



BRADSHAW DIXON MOORE **Example joint instruction for a valuation**

Bradshaw Dixon & Moore Ltd  
DX55103  
RUSTINGTON

Faxed to: 0845 130 9092

Our ref: **IS/123.123**  
Your ref: **A001010**

Dear Sirs,

**Mr Will Divorce –v- Mrs Ann Divorce**

Thank you for recent correspondence.

We act for the first named in connection with her matrimonial affairs.

**The second named is represented by A N Other, Other and Sons. This letter has been approved by both firms of solicitors and replies should be made to both firms. Invoices representing a one half share of fees will be met by each firm of solicitors.**

Please accept these instructions as **joint** instruction.

Enclosures

For each pension we also enclose a signed Pension Detail & Authority Form or its equivalent to enable you to collect further information from the scheme(s) as necessary.

We **have not provided** the latest scheme CETV or CEB statements which are no more than one year old.

We charge £50 per defined benefit scheme for identifying which of the 6 general reasons apply in each case

We require you to confirm that clients are in good health (reasonable for their age), or we make a per client charge to do a longevity assessment on them to be able to do an accurate valuation

**Where we have not provided scheme CETV or CEB statements which are no more than one year old we authorise you if necessary for your calculations to obtain up to date CETVs or CEBs and to add any cost and an handling charge to the fee.**

We provide such other information, such as Form P's, scheme booklets or the latest salary details, as we have available.

We require you report on the following.

Valuation

1. In general do you consider that CETV's / CEB's are an appropriate valuation for pensions in a divorce, and if not why not.
2. **Which of the general reasons refer to the pension scheme(s) in this case.**
3. What would be your appropriate valuation for these pension(s).

You are to allow for pensions accrued **at all times.**

Except where I have requested a longevity assessment for a party, I confirm that both parties are in good health.

Your report must confirm to the standards for Expert Witness Reports under the Civil Procedure Rules.

We require your report by **01/10/2008**. If you are unable to meet that deadline please inform us as soon as possible, and at least two weeks in advance, with an alternative expected delivery date.

Yours faithfully

CETVs are useful as the extra information included can often mean that we can avoid contacting the scheme, which will reduce response time to 5 working days.

Otherwise we would not normally need to get an up to date CETV where we are only valuing a pension

I Solicitor



BRADSHAW DIXON MOORE

## Example single instruction for a pension share

Bradshaw Dixon & Moore Ltd  
DX55103  
RUSTINGTON

Delivered by email to: Info@BradshawDixonMoore.com

Our ref: **IS/123.123**  
Your ref: **A001011**

Dear Sirs,

**Mr Will Divorce –v- Mrs Ann Divorce**

Thank you for recent correspondence.

We act for the first named in connection with her matrimonial affairs.

Please accept these instructions as **single** instruction.

Enclosures

For each pension we also enclose a signed Pension Detail & Authority Form or its equivalent to enable you to collect further information from the scheme(s) as necessary.

We **have provided** the latest scheme CETV or CEB statements which are no more than one year old.

We provide such other information, such as Form P's, scheme booklets or the latest salary details, as we have available.

We require you report on the following.

Valuation

1. In general do you consider that CETV's / CEB's are an appropriate valuation for pensions in a divorce, and if not why not.
2. What would be your appropriate valuation for these pension(s).

Put on your headed paper

Please ask us for a quote ahead of the instruction. We can normally quote the expected fee over the phone or by return of email

Send us any extra information you have, but do not get anything just for us. We will get anything extra we need

Reallocation

You are to assume that pension(s) will be reallocated between the two parties to meet the following specified objective(s).

Reallocation will be by **pension sharing**.

If reallocation is by pension sharing you are to:

- allow for how the pension scheme will in order to implement the sharing order;
- identify and assume the most efficient method of achieving the objective;
- report on the difference in the value of the pension post-sharing compared with the value pre-sharing; and
- report on any extra risks that arise to either party to the way the pension sharing is done.

3. Which pensions need to be reallocated and by what **percentage of the CETV under English law** to meet this objective.

- Equalise income at **the earliest date at which all pensions would normally be payable**
- Equalise income at **when Mr Divorce is age 60**

You are to allow for pensions accrued **at all times**.

Except where I have requested a longevity assessment for a party, I confirm that both parties are in good health.

Your report must confirm to the standards for Expert Witness Reports under the Civil Procedure Rules.

We require your report by **01/10/2008**. If you are unable to meet that deadline please inform us as soon as possible, and at least two weeks in advance, with an alternative expected delivery date.

Yours faithfully

I Solicitor

This is our preferred date at which to calculate incomes

If sharing at age 60, please tell us whose age 60

We will tell you straightaway if we need to get additional information from a scheme, and then keep you informed of progress.



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