

Guidance Note to Solicitor

The process is designed to keep your work to a minimum and to gather the required pension information in the most efficient way. To summarise:

- Please complete an **Instruction Form** and **Pension Scheme Information Form**. These forms require straight forward information on each of the pensions on which you require a report.
- Your client will need to sign a **Letter of Authority**. This form of authority is designed to be used for all your client's pensions although you must of course provide contact and reference details for each of these.
- If your client is not the Pensions Scheme Member, you will need to arrange for the member to provide the necessary pension information and to sign a **Letter of Authority**.
- If you have already obtained information from the pension provider in the course of completing the Form E, please attach this to the documentation.
- Send the completed documents to **Penfam, 384 Seafront, Hayling Island, Hampshire PO11 0BD**
- We will contact the pension providers directly asking for **all** the pensions information required.
- You will normally receive the report within 10 working days of our receipt of the necessary information from your pension provider/s. We will contact you if there is any delay. If you have any deadline by which the report is required, please indicate this on the Instruction Form.

Notes for the calculations

- Are we to use pensions built up to date for the calculations, if not, please specify the appropriate effective date?
- Is the purpose of the calculations to assist in agreement on offsetting or to agree pension sharing?
- Are State benefits to be included? If so, do we have details of entitlements?
- If sharing calculations are required, what proportions of income husband/wife are required?
- If the commencement of pension payments is different between husband/wife, do you wish us to capitalise the difference in values as part of the calculations?
- If an internal PSO is not allowed by the pension scheme, do you wish us to provide any additional advice in relation to the investment of the external transfer?
- If there are possible alternatives in relation to implementation of PSOs, do you wish us to provide any commentary on the options?

On receipt of the information above and your Instructions, we will inform you of any further information required, any queries we may have, and we will then provide an estimate of the time to complete the Report and a quotation of fees.