

...Frequently asked questions continued

3. I am going through a divorce now. How do the changes affect me?

If you are going through a divorce now and negotiating a financial settlement, it is important to find out whether or not you are affected by the proposed changes. If you are likely to be affected by the new scheme then various points need to be considered whilst negotiating a financial settlement.

Firstly, many officers would previously seek to protect their pension by agreeing to "offset" their spouse's claim. This means for example, an officer would agree to give the spouse a greater share of the immediate capital such as the equity in the property and in return would keep their pension and on retirement often take their lump sum in full.

As those affected by the scheme will be retiring at a later age, you may not wish to wait for such a significant period of time before obtaining any capital. It may therefore be more suitable for you to obtain some of the equity now and sacrifice some of your pension, in particular given it is unlikely to project the lump sum and income on retirement that you had once hoped.

Secondly it is essential the upcoming changes are highlighted to your partner's solicitor and/or the Court. Within financial negotiations, you will be required to disclose the value of your pension. This is known as your Cash Equivalent Transfer Value ("CETV") and is the value that your pension would be given if you were able to transfer it. The CETV is likely to be misleading for the purposes of negotiation as it does not factor in the proposed changes. Pension providers at this stage are currently unable to take into account these changes when valuing the pension.

It may be helpful to obtain an independent actuarial report when assessing the true value of your pension.

Finally, it is important to factor in that your pension contributions will be increasing. This increase in your outgoings should be taken into account if negotiating a settlement which includes a payment of maintenance to your spouse. If you are an officer affected by the changes, it is important to seek specialist legal advice. At RJW Slater & Gordon Lawyers we have a specialist understanding of police pensions.

New appointments.

We are proud to announce that Tara, Amy and Hannah have joined the RJW Slater & Gordon Lawyers Family team.

Tara Deegan

Tara specialises in all aspects of Family Law, with a particular expertise in financial settlements. She is also a Collaborative Lawyer and Mediator.

Tara trained at Tollers and qualified in 1993. She worked for Wilson Browne Solicitors until 2001, and for the last 6 years headed the Family Law department of J Garrard & Allen in Olney, Bucks. She graduated with an Honours Degree in Law from Nottingham University in 1990 and completed her legal studies at the College of Law in 1991. She became a Mediator in 1997 and a Collaborative Lawyer in 2008. Tara is married to a barrister who also specialises in family law and has a son and daughter in their teens. She lives in the village of Stagsden in Bedfordshire.

Tara is the family representative for **Hampshire** and **Bedfordshire** police personnel and runs surgeries for both Federations. Please contact Tara on **01908 354163** in order to arrange a free immediate appointment.



Hannah Cornish

Hannah is a solicitor in the family team in Milton Keynes. Her practice encompasses all aspects of family law including divorce, financial settlements, cohabitation issues, domestic abuse, children matters and adoption. In particular, Hannah has expertise in disputes concerning children which include residence, contact arrangements, international custody disputes and international child abduction.

Hannah stands out from most other family solicitors as she is able to undertake the advocacy for her clients within court proceedings from the first hearing right through to any final hearing. Hannah has very high standards of client care and her calm, inquisitorial approach is perfectly suited to the sensitive and complex cases.

Hannah believes in the Resolution code of practice. She promotes a conciliatory and non-confrontational approach in all of her cases. Whilst Hannah will try and resolve issues amicably and without recourse to the courts Hannah is also a confident and experienced court advocate. This, combined with her thorough preparation and robust determination to ensure the best outcome for her clients, has resulted in Hannah being instructed by many clients on the basis of personal recommendations.

Hannah read law at Keele University and completed her postgraduate studies in Nottingham. Prior to joining RJW Slater & Gordon Lawyers, Hannah worked at a large regional law firm which specialised solely in family law.

Hannah is the family representative for **Warwickshire, Cambridgeshire, Norfolk, Essex, Surrey** and **Dorset** police personnel. To arrange a free initial consultation please contact Hannah on **0207 657 1450**.



Amy Chesterfield

Amy is a Solicitor in the Milton Keynes Family Law Department. Her practice is extremely varied. Amy deals with all aspects of relationship breakdown, particularly financial matters which she has a particular bias towards.

Amy trained at Woodfines LLP and qualified in 2006. She then moved on to Purcell Solicitors in Milton Keynes where she remained for six years before joining RJW Slater & Gordon Lawyers. Amy graduated with a 2:1 degree from Nottingham Trent University in 2007. She completed her legal practice course in 2004, having completed it whilst working full-time at a large regional firm of solicitors. Amy is a member of Resolution and is fully committed to its code of conduct. Amy is also a member of the Law Society Family Panel as an accredited specialist in her field.

Amy is the family representative for **Leicestershire** and **Thames Valley** police personnel, to arrange a free initial consultation please contact Amy on **0207 657 1436**.



Contact us:

For more information or to find details of your specific family law representative and upcoming surgery dates please visit our website at

www.rjw.co.uk/policelaw

RJW Slater & Gordon launch innovative fixed fee divorce & dissolution services.

With prices starting from **£299+VAT= £358***

Fixed fee divorce & dissolution service starting from **£299**² (incl. VAT=£359)

Up to **-30%**¹ off current hourly rates for police & police personnel

Call us for your **FREE**¹ 1st Appointment

Stories have recently surfaced in the media about couples spending such large amounts of money on their divorces which often leaves them with very little to divide between them. At the same time divorce rates are increasing, as shown in the 2012 Ministry of Justice Court Statistics. In the first quarter of 2012 31,603 decree absolutes were granted for the dissolution of marriage. On top of these factors the pay freezes, redundancies and the recession has wrecked havoc on household income so it is even more imperative than before that lawyers are offering a transparent, affordable solution to their clients when it comes to divorce & dissolution. Our fixed fee options can help, by offering a tiered service with as much or as little involvement from us as necessary, we are able to tailor your divorce or dissolution to your requirements and your budget.

How can our fixed fee divorce & dissolution service help you?

As specialists with 15 years' experience in all aspects of police divorce and family law issues RJW Slater & Gordon Lawyers are dedicated to providing police officers and police personnel a value added service. Our services are adaptable to meet your individual needs and allow you to progress at a pace that is right for you and your family.

Lawyer assisted	£299 + VAT = £358.80 + Court fees
Fully Represented (non-contested divorce)	£600 + VAT = £720 + Court fees
Tailored	Charged at Legal advisors discounted hourly rate;- suitable for cases involving jurisdiction issues

* Court fees may apply. www.justice.gov.uk/statistics/courts-and-sentencing/judicial-quarterly

Lawyer Assisted

What is included:

- ▶ 30 minutes of telephone advice at any stage of your divorce or dissolution
- ▶ Drafting of your divorce or dissolution petition, statement of arrangements for children form and application for decree nisi / conditional order (up to 2 drafts of each)
- ▶ You will receive a pack providing you with:
 - A step by step guide to the divorce or dissolution process
 - A guide to help you apply for a certified copy of your marriage or civil partnership certificate
 - A guide to help you decide whether you will qualify for a fee exemption and application form
 - A guide to help you apply for personal service of your divorce or dissolution
 - A list of all the county courts in England and Wales and their contact details
 - Sample letters for you to use to correspond with the court and your spouse or civil partner.

This service is not suitable if you need advice in respect of jurisdictional issues or in the event that your spouse or civil partner is likely to defend your petition.

Should at any time you wish us to take over your case on the fully represented basis or require assistance in addition to the above service we will be happy to help you.

Fully Represented

What is included:

- ▶ We conduct your divorce or dissolution for you from start to finish
- ▶ We draft and lodge all court documents on your behalf and take responsibility for all correspondence with the court, your spouse or civil partner and their solicitors.

We will have to take you off the fixed price service in the event of international issues arising in your case or in the event your divorce or dissolution becomes defended.

Tailored

What is included:

- ▶ Our team of expert lawyers are experienced in dealing with complex divorce or dissolution cases involving international or jurisdiction issues or in the event of proceedings becoming defended. The tailored option is charged at legal advisors standard hourly rate and police personnel receive up to 30% off current hourly rates.

Contact us:

For more information on our fixed fee services or for any family law query

0808 175 7710

www.rjw.co.uk/policefixedfee

