

**Falkirk Council Pensions Service**  
**Written Schedule of Charges - Pensions and Divorce**

**A. Scheme member not yet retired – about to divorce**

<b>Procedure</b>	<b>Comments</b>	<b>Cost</b>
1. Provide a full CETV quotation (where member or Court has stipulated deadline)	1. Standard CETV under PSA 1993 (to be provided within deadline requested).	£50 *
2. Provide a full CETV quotation where the date of separation is more than 12 months ago	2. Standard CETV under PSA 1993 (to be provided within 3 months of relevant date).	£50 *
3. Provide a partial CETV quotation	3. Partial CETV quote (to be provided within 3 months or deadline requested by the member or the Court).	£50 *
<p>As an alternative to (1) , (2) or (3) above, it may be possible to receive a free valuation, if your separation date has been within the last 12 months <b>and</b> there is no deadline set for receiving the information <b>and</b> your date of marriage is prior to the first date of your pension rights that are held by Falkirk Council.</p>		
4. Provision of other Information	<p>If the extra information is to be provided under the disclosure of information regulations</p> <p>Otherwise, depending on nature of request</p>	<p>£0</p> <p>Maximum £50 *</p>
5. Receipt and implementation of pension sharing order (including qualifying agreements)	To cover all administration costs from receipt of pension sharing order to completion of pension payments	£420
6. Assuming all documentation is in place, to settle a transfer out (instead of 7)	This only applies if the credited member asks for a transfer out at the outset. Otherwise, the charge of £420 will apply with no extra charge if the member later asks for a transfer	£180
7. Set up Earmarking Order	To maintain and implement the terms of an Earmarking Order	£50 *
8. Objections to order by scheme	Onus is on the draftsman of the order to ensure that it is Correct	Costs for dealing with inoperable orders will be passed on

\*\*\* - See Note 7 overleaf

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**B. Scheme member retired – pension in payment – about to divorce**

<b>Procedure</b>	<b>Comments</b>	<b>Costs</b>
1. Assess the value of the Pension in payment, including any contingent Benefits		£200 *
2. Receipt and implementation of pension sharing order (including qualifying agreements)	To cover all administration costs from receipt of pension sharing order to completion of pension payments	£420
3. Assuming all documentation is in place, settle a transfer Out (instead of 2, above)	This only applies if the credited member asks for a transfer out at the outset. Otherwise, the charge will be £420 with no extra charge if the credited member later asks for a transfer out	£180

**Notes**

1. The above charges have been set after consideration of the charges recommended by the National Association of Pension Funds (NAPF) and those applied by other Scottish Pensions Authorities.
2. VAT will be payable in addition to all the above charges.
3. Any additional costs arising if specialist actuarial, legal, etc advice is requested will be charged in full in addition to the figures quoted above.
4. Where a scheme member has an AVC contract, the insurance company, etc may charge for the provision of information. Any such charges will be passed on in full in addition to the figures quoted above.
5. The Council will recover any costs incurred arising from a "pension sharing order" that is made the subject of an application for leave to appeal out of time.
6. The charges may be reviewed from time to time.
7. The standard practice of the Council is that all charges marked “\*” will be billed by invoice.
8. All other charges can either be paid:
  - in full at the point of action, by either party to the divorce, or
  - by part payment at the point of action, by either party to the divorce, with the balance being deducted from either the cash value awarded to the ex-spouse (the credited member) under the sharing order or agreement before it is converted into an annual pension value under the LGPS or, if the credit member wishes to immediately transfer the pension credit to another scheme, from the transfer value payable in respect of the credited member, or
  - by deduction in full from either the cash value awarded to the ex-spouse (the credited member) under the sharing order or agreement before it is converted into an annual pension value under the LGPS or, if the credit member wishes to immediately transfer the pension credit to another scheme, from the transfer value payable in respect of the credited member, or
  - by deduction in full from any share of a scheme member's Additional Voluntary Contribution 'pot' awarded to the ex-spouse (the credited member) under the sharing order or agreement.
9. In the absence of any specific direction relating to charges, costs will be recovered from any rights being credited to an ex-spouse. The Council will, however, comply with the charging requirements specified in an order or agreement.