange appropriate appointments to discuss the next steps once you have made the final payment.



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