



Figuring Out Your
Divorce Finances

THE 5 DAY CHALLENGE



DAY FOUR: PENSIONS



Emma Heptonstall Divorce Coaching The 5 Day Challenge

Challenge Name: Pensions

Day Four

So far, we've looked at your assets and liabilities...how does it feel?

For some of you this will have brought up a lot of emotion.

Perhaps you are scared because you're in greater debt than you thought. Perhaps you've been burying your head in the sand.

It's okay lovely, it's quite normal.

Remember to congratulate yourself on following through with this process because from today onwards you know that you can keep control of your finances.

Today is a short day in terms of what you need to do.

Today is all about your pensions.

You might have your own pensions from when you were employed. If you are working at the moment, you may still have pensions. You may have just started a pension under the new government scheme. It might be that only your husband has a pension.

What most women don't often appreciate is that the pension pot can be an asset of considerable value...

Many women overlook their pension entitlement in favour of keeping with the matrimonial home. Sometimes, this is the right decision; often it isn't that straightforward.

It is important therefore that you understand just exactly how much your pension pots are worth.

Today, write a list of all the pensions that you and your husband currently have whether or not these are frozen.

Contact each pension provider and ask for a cash equivalent transfer value or CETV for each pension.





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Requesting this information may take some time as I explained in the audio: give yourself plenty of time.

If you do not anticipate getting divorced for some time, you may wish to wait before you do this and use of the most recent pension statements instead.

This is because you are only generally entitled to one pension statement pay year (unless you're getting divorced).

As such, some providers will charge you for additional statements.

Make those calls today!

Pension Provider Name	Type of Scheme	Fund Value	Date

