


How to contact us

 **0800 634 7483**
Call charges will vary

Monday to Friday
- 9am to 5pm
Wednesday – Lines open at
10am
(you'll need the plan number
when you call us)

www.standardlife.co.uk

Private and confidential

Mr M Kaye
3 St. Peters Close
Knaption
NORTH WALSHAM
NR28 0TW

Group Personal Pension Plan Issued 05 December 2025

Mark Peter Kaye

Plan number: K927466000

Dear Mr Kaye

Thank you for contacting us.

This letter has all the information that we must give by law so that your solicitor can complete 'Form P – Pension Inquiry Form' which the courts in England & Wales need. Form P allows us to send out all the information you need in a standard letter.

Information about your pension is in the main part of the letter and general information is in the pages attached to this letter.

Please send a copy of this letter to your solicitor. It has information that the solicitor should have before considering applying for a pension sharing order.

Your pension

The pension arrangement is a Group Personal Pension Plan and Standard Life of 30 Lothian Road, Edinburgh, EH1 2DH is responsible for the arrangement. This is not an occupational scheme. The plan is not covered by the Pension Protection Fund (PPF) as it is not a Defined Benefit pension. See www.ppf.co.uk for further information.

The cash equivalent transfer value (CETV) at 05 December 2025 is £28,371.43. This figure is not guaranteed.

Death benefits

This would be an appropriate time to review any arrangements in place for the disposal of death benefits from the plan.

You may nominate someone to receive the pension credit if you die before we have discharged our liability in respect of the pension credit.

Online access

Please note any online access you have to your pension plan will be suspended whilst the Pension Sharing Order is being implemented against your plan. You will not be able to view up to

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date values of the affected plan. We will restore your access once the pension share is completed.

Additional information

This plan is not subject to an existing pension sharing, pension attachment, bankruptcy or forfeiture order.

Your rights do not include rights which are not shareable.

You are not a Trustee.

We do not need any information regarding your health before implementing the order.

Important information regarding the pension sharing journey

Whilst we are progressing the implementation of the pension sharing order, we will be liaising with your former spouse or their financial adviser only. We will not be able to give you any details of the transfer journey that they are taking due to data protection laws, but we will be able to give generic information on the stage that has been reached. You will receive a letter to confirm when we have finalised the implementation of the pension sharing order and this will contain the values transferred.

How to contact us

If you would like to contact us, please call our local rate phone number 0800 634 7483. Call charges will vary. We're available to answer calls from 9am to 5pm Monday to Friday, except on Wednesday when the lines open at 10am.

Yours sincerely,

Gajanan Wandale

General information about pension sharing

We won't exercise our right to be represented in court.

Draft pension sharing order

We prefer to check draft pension sharing orders to make sure we will be able to carry out the instructions. We don't charge for this service.

How we calculate the CETV

To calculate the current transfer value we add:

- the value of the units in the fund on the date shown in the letter;
- a final bonus (if it applies); less
- plan charges (if any).

Charges for pension sharing

Charge for providing information

We do not charge for providing information required by law. There is no charge for providing the information in this letter.

We do make a charge of £250 plus VAT for:

- filling in a Form E or
- filling in Part D of Form P; or
- giving more information than we must give you by law.

Charge for implementing a pension sharing order

In most cases there will be no charge for carrying out a pension sharing order.

We will tell you if a charge will be made when we see the terms (or the proposed terms) of the pension share. The charge, if made, is currently £1000 plus VAT.

The charge, if made, covers the additional administration costs for carrying out a pension sharing order. It would be unfair to pass these costs to our other clients.

If we make a charge,

- it will be levied whether the person receiving the pension credit transfers their share of the pension to a Standard Life product or to another provider.
- it will have to be paid before we carry out a pension sharing order. It is possible to pay it from the pension fund and the annex to the court order should state if it will be paid in this way.

We will explain how to pay a charge if we make one.

We will not make any additional charges.

Other options

Pension attachment is an alternative to pension sharing. It is applied for through the courts and involves earmarking part of the pension for payment to the ex-spouse. A solicitor will be able to give you more information on this.

What happens next

Final pension sharing order

If the court issues a final pension sharing order, the four-month period for carrying it out does not start until we receive **all** the relevant documents.

Legal Pensions Services Department must receive:

- the final pension sharing order (including the court order and the pension sharing annex); **and**
- the final order (**formerly known as the Decree Absolute**); **and either**
- a signed and fully complete transfer application form from the ex-spouse for a Standard Life pension product; **or**
- if transferring to another provider, a written request for payment from the other provider **which includes**;
- the transferee's membership or policy number in the transferring pension arrangement (if applicable);
- full name and address of the receiving arrangement;
- transferee's membership or policy number in the receiving arrangement (if known);
- contact details for an administrator of the receiving arrangement; **and**
- any further information requested in response to the pre-order notification (which may include information regarding the member's state of health).

We cannot implement the pension sharing order until all of the above requirements have been met.

We do not need to see original legal documents, but all the legal documents should be stamped by the court.

Our address is:

Legal Pensions Services
6th Floor West
Standard Life House
30 Lothian Road
EDINBURGH
EH1 2DH

Implementing the pension sharing order

The person entitled to a share of the pension (the 'pension credit') is not offered membership of the existing plan and must use their credit to buy a pension in their own name either with Standard Life or with a provider of their choice. 'Internal transfers' (as defined in Form P) to the existing plan are not allowed.

Our Pensions Exchange Team will contact the person who is to get the pension credit separately once we receive the final divorce papers.

They will ask for one of the following:

- a signed and fully complete transfer application form from the ex-spouse for a Standard Life pension product; **or**
- a written request from the ex-spouse to transfer their share of the pension to another provider.

If the person who is to get a pension credit wants to talk about the available options before the pension share is ready to be implemented, they can phone 0800 634 7483 (Pensions Exchange) or 0800 032 7966 (Telephony Guidance).

What fund value is used in the implementation?

On the day we implement the pension share we will:

- take the value of the fund as at the date of the final order or date of the court order, whichever is the later; and
- revalue the fund to the day of implementation.

Depending on the performance of investments, this could mean that the value might be higher or lower than the cash equivalent transfer value provided at today's date.

When we calculate the pension credit we will use only those contributions paid into the plan before the 'effective date' of the order. The effective date is usually the later of the date of the order and the final order.

If we get contributions after the effective date, we will not include them in the pension credit.

Transferring to a Standard Life pension product

If the ex-spouse transfers the pension credit to a Standard Life pension plan, the normal product charges apply.