

If you're getting divorced, or dissolving your civil partnership, you might need to give the court information about your SAUL pension.

The court will take your pension into account when they decide how to divide money between you and your ex-spouse.



1. Ask us for a divorce quote

Your solicitor might call this a Cash Equivalent Transfer Value (CETV). It shows the value of your SAUL pension for transferring to another pension scheme.



2. The court will decide if your ex-spouse gets some of your pension

The court will consider all of your financial circumstances and the best way to divide things fairly with your ex-spouse. They have a range of options including making a pension sharing order, which gives your ex-spouse a percentage of your pension.



3. Send us the pension sharing order

Before we can implement the pension sharing order we'll need:

- a copy of the order and of your decree absolute, final divorce order or dissolution order
- details of your ex-spouse's pension scheme we can only transfer your pension to another registered pension scheme
- ID for you and your ex-spouse, and
- payment of divorce charges the pension sharing order will say who pays the charges.



4. We'll pay the money to your ex-spouse's pension scheme

When we have everything we need, we'll make a payment to your ex-spouse's pension scheme. We'll send you a statement showing how much pension you have left in SAUL.

You could be awarded part of your ex-spouse's pension – this is called a pension credit. If you're paying into SAUL when you get divorced, you might be able to transfer your pension credit into SAUL.



We're here to help

If you've got any questions about your SAUL pension and divorce, please get in touch. You can start a chat on our website, email or phone us. We're available 9am-5pm, Monday to Friday. You can also find out more in our <u>Benefits Guide</u>.

The SAUL Rules tell us what we can pay you. If there's any difference between the information in this leaflet and the SAUL Rules, we'll pay what's set out in the Rules.