

# Public Sector Pensions Authority

## Guide to Divorce or Dissolution of a Civil Partnership

This Guide will provide information for people who intend to divorce or dissolve a civil partnership. This guide gives general guidance only to assist a Scheme member and their spouse or civil partner who may be involved in divorce or dissolution proceedings. Individuals should seek further advice from their Advocates about the relevance of pension sharing provisions to individual proceedings.

Provision of information pertaining to Divorce and Dissolution and the set up of a Court Order will be subject to a charge. This Guide should be read in conjunction with the PSPA's current Schedule of Charges for Pensions on Divorce or the Dissolution of a Civil Partnership on page 13 of this guide.

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### Introduction

#### Information for Scheme members and their spouse or civil partner

For many people, pension rights are one of their most important assets.

The Pension Schemes Legislation (Application) (No2) Order 2001, brought into effect from 1 October 2001, allows for 'Pension sharing' arrangements on divorce. From 1 November 2006 civil partnership couples have the same rights as married couples on the dissolution of the civil partnership. Information about Pension sharing can be found on pages 2 to 5.

Prior to October 2001 an earlier provision allowed for 'Earmarking' of pension benefits on divorce. Information about this can be found on pages 5 and 6.

If you are progressing with pension sharing, the information on pages 7 to 9 will tell you how the process works and what you need to do.

The PSPA Schedule of charges on page 13 will tell you how much it will cost, for you to implement a pension sharing order.

This booklet is intended to offer general information about Divorce and Dissolution to members of those Isle of Man Public Sector Schemes stated in Appendix 1 on Page 12.

This booklet gives general information about these provisions and is only a general guide.

It is not a full statement of the law which governs your pension Scheme, and members are advised to take appropriate legal advice.

## Pension Sharing

### What is pension sharing?

Pension sharing is where a court serves a Pension Sharing Order on the Scheme.

Pension Sharing allows the current value of the member's pension entitlement or the Cash Equivalent Transfer Value (CETV) to be shared between the member and their former spouse or civil partner following a divorce, or where a civil partnership has been dissolved.

The former spouse or civil partner becomes a 'pension credit member' of their ex-spouse's or civil partner's Pension Scheme.

At the same time the member will become a 'pension debit member' and their pension entitlement will be adjusted downwards.

The pension credit member will be allocated a personal reference number in the Scheme under which their pension benefits will be held. They will be provided with pension benefits in their own right independent of the 'pension debit member', for payment when the 'pension credit member' reaches their scheme's normal pension age (Age 65 for the Unified Scheme).

When the court orders a pension to be shared, the pension credit member is allocated a percentage (up to 100%) of the member's benefits at the effective date of the order. Please be aware that because of the factors used in the calculation, the pension benefits due to a pension credit member, will not exactly replicate the pension benefits surrendered by the 'pension debit member'.

The court order will be sent to the Public Sector Pensions Authority (PSPA) who will acknowledge and implement it as directed. The Public Sector Pensions Authority cannot accept any Pension Sharing Orders not made in the Isle of Man Courts.

Pension Sharing is not allowed in cases where your benefits under the Scheme are already subject to Earmarking. Only Pension Sharing Orders and agreements that comply with the Pension Sharing legislation in the Isle of Man can be accepted.

## What will a pension share mean for the Scheme member?

### Pension Share ordered before retirement

The member's pension, lump sum retiring allowance and any subsequent surviving dependant's benefits, at the effective date of the order, will be reduced by the percentage allocated to their pension credit member.

This reduction will be known as a 'pension debit'.

At retirement, the pension debit will be increased in line with the cost of living and deducted from the member's total pension benefits.

On the member's death, if they have remarried or formed a new civil partnership, a pension share will reduce the survivor benefits available to a new spouse or civil partner. But, if the member has dependent children, any child allowance payable will not be reduced because of a pension share.

### Transferring benefits

The member will still be able to transfer their remaining benefits to another registered pension scheme or arrangement.

### Pension share ordered after retirement

The pension currently in payment will be reduced by the percentage allocated to the pension credit member from the date of the pension share. On the member's death, if they have remarried or formed a new civil partnership, a pension share will reduce the survivor benefits available to a new spouse or civil partner. But if the member has dependent children, any child allowance payable will not be reduced because of a pension share.

## What will a pension share provide for a former spouse or civil partner?

### Pension share ordered before the member's retirement

After a pension share the former spouse or civil partner will become a 'pension credit member' and hold pension credit benefits in the Pension Scheme in their own right.

On the whole, the pension credits will provide for the same pension entitlements and options as for other scheme members. An example of these could be:

- an annual pension payable from the schemes normal retirement age; or
- early payment of benefits with an actuarial reduction from age 55 (Unified Scheme Only);or
- or commutation of trivial benefits at normal retirement age,
- or a lump sum on the death of the pension credit member before benefits are claimed,

- or commutation of trivial benefits at normal retirement age. If the pension credit is very small we may be able to convert it into a once and for all payment providing certain requirements are met, or
- early payment of benefits if found permanently incapable of any gainful employment because of ill health.
- a lump sum may be payable, in exchange for some of the pension\*

\*Unified Scheme only – Lump Sum payable if the former spouse has not already taken a lump sum prior to the Pension Sharing Order being effected

A pension credit member who is retiring on the grounds of seriously ill health may commute the maximum amount of pension into additional lump sum before the remaining pension is commuted into a serious ill health lump sum.

At the payment stage, the pension credit benefits (if applicable) will be increased in line with the cost of living from the date of the pension share.

Pension credit benefits do NOT provide survivor or dependant benefits.

A lump sum is not normally payable when a Scheme pensioner dies, unless the pension has only been in payment for a very short time. As such the lump sum will be 5 times the pension less the amount of pension already paid.

### Pension share ordered after the member's retirement

If a pension share takes place after the member has retired, the pension credit will provide for the same pension entitlements and options as for other scheme members. An example of these could be:

- an annual pension payable from normal retirement age, or the date of the pension share, whichever is the later; or
- a lump sum payable on the death of the pension credit member before benefits are paid; or
- early payment of benefits with an actuarial reduction from age 55 (Unified Scheme only); or
- commutation of trivial benefits. If the pension credit is very small we may be able to convert it into a once and for all payment provided certain requirements are met; or
- early payment of benefits if permanently incapable of any regular gainful employment because of ill health; or
- early payment of commuted benefits on the grounds of serious ill health of the pension credit member. A pension credit member who is retiring on the grounds of serious ill health may commute the maximum amount of pension into additional lump sum before the remaining pension is commuted into a serious ill health lump sum.

At payment stage, the pension credit benefits (if applicable) will be increased in line with the cost of living from the date of the pension share.

Pension credit benefits do NOT provide survivor or dependants benefits.

A lump sum is not normally payable when a Scheme pensioner dies, unless the pension has only been in payment for a short time. Then the lump sum will be 5 times the pension less the amount of pension already paid.

## IMPORTANT

As the pension credit member's benefits are independent from the member's, a pension sharing order does not lapse on the death of the member, the remarriage of the former spouse or the former civil partner forming a new civil partnership.

### Transferring benefits

It will not be possible to transfer pension credits to another pension scheme. Similarly, pension credits or any other pension benefits held by a Pension Credit Member cannot be transferred into the Pension Scheme.

### Buying additional membership

The pension credit member will not be able to make additional voluntary contributions to increase their pension credit benefits in the Pension Scheme.

### Paying the shared pension

The Scheme member will claim their reduced pension benefits in the normal way.

The PSPA will advise the pension credit member how to apply for their benefits when the pension share is confirmed.

The pension will be taxed, and paid by Shared Services, Payroll.

If the pension credit member is, or has been, in the pensionable employment of any other Isle of Man Public Sector Scheme, their benefits will be paid independently from any pension credit rights, and will be payable from the pension age as determined by their scheme, regardless of when their other benefits are paid.

## Earmarking

### What is earmarking?

Earmarking is the term used to describe the arrangement for the allocation of part of a member's future pension benefits, to be paid to the former spouse or civil partner when the member retires. We can only arrange earmarking as a result of a Court Order made on the Isle of Man.

Benefits cannot be earmarked by the Scheme as a result of an out of court settlement.

When an earmarking order is made, the pension still remains that of the Scheme member, but the Scheme is required to make some form of payment to the former spouse or civil partner when the scheme member retires.

The court can order that the former spouse or civil partner receives one, or a combination, of the following:

- all, or part, of the member's pension

- all, or part, of the member's lump sum
- all, or part, of any lump sum payment paid in the event of a member's death
- all, or part, of the member's benefits bought by additional voluntary contributions.

The court cannot place an Earmarking Order on:

- Dependants pensions
- Pension benefits which have already been earmarked
- Any mandatory or discretionary compensation that may be awarded to the member.

The order will be sent to the PSPA as administrators of the Pension Scheme, who will acknowledge it and ensure that it is acted upon.

## Changes

As it may be many years between the divorce / dissolution of a civil partnership and the benefits coming into payment, it is important to be aware of the effect of the following changes:

- The former spouse or civil partner must inform the PSPA of any change of address.
- The former spouse or civil partner must inform the PSPA if they remarry or register a civil partnership, as an earmarking order against pension payments (but not lump sums) will automatically lapse on the remarriage of the former spouse, or the registration of a new civil partnership and the full pension will be restored to the member.
- If the Scheme member transfers their benefits to another registered pension scheme, the earmarking order will also transfer.
- The Earmarking Order will cease to apply if both parties die.
- The PSPA will keep the former spouse or civil partner informed of any transfer.

## Paying the earmarked pension

The PSPA will contact the former spouse or civil partner when the member applies for their pension benefits, or, if the lump sum payable on death has been earmarked, when the member has died.

We will check that the earmarking order is still valid and if so, arrange for payment to be made to the former spouse or civil partner.

## IMPORTANT

If the PSPA have not been informed of a change of address and are unable to contact the ex spouse or civil partner, the benefits will revert back to the member.

## What to do if you are involved in divorce or civil partnership proceedings

The following questions and answers will explain how the process will work from the perspective of a scheme member.

### How do I obtain information for the court proceedings?

The court will need information about your pension scheme benefits, to consider if a pension sharing order is appropriate. The PSPA have all the relevant literature and forms you require to download from the website. Members entitled to ask for information about the Scheme and their own benefits should first read this guide and then complete the form PD15 that comes with this booklet, to request a current Cash Equivalent Transfer Value (CETV).

The PSPA will provide a Cash Equivalent Transfer Value (CETV) for Divorce purposes within 6 weeks of receipt of Form PD15.

The CETV represents the cash value of the benefits you have accrued to date in your pension scheme. It provides a convenient way of assessing the value of the pension in relation to other assets (e.g. a house).

If the information is requested by your advocate, the court or any other third party, the PSPA will need your written authority before providing the information.

The member's spouse or civil partner, or their advocate, can only request basic information from the PSPA about the members Pension Scheme.

### How much will a Pension Sharing Order or Earmarking order cost me?

The charges that the PSPA make for administering a pension sharing or earmarking order are shown in the Schedule of Charges attached to this booklet and can also be found on our website. You should always check the current schedule of charges on the website before sending any payment to the PSPA.

Members are entitled to one CETV per year, for any purpose and they must confirm that it is required for divorce or dissolution proceedings. It is important to tell us the date of a court appointment if one has been set.

For individuals with more than one pension membership, either in the same or different schemes, a charge will be levied for each individual CETV provided.

Provision of a CETV for Divorce or dissolution purposes will be provided within 3 months.

Charges will be made for:

- any additional CETV within 12 months, or
- where the Scheme member is already in receipt of their pension benefits, or
- where the CETV is required within 6 weeks of the request

Form PD15 (on page 17) should be completed and returned to the PSPA, along with any payment due to enable the CETV to be provided.

Any CETV fee must be paid in full when requested. It cannot be deducted from the fund value or from potential benefits.

The PSPA will review its schedule of charges each year in line with NAPF guidelines.

### What happens if the court decided my benefits are to be shared?

We should be asked to confirm whether your benefits are already subject to any other legal orders and will respond accordingly. All parties will be notified where the implementation of a court order has been postponed.

### What information needs to be on the Sharing Order and or Annex

Your Advocate will advise you what information is required to comply with the provisions of The Rules of the High Court (Matrimonial Proceedings) 2004, but list below, whilst not definitive covers the key areas of information required.

- The names and national insurance numbers of the parties involved
- The name and membership reference number, of the pension scheme to which the Sharing Order is to be applied.
- The date that the Pension Sharing Order or agreement was sealed by the Court.
- The proportion of your accrued pension rights that are to be transferred to the credit member must be shown as a percentage of the CETV and with no date specified. This must not be a monetary amount.

### Draft Pension Sharing Order and Pension Sharing Annex

You or your Advocate should send us a copy of the draft Pension Sharing Order and the Pension Sharing Annex for our approval.

After confirming whether the draft Order is acceptable, we will require the Sealed Order, Pension Sharing Annex and the following documents:

- Your birth certificate
- Your former spouse or civil partner's birth certificate;
- Name and Address of former spouse or civil partner;
- National Insurance Number of former spouse or civil partner;
- A copy of the Decree Absolute/Final Divorce Order for the divorce or annulment or order dissolving a civil partnership.
- Completed form PD16 (on page 18) and cheque for implementing the Order, made payable to the Isle of Man Government

Unless the court order says otherwise, the charges disclosed on the Schedule of Charges must be paid up front. Any CETV fee or Order/Earmarking fee must be paid in full when requested. It cannot be deducted from the fund value or from potential benefits.

This means that the PSPA must receive full payment by cheque before providing any information or before the implementation of any court order can start

When the PSPA receive the Pension Sharing Order, we will:



- Implement the Pension Sharing Order using all pensionable service accrued up to the Effective Date. The Effective Date of the Order is the later of the date of Decree Absolute/Final Divorce Order, or 21 days from the date of the Sealed Pension Sharing Order.
- If you or your former spouse/civil partner dies after the date of the sealed Pension Sharing Order but prior to the effective date, the Pension Sharing Order cannot be implemented;
- Or, notify you that action cannot be taken and give you the reason.

Within 4 months of receiving all relevant information, we will:

- Update your record with the reduction in your benefits and notify you of the change;
- Create a record for the pension credit member with their entitlement and will notify them of the details; and
- If you are a pensioner member, notify you of any overpayment of pension that has occurred.

### How will my benefits be calculated when I retire?

- a) Benefits are calculated without the Pension Sharing reduction; then
- b) The sharing reduction is up-rated to the current value by applying Pensions Increase (index linking);
- c) The up-rated reduction is then subtracted from the original benefit calculated to arrive at the benefits payable ( $a - b = c$ )

### What will be the effect on dependant's benefits, if I remarry or register a new civil partnership?

- If you die before retirement, any dependant's short-term pension will not be reduced. This pension is normally paid for the first three months after your death at the same rate as your salary.
- If you die after retirement, any short term pension payable to an adult dependant will be at the same rate as you were receiving prior to your death, but any child's pension will be paid at the rate you would have received if a sharing order had not been in place.
- Any adult dependant's long term pension will be reduced in line with previous Pension Sharing Order.

### What if I leave my Scheme and decide to transfer out?

The transfer out will take into account your reduction in benefits.

### What happens if I have already retired?

- Your pension will continue to be paid at the full rate until the pension share is implemented.
- The reduction in your pension will be backdated to the effective date of the Pension Sharing Order.

- An overpayment of pension will have therefore accrued for the period from the effective date until all actions to implement the Order have been completed. This will need to be recovered from you.
- If the effective date of an Order is after your normal pension age (NPA) (not applicable in the Unified Scheme) and you have not yet claimed benefits, you will be treated as a pensioner member and benefits will be up-rated from your NPA to the effective date of the Pension Sharing Order. Any retirement lump sum will be paid to you in full.

### When can a Pension Credit Member claim their pension?

- Pension credit members should claim their retirement benefits at their scheme's normal pension age and in the Unified Scheme this will be aged 65. Check the Scheme Guide to find out the Normal Pension Age for your Scheme.
- Those who are solely pension credit members cannot transfer benefits into or out of their Scheme.
- If a pension credit member is already a member of the same scheme in their own right, those existing benefits are unaffected by the Sharing Order.
- Such a person will have two separate membership records; one recording their service in the Scheme and another one recording their Pension Sharing arrangement.
- If before NPA the pension credit member's life expectancy is less than 1 year, they may apply for serious ill health benefits.

### Disclaimer

This booklet gives general guidance only to assist a Scheme member and their spouse or civil partner who may be involved in divorce or dissolution proceedings.

Individuals should seek further advice from their advocates about the relevance of pension sharing provisions to individual proceedings.

This is a guide only and does not represent any entitlement to the provisions described. This factsheet provides information to help you understand your annual benefit statement and does not cover every aspect of any Government scheme. The full details are contained only in the Rules of each Scheme, which are the legal basis of the schemes. Nothing in this factsheet will over ride the Rules, and in the event of any unintentional difference, the rules will apply.

### Where can I go for help?

If you need more information about your scheme, the PSPA website has numerous guides and fact sheets to help you understand the provisions of your scheme. These are held on the resources page at [www.pspa.im](http://www.pspa.im)

Contact the Scheme administrators at the PSPA:

Email: [pensions@pspa.im](mailto:pensions@pspa.im)

Write to:

PSPA

Third Floor, Prospect House,

Prospect Hill, Douglas

ISLE OF MAN, IM1 1ET

You can telephone us on 01624 685598, however we always recommend putting

your enquiry in writing if you can, so that there is a written record of your enquiry and our response.

Issued by the Public Sector Pensions Authority

December 2021

## Appendix 1

This booklet is intended to offer general information about Divorce and Dissolution to members of those Isle of Man Public Sector Schemes stated below:

The Isle of Man Government Unified Scheme 2011 (the Unified Scheme)  
The Police Pension Regulations 2010  
The Police Pension Regulations 1991  
The Teachers Superannuation Order 2011  
Superannuation (Manual Workers) (No 1) Scheme 1973  
Judicial Pension Scheme 2004  
Judicial Pension Scheme 2002

# Public Sector Pensions Authority

## Schedule of charges of Pensions on Divorce or the Dissolution of a Civil Partnership from 1 December 2021

### 1. Introduction

This schedule discloses the rate of charges for the Public Sector Pensions Authority, as prescribed for under the Public Sector Pensions Administration (Fees) Order 2014 to provide information in relation to divorce proceedings or to implement a court order, for all members of the schemes named below:

- The Isle of Man Government Unified Scheme 2011
- The Police Pension Regulations 2010
- The Police Pension Regulations 1991
- The Teachers Superannuation Order 2011
- Superannuation (Manual Workers) (No 1) Scheme
- Judicial Pension Scheme 2004
- Judicial Pension Scheme 2002

The charges include VAT at the standard rate of 20%.

### 2. Background

The value of pension assets has been taken into account in divorce and related financial settlements for many years. Since 2001 pension rights can be divided between the couple as part of a divorce settlement.

To facilitate these arrangements, cooperation from pension schemes is essential and The Pensions on Divorce etc (Charging) Regulations 2000 (SD 381/01, Schedule 3) permits schemes to recover costs for providing pensions on divorce information and putting court orders into operation.

#### Payment method

Unless a court order says otherwise, all charges disclosed on this schedule must be paid up in front. This means that the PSPA must receive full payment by cheque before providing any information or before the implementation of a court order can start.

All parties will be notified where the implementation of a court order has been postponed.

All cheques should be made payable to the Isle of Man Government.

### 3. National Association of Pension Funds (NAPF)

The new implementation charges are within the charging guidelines published by the National Association of Pensions Funds (NAPF). The PSPA will review its schedule of charges each year in line with the NAPF guidelines.

### 4. Cash Equivalent Transfer Value (CETV) upon Divorce and Dissolution

Provision of a CETV in respect of a Scheme member, who is not in receipt of a Pension (where statutory disclosures have not already been met in the preceding 12 months).	No Charge
Provision of a CETV in respect of a Scheme member, who is not in receipt of a Pension (where statutory disclosures have already been met in the preceding 12 months).	£275.00
Provision of a CETV in respect of a Scheme member, who is not in receipt of a Pension (where statutory disclosures have not already been met in the preceding 12 months but where the CETV is required within 6 weeks).	£275.00
Provision of a Divorce only CETV for a Scheme Pensioner.	£275.00

### 5. Pension Sharing Administration

A schedule of works included in the charge is at Annex A.

Acknowledgement and implementation of a pension sharing order (including record creation and maintenance).	£2,500.00*
Supplementary work connected with a pension sharing order – Letters, emails, phone calls	£70.00 per hour (minimum 1 hour)

\*charge to be paid between the parties as specified in the Court Order

### 6. Pension Earmarking Administration

A schedule of works included in the charge is at Annex B.

Acknowledgement and implementation of a pension attachment order	£1,500.00*
Supplementary work connected with a pension attachment order – Letters, emails, phone calls	£70.00/TBC per hour (minimum 1 hour)

\*charge to be paid between the parties as specified in the Court Order

## 7. Important Information

As the Schemes administered by the PSPA are unfunded public sector pension schemes it is not possible for any administration charges to be deducted from the respective Debit and Credit Pensions.

No further CETVs will be provided or Orders acknowledged or implemented unless the appropriate payment is made in advance.

All charges include VAT at the standard rate of 20%.

Cheques should be made payable to the Isle of Man Government

Individuals should seek further advice from their advocates about the relevance of pension sharing provisions to individual proceedings.

**How we use your information:** The PSPA will use the information that you provide us for administering your Scheme membership and processing payment of any pension benefits you may be entitled to. We may share your information to administer and pay your pension, enable us to prevent and detect fraud and mistakes, or as required by law. For more information about whom we share your information with and how long we keep your personal data and your rights over your data please refer to our Privacy Notice on our website at [www.pspa.im](http://www.pspa.im)

### Where can I go for help?

If you need more information about Divorce and Dissolution of Civil Partnership please read our guide on the website, in addition to your scheme guide. These are held on the resources page at [www.pspa.im](http://www.pspa.im)

Contact the Scheme administrators at the PSPA:

Email: [pensions@pspa.im](mailto:pensions@pspa.im)

Write to:  
PSPA  
Third Floor, Prospect House,  
Prospect Hill, Douglas  
ISLE OF MAN, IM1

You can telephone us on 01624 685598, however we always recommend putting your enquiry in writing if you can, so that there is a written record of your enquiry and our response.

Issued by the Public Sector Pensions Authority

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## Annex A

Administration charge for implementation of a pension sharing order £2,500.00 (inc VAT). The process for implementation of a sharing order involves the following steps:

- Examination and confirmation of acceptance (or otherwise) of wording of draft Pension Sharing Order.
- Checking all documentation relating to the actual Pension Sharing order and Divorce Order. Letter confirming final order is enforceable.
- Contacting all relevant third parties for information to allow actual calculations to be carried out.
- Carrying out all required calculations.
- Amending the Debit member's record to reflect the changes as a result of the Pension Sharing order.
- Creating a Credit members record for the ex spouse or civil partner.
- Notifying the Debit member and their advocates of the effect of the Pension Sharing order on the Debit member's pension.
- Notifying the Credit member and their advocates of the value of the Credit pension created as a result of the Pension Sharing order.
- Issuance of an annual benefit statement to the Credit member.
- Calculation and payment of the Credit pension, (and any lump sum due, if applicable) when the Credit member becomes eligible for and claims payment of benefits.
- Calculation and payment of the Debit pension (and any lump sum due if applicable) when the Debit member retires taking into account the deduction due for the Credit members annual pension increase to that date.

## Annex B

Administration charge for implementation of a Earmarking/Attachment order £1,500.00 (inc VAT). The process for implementation of a pension attachment order involves the following steps:

- Examination and confirmation of acceptance (or otherwise) of wording of draft earmarking order.
- Checking all documentation relating to the earmarking order and final divorce order. Letter confirming final order is enforceable.
- Amending the member's record to reflect the changes as a result of the pension attachment order.
- Calculation and payment of the member's retirement or death benefits taking into account the implemented pension attachment order.
- Contacting the former spouse at the member's retirement or death. The calculation and payment of earmarked retirement or death benefits



## Public Sector Pensions Authority

### Pensions on Divorce or Dissolution of Civil Partnerships Application Form

#### Section 1 – Your personal details

Surname	
Other names	
Membership Number (if known)	
Scheme Name	
National Insurance number	

**Section 2 – Your declaration:** By signing this declaration I declare that:

***Please tick***

- I have read the Guide to Divorce or Dissolution of a Civil Partnership and the Notes on page 18 of this form; and
- I am requesting that the Public Sector Pensions Authority to provide a Cash Equivalent Transfer Value (CETV) for divorce or dissolution of civil partnership purposes; and
- I understand that the CETV will be sent to my home address.

Signature	
Print your name	
Date	

If one of the following applies to you please tick the box and send the form, together with your cheque made payable to the Isle of Man Government.

- I authorise The Public Sector Pensions Authority to provide a CETV for Divorce or dissolution of civil partnership purposes and send it to the address below. This option excludes anyone already in receipt of a pension.
- I need the CETV in less than 6 weeks so I agree to pay the charge\* and enclose a cheque for £ \_\_\_\_\_
- As my pension is in payment I am aware there will be a charge for the CETV\* and enclose a cheque for £ \_\_\_\_\_
- As I have received a CETV within the last 12 months, I agree to pay the charge\* and enclose a cheque £ \_\_\_\_\_

\*See Schedule of Charges for Pensions on Divorce or the Dissolution of a Civil Partnership

<i>Name of recipient</i>	
<i>Address where CETV is to be sent</i>	

**All charges include VAT at the standard rate of 20%.**

Please return the form and your cheque (if applicable) to the Public Sector Pensions Authority:

Public Sector Pensions Authority  
 Third Floor, Prospect House,  
 Prospect Hill, Douglas  
 ISLE OF MAN, IM1 1ET

**Important Notes**

- If you have more than one scheme membership in one scheme or across multiple schemes that are administered by the PSPA and require a CETV for each membership, then please complete a separate form and send a payment (if applicable) for each CETV request.
- If you have concurrent employments in one scheme, these will be classed as separate memberships. Therefore any requests for a CETV, will have to be made on separate forms and you must identify which membership you would like a CETV for. If applicable, then you must send a payment for each CETV request.
- If you are unsure of the membership numbers or if you have multiple memberships, then please refer to your Annual Benefit Statement or contact the pension’s administrators before sending in your request.
- If you are in receipt of your retirement pension prior to the Pension Share Date, or, if your entitlement to receive retirement benefits falls prior to the Pension Share Date there will be an overpayment which you will need to repay on request.
- If there is any difference between the legislation governing your pension scheme and the information in this form, the legislation governing your scheme will apply.

**How we use your information:** The PSPA will use the information that you have provided on this form for administering your Scheme membership and processing payment of any pension benefits you may be entitled to. We may share your information to administer and pay your pension, enable us to prevent and detect fraud and mistakes, or as required by law. For more information about whom we share your information with and how long we keep your personal data and your rights over your data please refer to our Privacy Notice on our website at [www.pspa.im](http://www.pspa.im)

**Where can I find more information?**

You can find more information using the resources on our website at [www.pspa.im](http://www.pspa.im)

Or contact the PSPA direct on [pensions@pspa.im](mailto:pensions@pspa.im) or telephone 01624 685598.

## Public Sector Pensions Authority

### Pensions on Divorce or Dissolution of Civil Partnerships

Please complete and return this form to the Public Sector Pensions Authority on receipt of your Pension Sharing Order, to enable implementation to begin.

#### Section 1 – Your personal details

<b>Surname</b>	
<b>Other names</b>	
<b>Address</b>	
<b>Telephone Number</b>	
<b>Membership Number</b>	
<b>Scheme Name</b>	
<b>National Insurance number</b>	

#### Section 2 – I enclose the following original documents

- Sealed Consent Order
- Sealed Pension Sharing Annex
- Final Divorce Order (Decree Absolute)
- A cheque for full amount payable\* (All cheques should be made payable to Isle of Man Government)

<b>Signature</b>	
<b>Print your name</b>	
<b>Date</b>	

\*See Schedule of Charges for Pensions on Divorce or the Dissolution of a Civil Partnership.

All charges include VAT at the standard rate of 20%.

Please return the form and your cheque to the Public Sector Pensions Authority:

PSPA  
Third Floor, Prospect House,  
27-29 Prospect Hill, Douglas  
ISLE OF MAN, IM1 1ET