

Heather Dunne
The Pensions Experts
6 Sandringham Court
Admiral Way
Kings Hill
Kent
ME19 4EQ

Dear Heather,

Pension Report for the Purposes of Family Proceedings

This letter is a formal instruction to prepare a Pensions on Divorce Expert (PODE) Report as a Single Joint Expert (SJE). That report should enable us, together with any other relevant parties, to understand the pension benefits available to us both and the relevant apportionment to achieve a fair split of those funds.

Please ensure that all correspondence with either of us or our advisers is copied to the other. Similarly, any conversations engaged with one should be disclosed fully to the other. This reflects your impartial role in the proceedings.

Documentation Required

[See Additional Notes – Documents Required](#)

We understand that there are four additional sets of documentation required in addition to this Letter of Instruction.

1. State Pension Forecast

We understand that we each need to obtain and provide our State Pension Forecast.

2. Pension Paperwork

You have asked that we provide copies of all documentation we hold relating to our existing pension provision.

3. Letter of Authority

You have supplied a blank Letter of Authority. We need to complete one for each pension.

4. Client Information Forms

You have supplied two forms, one for each of us to complete with personal data required.

Report Instructions

You, as a Single Joint Pensions on Divorce Expert, are required to provide a report, based on the current benefits and values of all of our current pensions including state benefits.

Pension Sharing Orders

[See Additional Notes – Computations Required](#)

Pension Sharing Order computations, are required, as set out in the table below:

Pension Sharing Orders - Basis	
Parity of Income	
Equality of Capital Value	

Pension Sharing Orders - Ages	
Ages to consider	

Offsetting

[See Additional Notes – Computations Required](#)

Offsetting Value computations, are required, as set out in the table below:

Offsetting - Basis	
Parity of Income	
Equality of Capital Value	

Offsetting - Ages	
Ages to consider	

Specific Instructions

[See Additional Notes – Computations Required](#)

We require you to consider:

Special Circumstances, additional instructions, or other Pertinent Details

Fees

We understand the fixed fee for the provision of the report by email is £1,800 +VAT (£2,160). That fee will be payable in three instalments, structured as follows:

Fee Structure				
Stage	Initial	Computations	Report	Total
Husband	£225+ VAT (£270)	£225+ VAT (£270)	£450 + VAT (£540)	£900 + VAT (£1,080)
Wife	£225+ VAT (£270)	£225+ VAT (£270)	£450 + VAT (£540)	£900 + VAT (£1,080)
Total	£450 + VAT (£540)	£450 + VAT (£540)	£900 + VAT (£1,080)	£1,800 + VAT (£2,160)

We understand work will proceed once payment is made to the account details set out thereon.

Further Requirements and Potential Fees

You have confirmed that further reasonable questions and queries arising in relation to the report will be answered without additional costs. We realise that if significant additional work is required for which fees will be due, an appropriate estimate will be provided, and our agreement will be required.

If you are obliged to give evidence in person to the Court, we understand your fee is £500 plus expenses per day. If this eventuality arises, that will be subject to separate arrangements.

Process

[See Additional Notes – Process](#)

We understand that once appointed, the initial data gathering stage may take months and your computations and report drafting will take a further four to six weeks.

Agreement

We have both signed this Letter of Instruction, confirming you are to undertake this work as outlined and accepting liability for the fees as detailed.

<i>Signature</i>
Husband
<i>Date</i>

<i>Signature</i>
Wife
<i>Date</i>