



Divorce

If you divorce or dissolve a civil partnership, your pension benefits can form part of the settlement. If they do form part of the settlement, the court could decide on one of these options:

- 'Earmarking' – allocating part of your pension or cash sum to be paid to your former partner when you receive it.
- 'Offsetting' – leaving your pension intact but allowing for its value when working out another part of the settlement.
- 'Pension sharing' – an actual transfer of part of the value of your benefits, in line with an order issued by the court, to your former partner. It is not dependent on when you receive your benefits. This will result in a reduction to your benefits (known as a pension debit) and your former partner being entitled to benefits in their own right. (These benefits may ultimately be paid from the Scheme or transferred to another pension arrangement).

The Trustee must follow the provisions of the relevant court order. You may also be required, as part of your divorce settlement negotiations, to request a 'transfer value' of your Scheme benefits. If you have less than 1 year to **Normal Pension Age** you will need the permission of the Trustees. Please contact the Administrators (see below) for a 'transfer value'.

Special Terms Used	
Normal Pension Age	This is age 63.

Useful contacts

Contact details for the Administrators

If you have any questions about your benefits, please contact the Administrators of the Unite Pension Scheme:

First Actuarial LLP
Trafford House
Chester Road
Manchester
M32 0RS

T: 0161 348 7498
E: unite.pensions@firstactuarial.co.uk

Contact details for the Union's payroll department are:

Payroll Department
Unite the Union
Unite House
128 Theobald's Road
London
WC1X 8TN

T: 020 7611 2264 or 020 7611 2688
E: payroll@unitetheunion.org

Contact details for the Trustee Secretary are:

Alex Ryan
Trustee Secretary for the UPS
Unite the Union
Unite House
128 Theobald's Road
London
WC1X 8TN

T: 020 7611 2663
E: pensions@unitetheunion.org

Contact details for the Union's HR department are:

HR Department
Unite the Union
Unite House
128 Theobald's Road
London
WC1X 8TN

T: 020 7611 2549 or 020 7611 2685
E: hr@unitetheunion.org



Website

There is also a members' section on the website set up by the Trustee to enable access to information on the Scheme:

<http://www.unitepensions.org>

Pension Wise

A free and impartial government service about your defined contribution pension options.

www.pensionwise.gov.uk

TPAS (The Pensions Advisory Service)

You can contact TPAS at any time with pension questions or problems about your retirement savings (whether at the Union or elsewhere). Any help you receive from TPAS is free of charge.

Money and Pension Service
120 Holborn
London
EC1N 2TD

T: 0800 011 3797

E: enquiries@pensionsadvisoryservice.org.uk

www.pensionadvisoryservice.org.uk