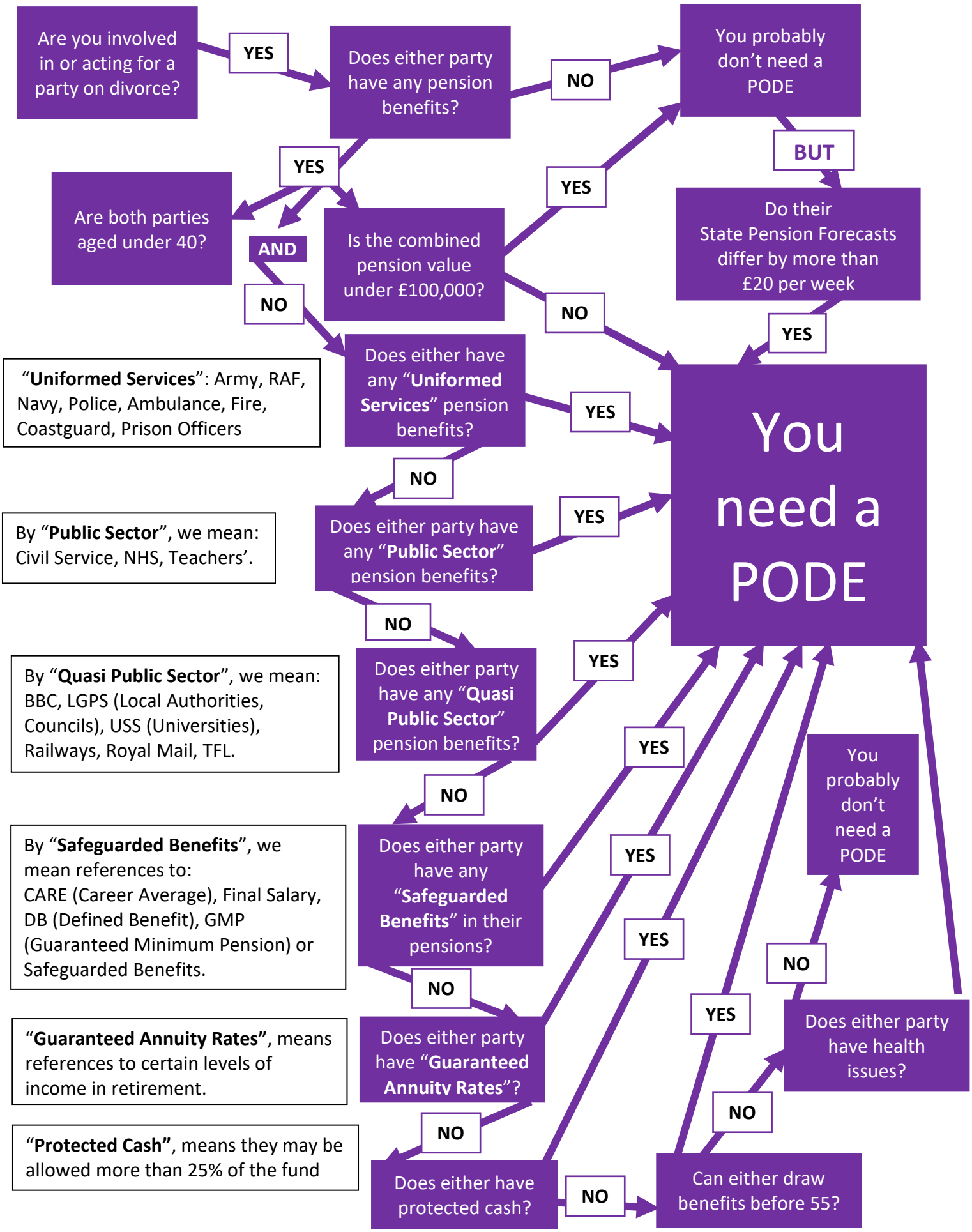When do you need a Pensions on Divorce Expert (PODE)?