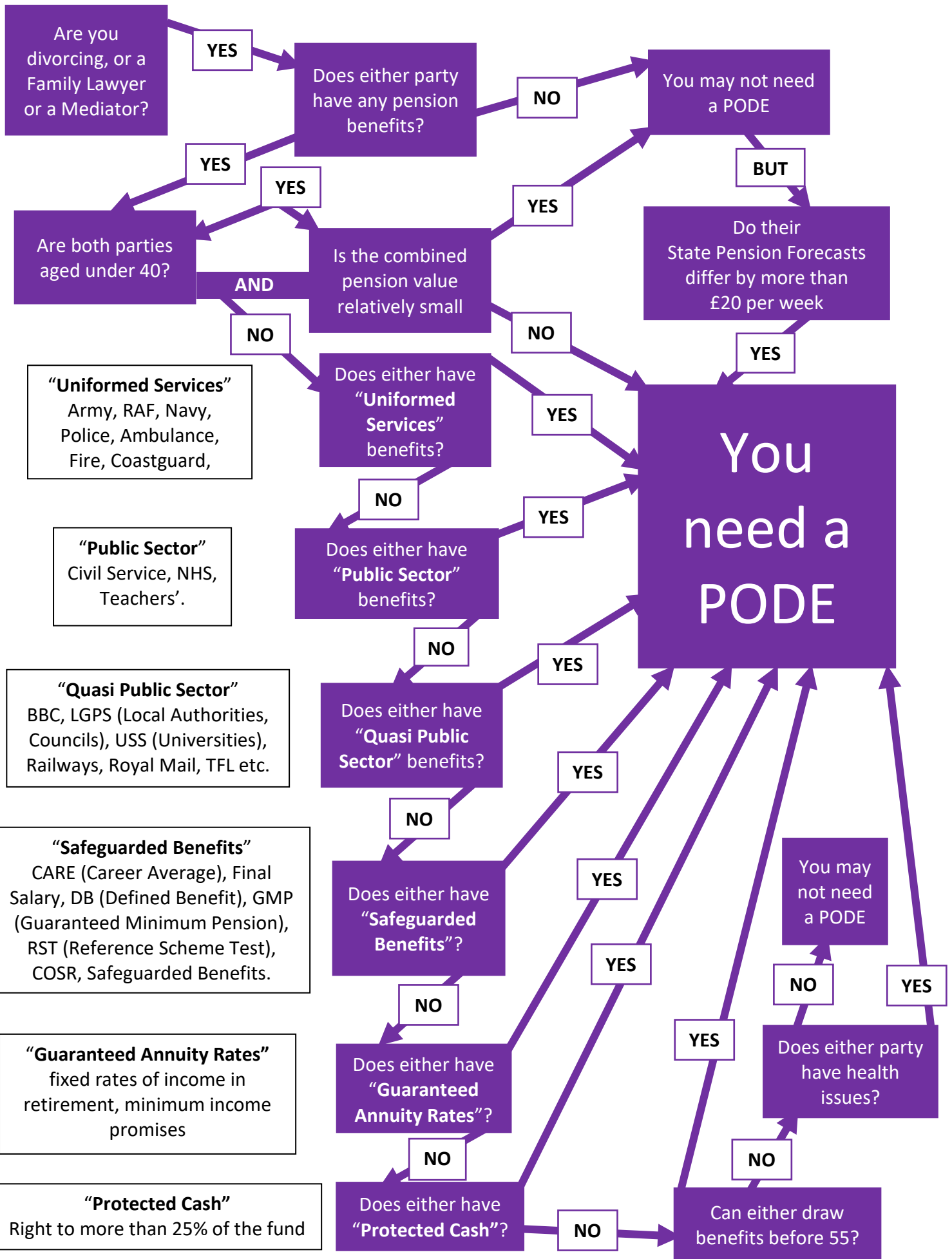


# When do you need a Pensions on Divorce Expert (PODE)?



**If you are not sure, Ask!**