



Institute
and Faculty
of Actuaries

Thematic review programme

Pensions on divorce lawyers survey, 2023

April 2024

Thematic review programme

Pensions on divorce family lawyers survey, 2023

In April 2024 the IFoA published its thematic review report *Pensions on divorce: expert actuarial advice*. As an additional input to that thematic review, we carried out a survey of family lawyers to hear their views on pensions on divorce and expert reports.

We based the survey on a similar exercise carried out in preparation for the first Pensions Advisory Group (PAG) report, and published in 2019. In particular, most of the questions we asked were also part of that earlier survey. This has allowed us to see if opinions have moved over the last five years. We also asked some further questions not asked previously.

Survey distribution

We worked with the PAG team to distribute a weblink to the survey in their on-line newsletter. The weblink was also shared by several groups of family lawyers and by some of the organisations taking part in this thematic review. The review team wishes to thank all those who distributed this survey weblink.

The submission window for the survey ran from 16 October 2023 to 8 January 2024. The previous survey ran from 12 June to 10 August 2018, just over five years earlier.

Participation

We received 73 responses, compared to 155 responses for the 2018 survey, around 100 of which were substantive responses from lawyers. Like 2018, we do not claim that this survey is statistically significant, and neither are comparisons between the two surveys. However, the survey provides a useful snapshot of the views of family lawyers in late 2023.

This document sets out the full results of the survey and, where relevant comparison with the results of the 2018 PAG survey.

Our thanks go to all those who took time to complete the survey.

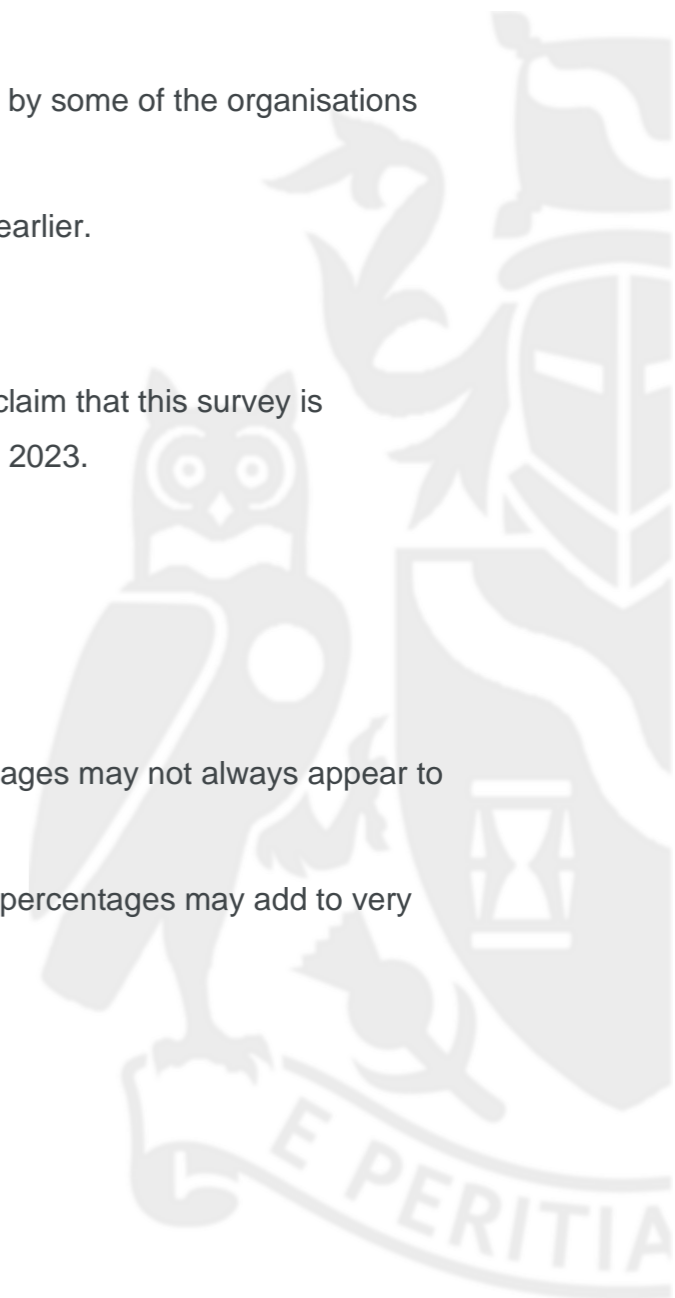
Notes on chart and table data

For questions 1 to 4, question 7, and questions 9 to 16, the results shown exclude those who did not respond to the relevant question. For these questions, percentages may not always appear to add up to 100% owing to rounding.

For questions 5, 6 and 8 (which had the instruction “Please tick all that apply”), respondents were able to select more than one option or no options. Consequently, percentages may add to very much less or very much more than 100%.

IFoA Review Team

April 2024



Question 1

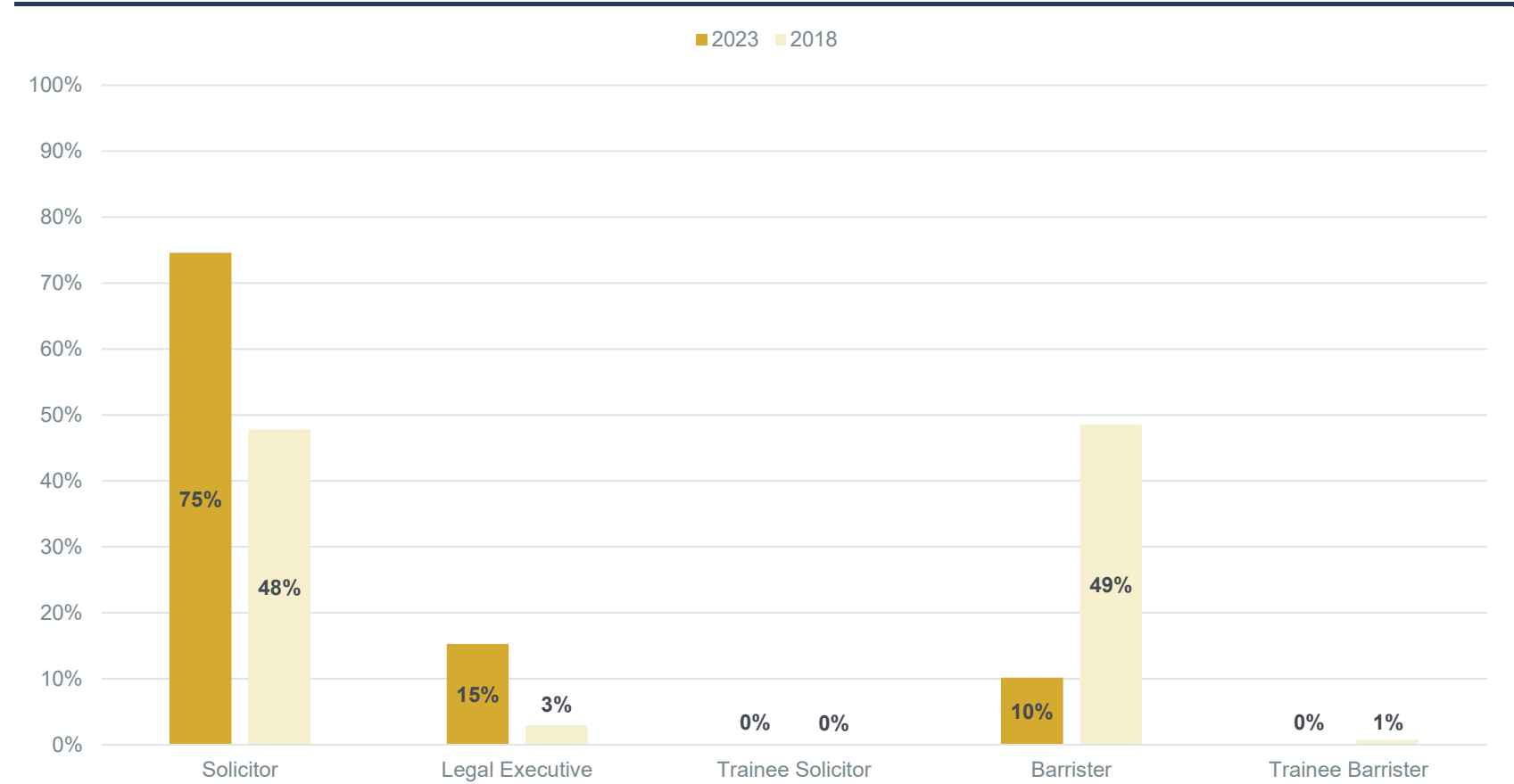
2023 reference	1
2018 reference	5
Are you (whether part-time or full-time) a:	
Wording	NB If you are a mediator in addition to or as your only role, please fill this in reflecting your current or former profession.

Responses

Options	2023	2018*
Solicitor	75%	48%
Legal Executive	15%	3%
Trainee solicitor	0%	0%
Barrister	10%	49%
Trainee barrister	0%	1%
<i>Number of respondents</i>	59	136

*Excludes those who indicated a profession outwith the legal profession

Comparison chart



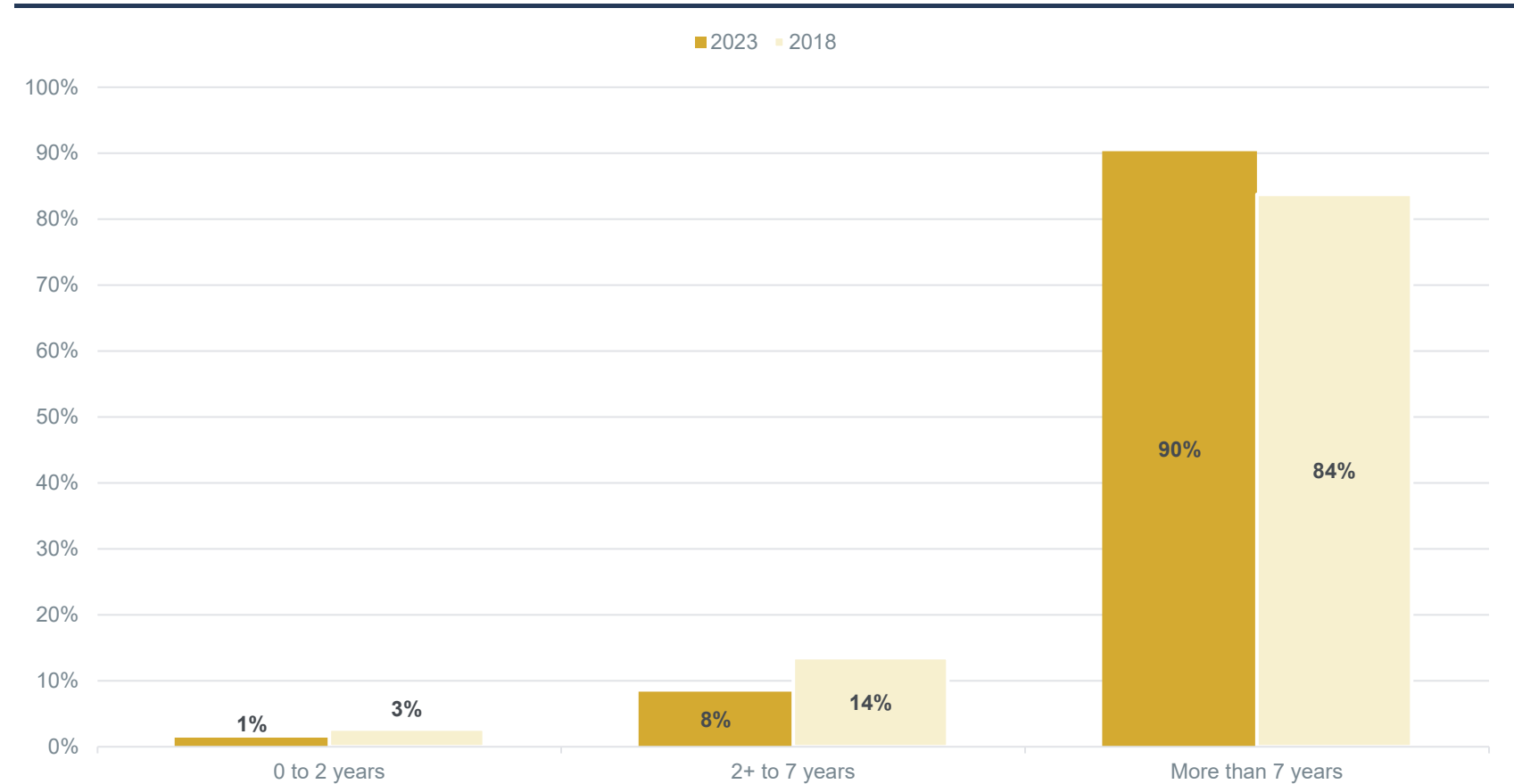
Question 2

2023 reference	2
2018 reference	11
For how many years have you been practising in the field of matrimonial finance cases?	
Wording	

Responses

Options	2023	2018
0 to 2 years	1%	3%
2+ to 7 years	8%	14%
More than 7 years	90%	84%
<i>Number of respondents</i>	72	148

Comparison chart



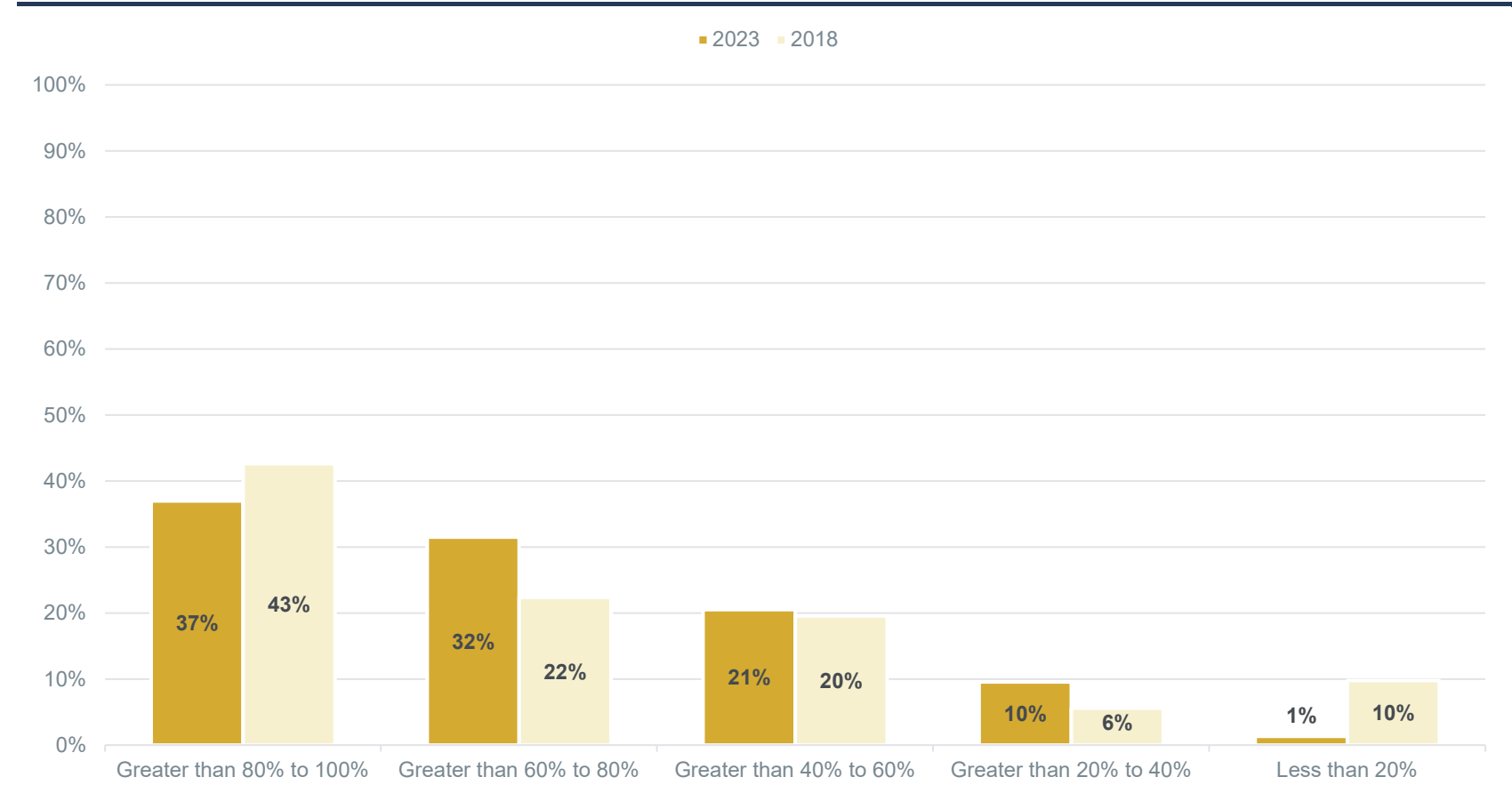
Question 3

2023 reference	3
2018 reference	12
Wording	Thinking about the last 6 months, what percentage of your overall caseload is concerned with the resolution of financial matters on divorce?

Responses

Options	2023	2018
> 80% to 100%	37%	43%
> 60% to 80%	32%	22%
> 40% to 60%	21%	20%
> 20% to 40%	10%	6%
< 20%	1%	10%
<i>Number of respondents</i>	73	143

Comparison chart

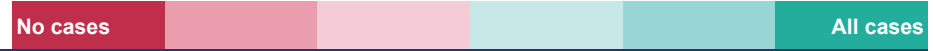


Question 4

2023 references	4a, 4b, 4c, 4d, 4e
2018 references	14a, 14b*
Wording	We would like you to think about the proportion of your cases involving financial resolution on divorce to which the following statements applied. Please just do your best to provide an estimate. So, of your cases involving financial resolution on divorce over the last six months, the proportion of cases for which this statement would be true is.

*Please note that, with respect to pensions sharing orders, pension attachments orders, and offsetting the pension or pensions against other assets (2023 references 4c - 4e) a questions where asked in the 2018 survey (2018 references 21 - 23). However, the phrasing of the questions provided different responses options. Responses to questions 21 - 23 from the 2018 survey have, therefore, been tabulated and charted below the main table and chart.

Response tables and comparison charts



Statement	Year	Number of respondents	All cases	More than two thirds of cases, but not all	Very roughly half	In some cases, but less than a third	None	Percentage distribution				
								-100%	-50%	0%	50%	100%
The case involved one or more pensions (other than state pensions).	2023	73	14%	59%	25%	3%	0%					
	2018	129	23%	64%	8%	4%	1%					
The pensions formed part of the thinking about how the finances of the case were resolved (whether by consent or by adjudication in court).	2023	73	26%	52%	18%	4%	0%					
	2018	130	26%	52%	17%	4%	2%					
The case involved a pension sharing order	2023	72	0%	21%	49%	29%	1%					
	2018	N/A	N/A	N/A	N/A	N/A	N/A					
The case involved a pension attachment order	2023	73	0%	1%	0%	4%	95%					
	2018	N/A	N/A	N/A	N/A	N/A	N/A					
The case involved offsetting the pension or pensions against other assets	2023	73	1%	10%	30%	55%	4%					
	2018	N/A	N/A	N/A	N/A	N/A	N/A					

2018 questions 21, 22, 23



Statement	Year	No.*	Yes	Not sure	No	Percentage distribution				
						-100%	-50%	0%	50%	100%
A pension sharing order	2018	109	95%	1%	4%					
A pension attachment order	2018	108	8%	0%	92%					
Offsetting the pension or pensions against other assets	2018	109	89%	1%	10%					

*of respondents

Question 5

2023 reference 5

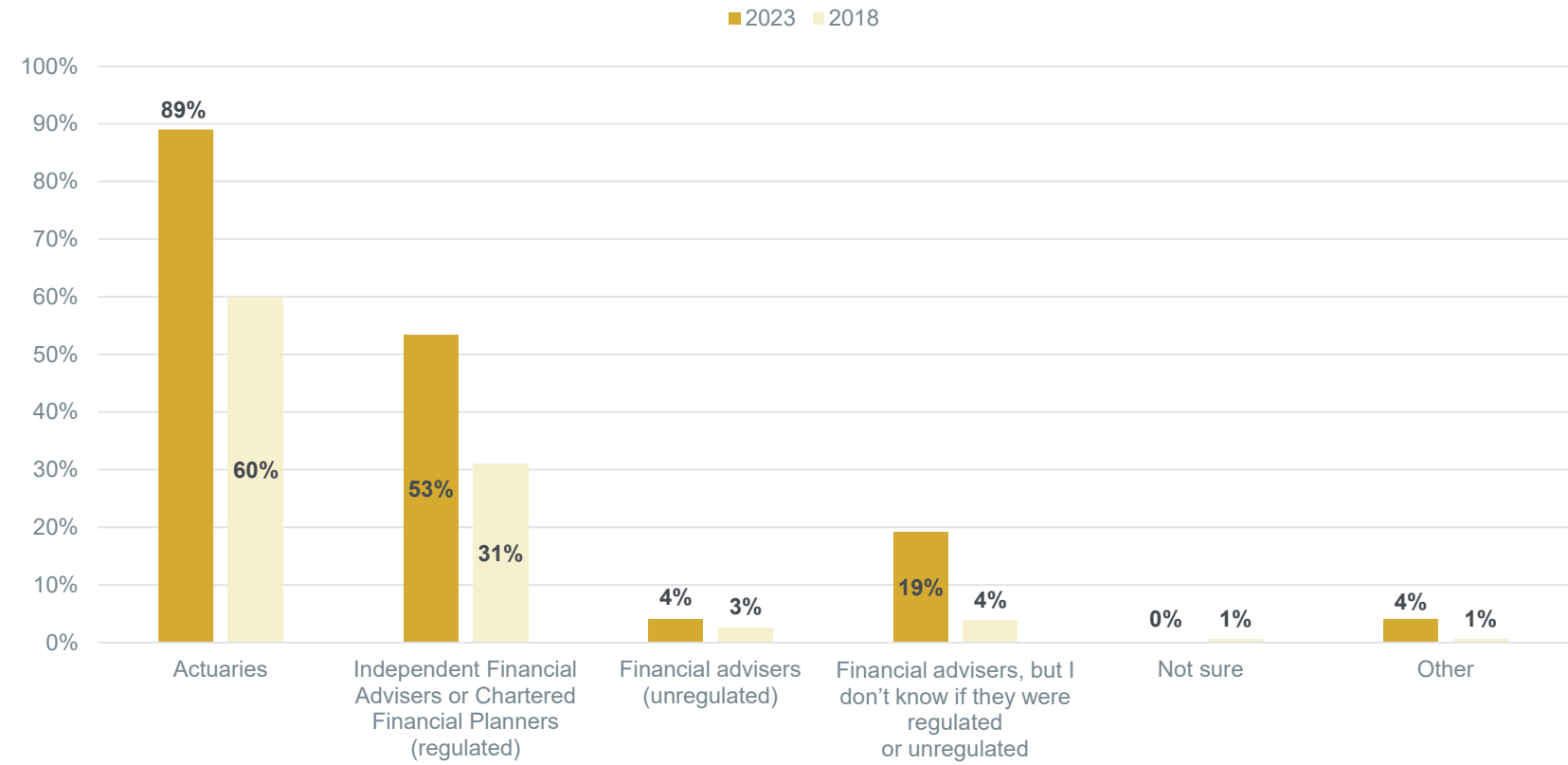
2018 reference 27

Wording Which kinds of pensions on divorce experts were involved in these cases? Please tick all that apply.

Responses

Options	2023	2018
Actuaries	89%	60%
Independent Financial Advisers or Chartered Financial Planners (regulated)	53%	31%
Financial advisers (unregulated)	4%	3%
Financial advisers, but I don't know if they were regulated or unregulated	19%	4%
Not sure	0%	1%
Other	4%	1%
<i>Number of respondents</i>	73	155

Comparison chart



Question 6

2023 reference 6

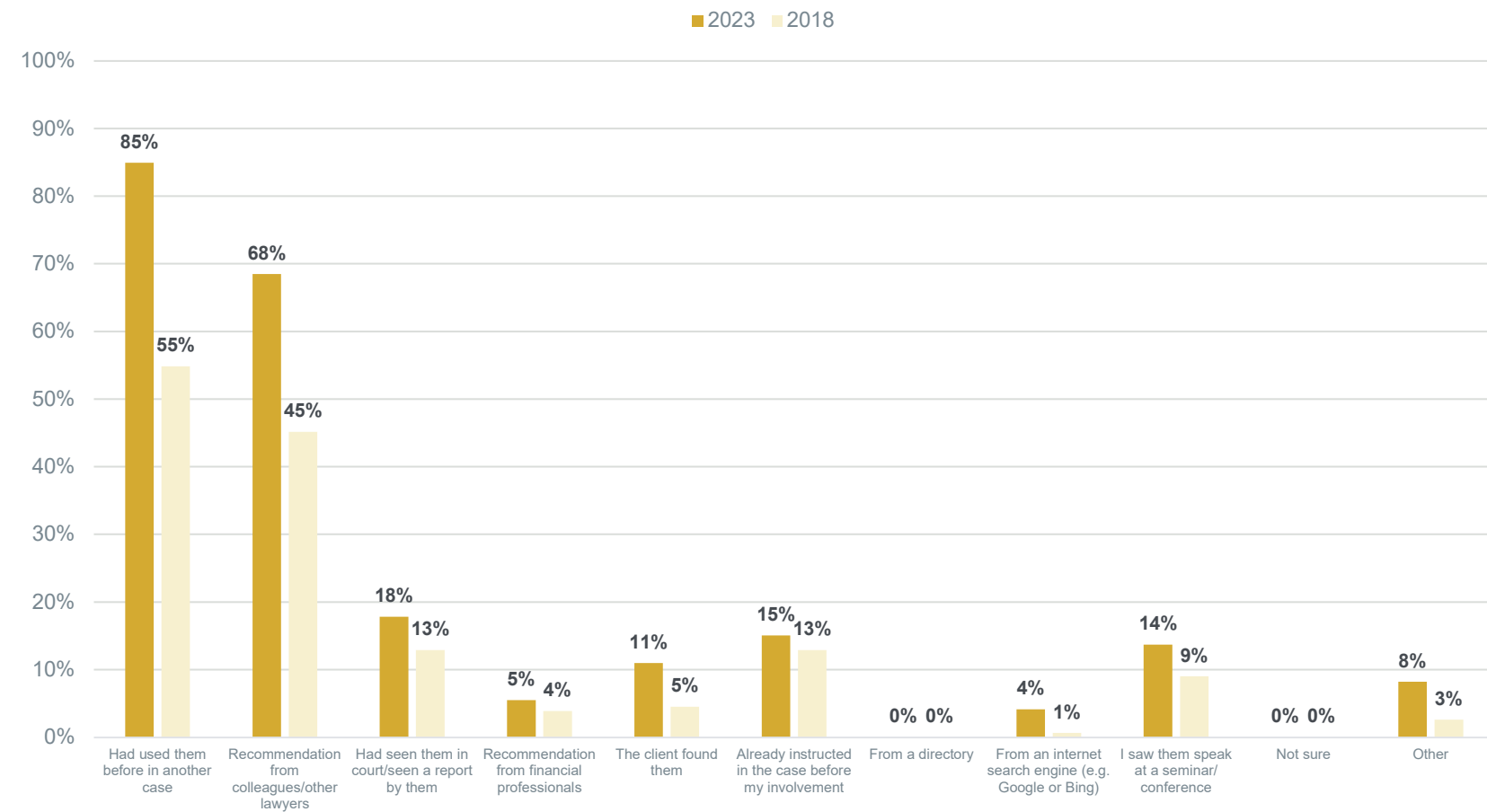
2018 reference 28

Wording How did you find the pensions on divorce expert or experts to instruct? Please tick all that apply.

Responses

Options	2023	2018
Had used them before in another case	85%	55%
Recommendation from colleagues/other lawyers	68%	45%
Had seen them in court/seen a report by them	18%	13%
Recommendation from financial professionals	5%	4%
The client found them	11%	5%
Already instructed in the case before my involvement	15%	13%
From a directory	0%	0%
From an internet search engine (e.g. Google or Bing)	4%	1%
I saw them speak at a seminar/ conference	14%	9%
Not sure	0%	0%
Other	8%	3%
<i>Number of respondents</i>	73	155

Comparison chart



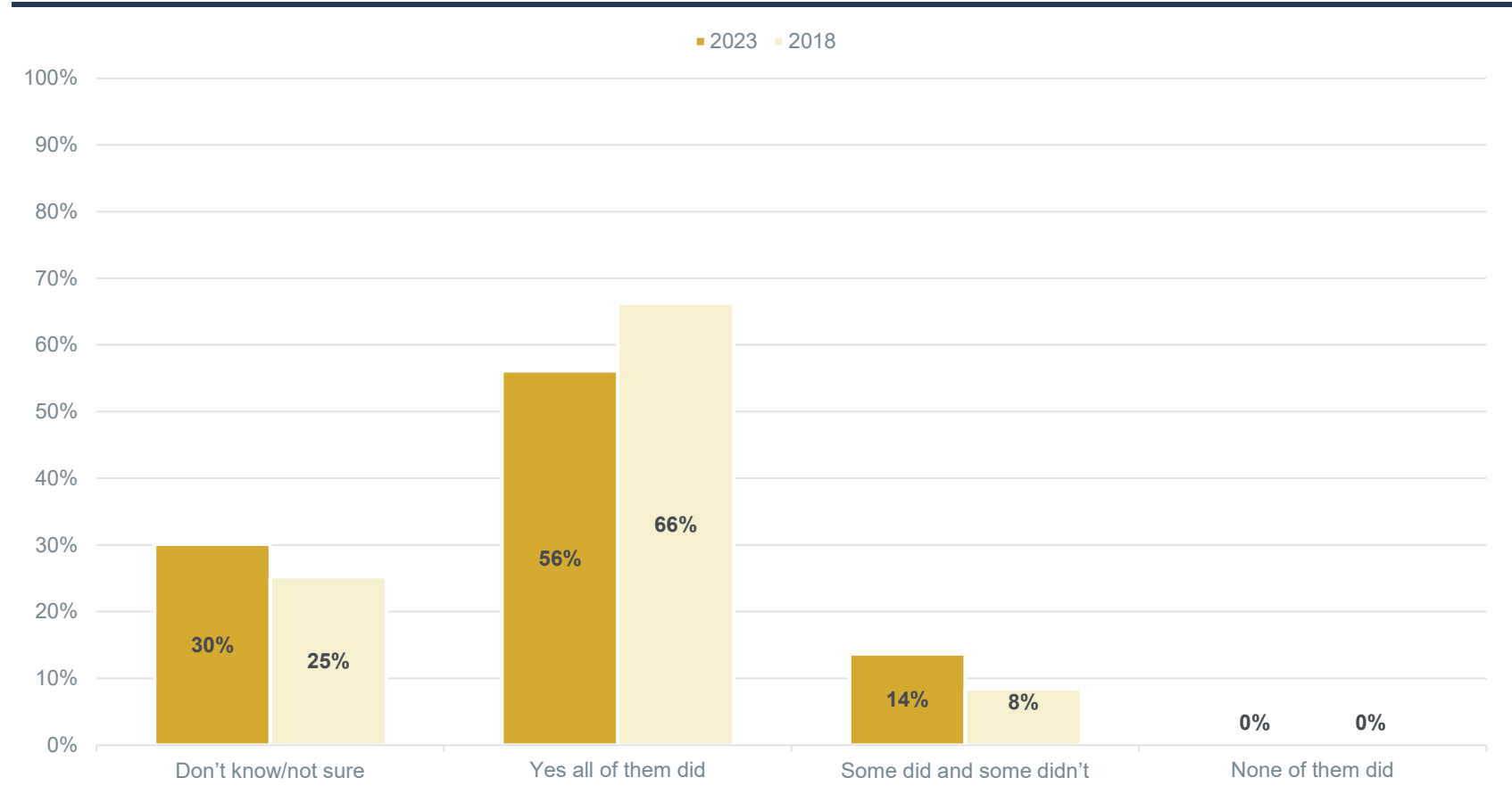
Question 7

2023 reference	7
2018 reference	29
Wording	Did the pensions on divorce experts instructed belong to professional bodies that regulated their conduct?

Responses

Options	2023	2018
Don't know/not sure	30%	25%
Yes all of them did	56%	66%
Some did and some didn't	14%	8%
None of them did	0%	0%
<i>Number of respondents</i>	73	95

Comparison chart



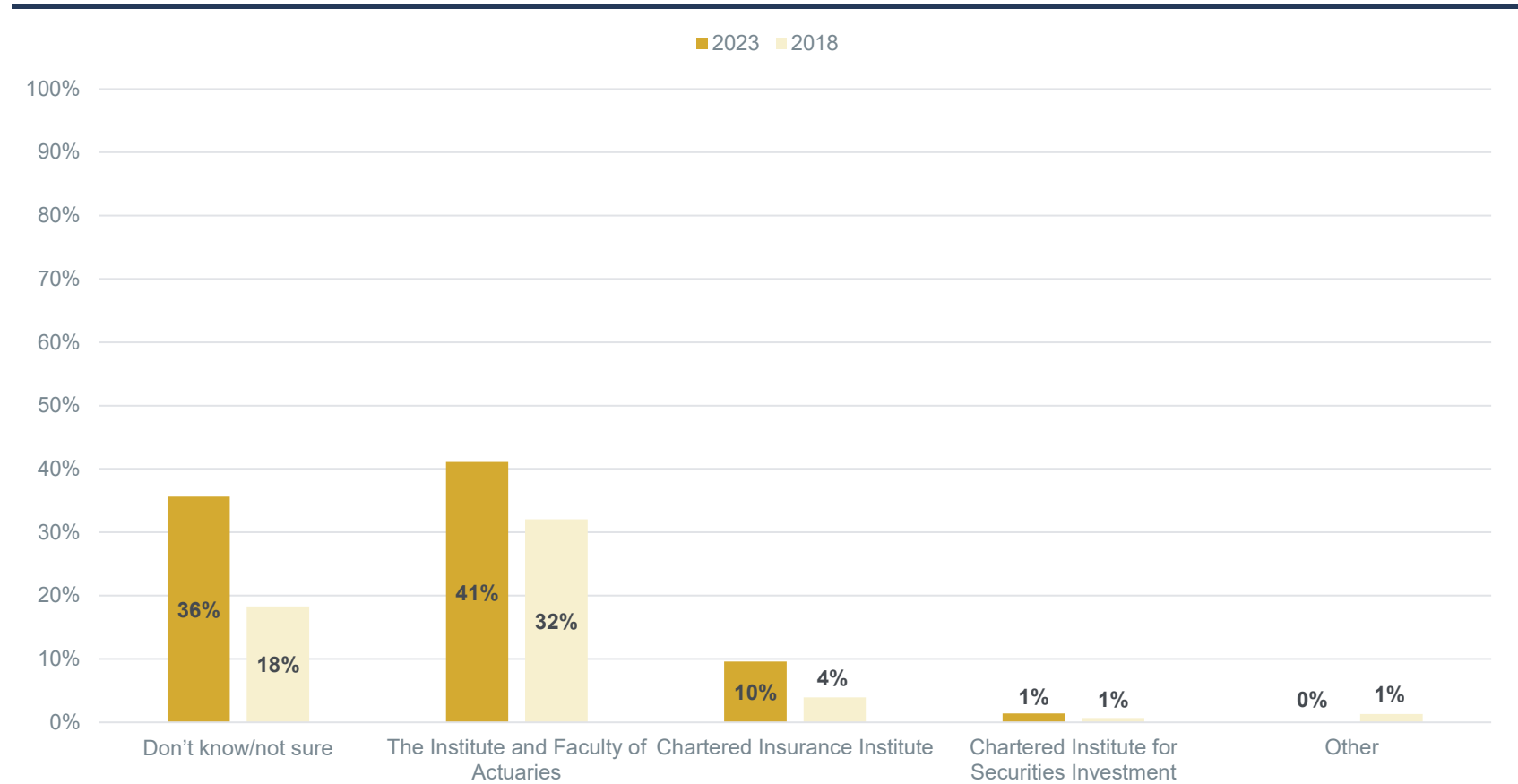
Question 8

2023 reference	8
2018 reference	30
Wording	If your answer to the question above was Yes (to all, or some), to which professional bodies did they belong? Please tick all that apply.

Responses

Options	2023	2018
Don't know/not sure	36%	18%
The Institute and Faculty of Actuaries	41%	32%
Chartered Insurance Institute	10%	4%
Chartered Institute for Securities Investment	1%	1%
Other	0%	1%
<i>Number of respondents</i>	73	155

Comparison chart



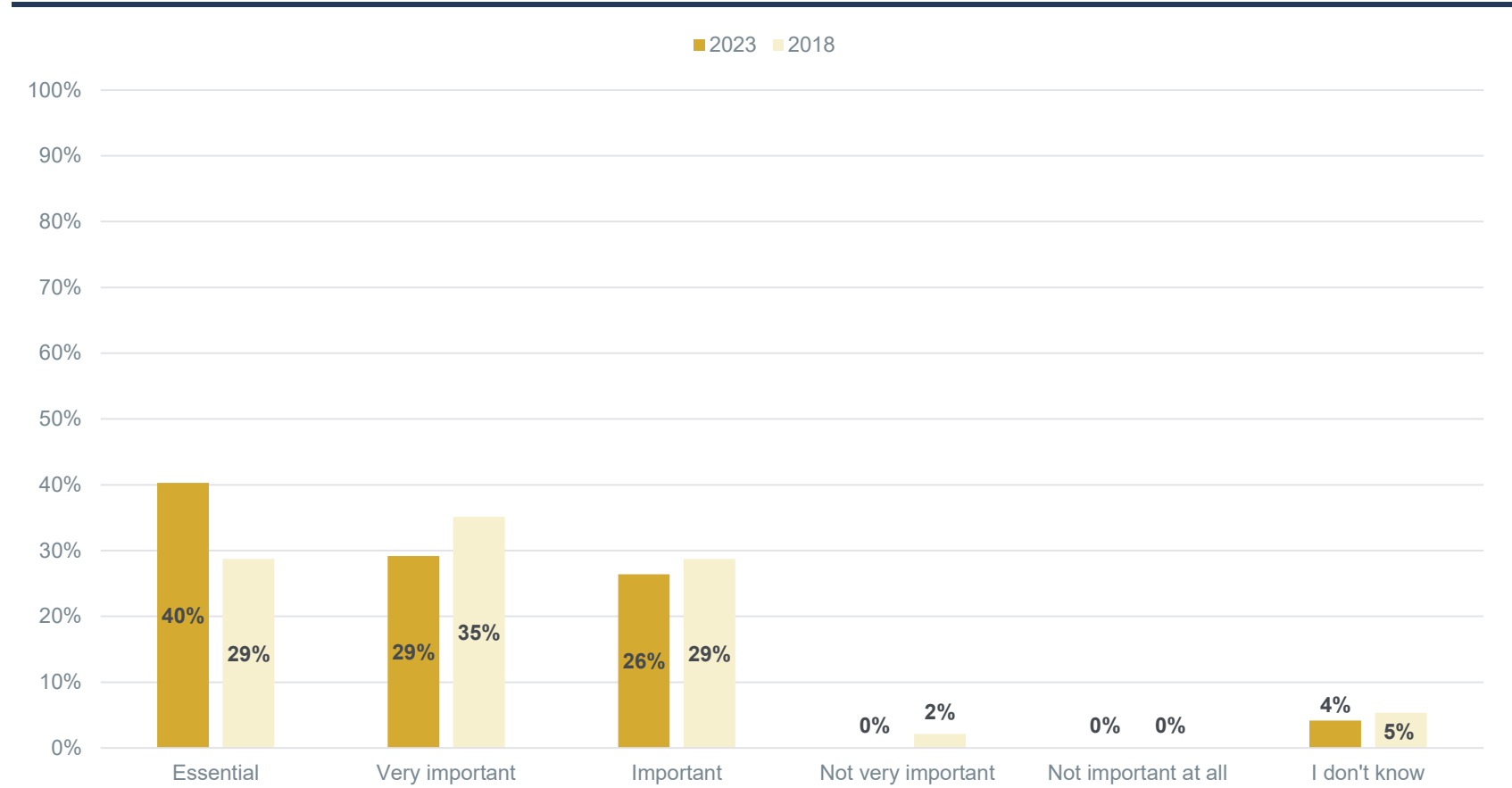
Question 9

2023 reference	9
2018 reference	31
Wording	How important is it to you that a pensions on divorce expert instructed in the case belongs to a professional body such as the Institute and Faculty of Actuaries, the Chartered Insurance Institute or the Chartered Institute for Securities Investment, or another such body that regulates their professional conduct?

Responses

Options	2023	2018
Essential	40%	29%
Very important	29%	35%
Important	26%	29%
Not very important	0%	2%
Not important at all	0%	0%
I don't know	4%	5%
<i>Number of respondents</i>	72	94

Comparison chart



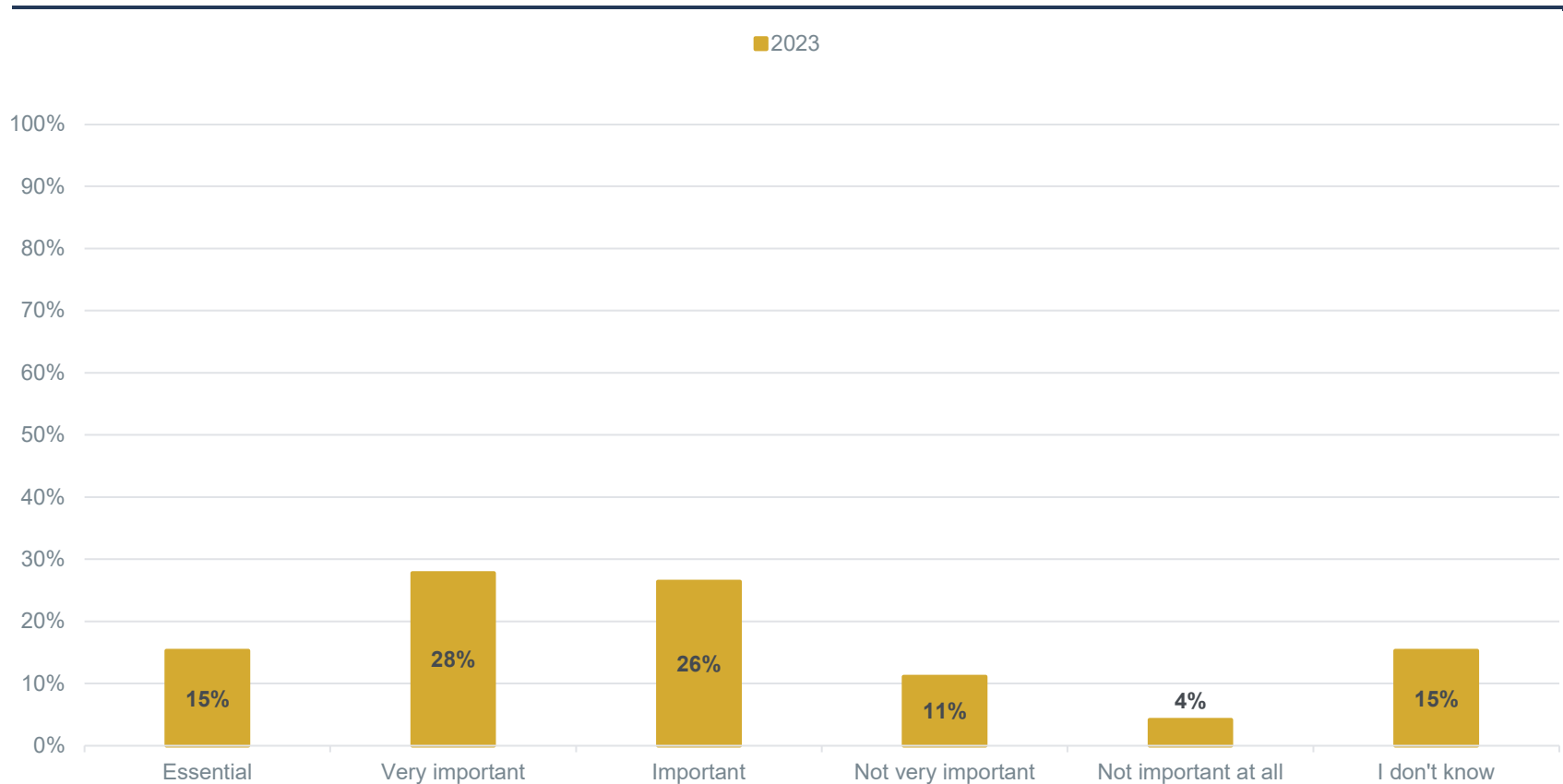
Question 10

2023 reference	10
2018 reference	N/A
Wording	Specifically, how important is it to you that a pensions on divorce expert instructed in the case is an actuary belonging to the Institute and Faculty of Actuaries?

Responses

Options	2023	2018
Essential	15%	N/A
Very important	28%	N/A
Important	26%	N/A
Not very important	11%	N/A
Not important at all	4%	N/A
I don't know	15%	N/A
<i>Number of respondents</i>	72	N/A

Chart



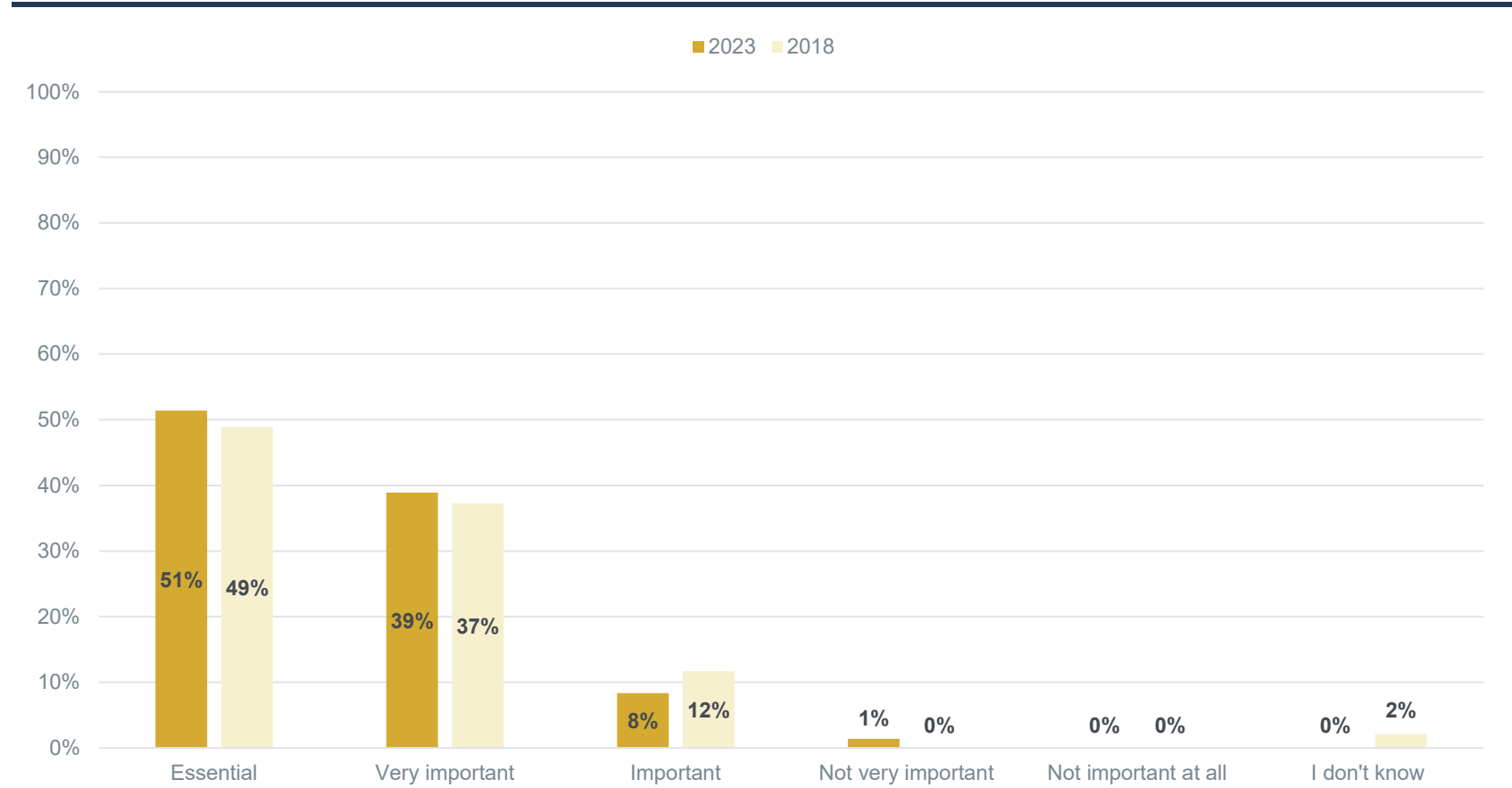
Question 11

2023 reference	11
2018 reference	32
Wording	A key function of experts in pensions cases on divorce is to value the pensions. How important do you think it is that experts take a consistent approach to each other in the way that they reach pension valuations?

Responses

Options	2023	2018
Essential	51%	49%
Very important	39%	37%
Important	8%	12%
Not very important	1%	0%
Not important at all	0%	0%
I don't know	0%	2%
<i>Number of respondents</i>	72	94

Comparison chart



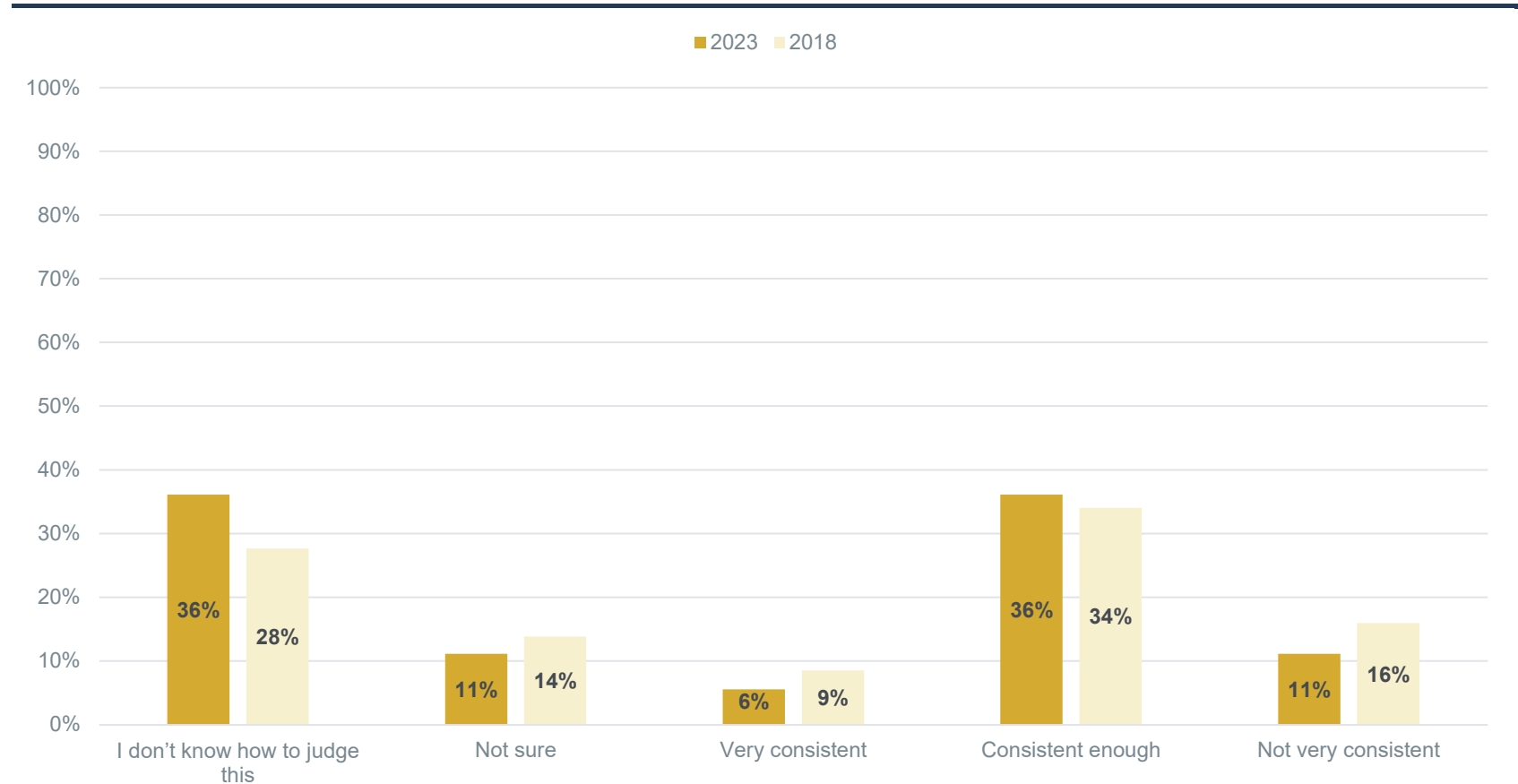
Question 12

2023 reference	12
2018 reference	32
Wording	We would like you to now think about expert reports that you have seen in the last six months providing pension valuations for use in divorce cases by parties and/or the courts. How consistent have you found experts' approaches to the ways that they have valued the pensions in those cases to be?

Responses

Options	2023	2018
I don't know how to judge this	36%	28%
Not sure	11%	14%
Very consistent	6%	9%
Consistent enough	36%	34%
Not very consistent	11%	16%
<i>Number of respondents</i>	72	94

Comparison chart



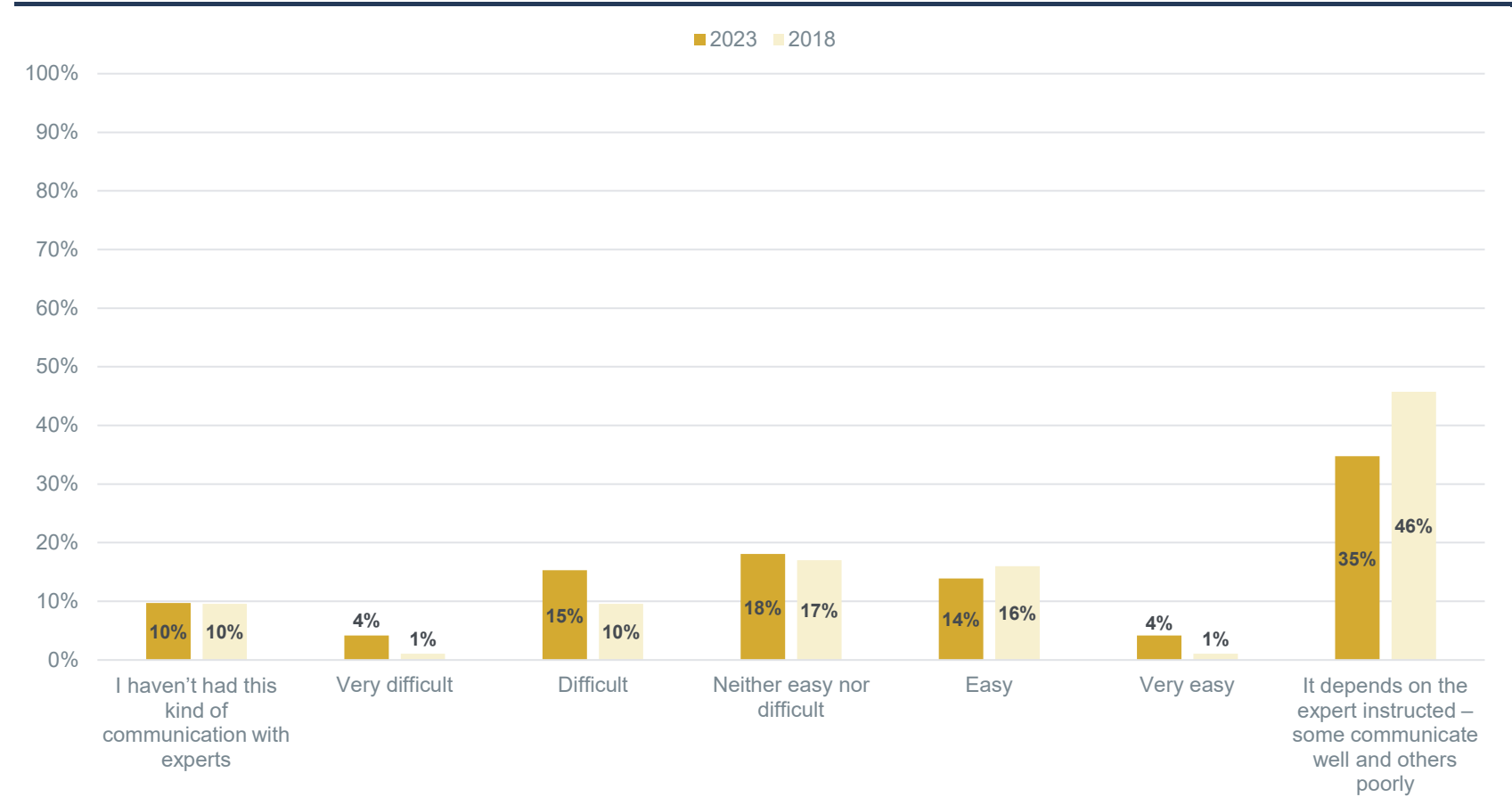
Question 13

2023 reference	13
2018 reference	32
Wording	When you communicate with experts in cases involving pensions about their reports, for example querying something in the report, or seeking an explanation of a part of the report, how easy do you find it to understand the responses you receive? (Noting that such reports are often prepared on a Single Joint Expert basis)

Responses

Options	2023	2018
I haven't had this kind of communication with experts	10%	10%
Very difficult	4%	1%
Difficult	15%	10%
Neither easy nor difficult	18%	17%
Easy	14%	16%
Very easy	4%	1%
It depends on the expert instructed – some communicate well and others poorly	35%	46%
<i>Number of respondents</i>	72	94

Comparison chart



Question 14

2023 references	14a, 14b, 14c, 14d, 14e, 14f, 14g, 14h, 14i, 14j, 14k, 14l
2018 references	35a, 35c, 35d, 35e, 35f, 35m
Wording	Please indicate how much of a problem you find these issues, where 1 is not a problem at all and 7 is a really serious problem:

Response tables and comparison charts



Statement	Year	No.*	7	6	5	4	3	2	1	Problem					No problem				
										-100%	-50%	0%	50%	100%					
It's hard to know what the triggers should be for needing an expert report	2023	73	0%	1%	3%	11%	12%	44%	29%	[Bar chart showing distribution from -100% to 100%]					[Bar chart showing distribution from -100% to 100%]				
	2018	101	0%	0%	9%	13%	18%	23%	38%	[Bar chart showing distribution from -100% to 100%]					[Bar chart showing distribution from -100% to 100%]				
Expert reports contain too many permutations and calculations	2023	73	5%	5%	18%	26%	22%	14%	10%	[Bar chart showing distribution from -100% to 100%]					[Bar chart showing distribution from -100% to 100%]				
	2018	101	4%	8%	15%	26%	16%	18%	14%	[Bar chart showing distribution from -100% to 100%]					[Bar chart showing distribution from -100% to 100%]				
Expert reports are too complex	2023	73	8%	8%	18%	26%	22%	12%	5%	[Bar chart showing distribution from -100% to 100%]					[Bar chart showing distribution from -100% to 100%]				
	2018	101	2%	12%	16%	20%	16%	21%	14%	[Bar chart showing distribution from -100% to 100%]					[Bar chart showing distribution from -100% to 100%]				
Expert reports are not standardised	2023	73	14%	14%	18%	25%	14%	14%	3%	[Bar chart showing distribution from -100% to 100%]					[Bar chart showing distribution from -100% to 100%]				
	2018	100	5%	14%	16%	18%	20%	16%	11%	[Bar chart showing distribution from -100% to 100%]					[Bar chart showing distribution from -100% to 100%]				
Expert reports take too long	2023	73	22%	29%	16%	15%	12%	5%	0%	[Bar chart showing distribution from -100% to 100%]					[Bar chart showing distribution from -100% to 100%]				
	2018	101	16%	18%	17%	26%	13%	10%	1%	[Bar chart showing distribution from -100% to 100%]					[Bar chart showing distribution from -100% to 100%]				
In offsetting cases it can be hard in practice to take account of the value of the pension	2023	73	7%	16%	22%	29%	12%	11%	3%	[Bar chart showing distribution from -100% to 100%]					[Bar chart showing distribution from -100% to 100%]				
	2018	101	19%	25%	24%	16%	6%	7%	4%	[Bar chart showing distribution from -100% to 100%]					[Bar chart showing distribution from -100% to 100%]				
It's hard to know the credentials of the expert who has written the report	2023	73	4%	1%	5%	8%	16%	37%	27%	[Bar chart showing distribution from -100% to 100%]					[Bar chart showing distribution from -100% to 100%]				
	2018	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	[Bar chart showing distribution from -100% to 100%]					[Bar chart showing distribution from -100% to 100%]				
Expert reports use inconsistent terminology to describe the same things	2023	73	3%	4%	15%	12%	32%	27%	7%	[Bar chart showing distribution from -100% to 100%]					[Bar chart showing distribution from -100% to 100%]				
	2018	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	[Bar chart showing distribution from -100% to 100%]					[Bar chart showing distribution from -100% to 100%]				
Expert reports don't adequately explain their rationale	2023	73	7%	3%	8%	27%	25%	26%	4%	[Bar chart showing distribution from -100% to 100%]					[Bar chart showing distribution from -100% to 100%]				
	2018	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	[Bar chart showing distribution from -100% to 100%]					[Bar chart showing distribution from -100% to 100%]				
Experts don't keep me updated on how long their reports will take to prepare	2023	73	10%	5%	7%	26%	18%	15%	19%	[Bar chart showing distribution from -100% to 100%]					[Bar chart showing distribution from -100% to 100%]				
	2018	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	[Bar chart showing distribution from -100% to 100%]					[Bar chart showing distribution from -100% to 100%]				
Experts don't ask for feedback so that they can take this into account in future reports	2023	73	11%	15%	11%	16%	16%	16%	14%	[Bar chart showing distribution from -100% to 100%]					[Bar chart showing distribution from -100% to 100%]				
	2018	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	[Bar chart showing distribution from -100% to 100%]					[Bar chart showing distribution from -100% to 100%]				
Experts don't explain how to complain about their services	2023	73	7%	7%	3%	16%	19%	22%	26%	[Bar chart showing distribution from -100% to 100%]					[Bar chart showing distribution from -100% to 100%]				
	2018	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	[Bar chart showing distribution from -100% to 100%]					[Bar chart showing distribution from -100% to 100%]				

*of respondents

Question 15

2023 references	15a, 15b, 15c, 15d, 15e, 15f, 15g
2018 references	35, j35p, 35q, 35r, 35s, 35t, 35u
Wording	Please indicate how much of a problem you find these issues, where 1 is not a problem at all and 7 is a really serious problem:

Response tables and comparison charts



*of respondents

Question 16

2023 references	16a, 16b, 16c, 16d, 16e, 16f
2018 references	36a, 36b, 36c, 36d, 36e, 36f
Wording	Please indicate the extent to which you agree or disagree with the following statements:

Response tables and comparison charts



Statement	Year	No.*	Strongly disagree	Disagree	Not sure	Agree	Strongly agree	Comparison chart				
								-100%	-50%	0%	50%	100%
Many more cases should have expert reports valuing the pensions	2023	73	4%	11%	27%	40%	18%					
	2018	99	2%	15%	23%	45%	14%					
There is sufficient supply of experts for the demand	2023	73	15%	36%	21%	26%	3%					
	2018	98	10%	31%	30%	29%	1%					
Cost of the expert is a factor for me in advising whether experts should be instructed in a case involving pensions	2023	73	4%	22%	12%	34%	27%					
	2018	99	5%	19%	5%	44%	26%					
I would advise the use of experts more often in cases if their charges were lower	2023	73	7%	30%	12%	21%	30%					
	2018	99	5%	15%	15%	40%	24%					
I find it easy to identify suitable experts to value pensions for the purposes of divorce cases	2023	73	5%	16%	16%	32%	30%					
	2018	99	2%	15%	16%	51%	16%					
It would be helpful for there to be some form of certification indicating the competence of experts to undertake valuations of pensions for divorce cases	2023	73	4%	1%	19%	38%	37%					
	2018	99	1%	3%	11%	44%	40%					

*of respondents

Survey on the views of lawyers on Pensions on Divorce Experts and their reports

Thank you for taking time to complete this survey on the views of lawyers on Pensions on Divorce Experts and their reports. This will help the Institute & Faculty of Actuaries ("IFoA") in its current thematic review of the work of pensions of divorce experts, many of whom are IFoA members.

This form is for lawyers and other legal experts in England and Wales who have some exposure to the work of pensions on divorce experts (often through the commissioning of Single Joint Expert reports). Many of the questions asked are the same as those in a survey conducted by the Pensions Advisory Group in 2018. This will allow comparisons to be made in the views of lawyers over the last five years. In this survey we are not asking about your identity, apart from your legal role - solicitor, barrister, etc - and we do not ask you to identify any specific pensions on divorce expert.

Please do not complete this survey if you are not a lawyer or legal expert with some exposure to the work of pensions on divorce experts.

The link to this survey has been sent to you via a group with an interest in family law matters or by an actuary carrying out pensions on divorce expert work. These parties have had no involvement with the preparation of the current survey or the analysis of responses, which is being conducted solely by the IFoA. The summary results of the survey will be made available publicly.

Confirmation

By completing and submitting this survey, you agree that the IFoA can use the answers that you give in its research, that your answers will contribute to aggregated survey responses that will form part of the final IFoA report, and that you understand that the survey data will be available to the IFoA only and will be stored securely in accordance with UK data protection law and the IFoA's Privacy Policy (<https://www.actuaries.org.uk/privacy-policy>).

Useful links

Contact email address for questions about this survey: reviews@actuaries.org.uk

Institute & Faculty of Actuaries website: <https://actuaries.org.uk/>

Current IFoA thematic reviews webpage: <https://actuaries.org.uk/standards/actuarial-monitoring-scheme/current-and-planned-reviews>

Pensions Advisory Group website: <https://www.nuffieldfoundation.org/project/pensions-on-divorce-interdisciplinary-working-group>

About you and your experience

In this survey, we would like you to think broadly about the cases that you have been involved in in the last 6 months that involve the resolution of financial matters on divorce. Please just take a minute to think about that body of cases, as we are going to ask you to make a number of rough estimations about these cases. We are not asking for precision here, but we are trying to get an idea of your practice in these areas.

1. Are you (whether part-time or full-time) a:

NB If you are a mediator in addition to or as your only role, please fill this in reflecting your current or former profession.

- Solicitor
- Legal Executive
- Trainee Solicitor
- Barrister
- Trainee Barrister
- Other

2. For how many years have you been practising in the field of matrimonial finance cases?

- 0 to 2 years
- 2+ to 7 years
- More than 7 years

3. Thinking about the last 6 months, what percentage of your overall caseload is concerned with the resolution of financial matters on divorce?

- >80% to 100%
- >60% to 80%
- >40% to 60%
- >20% to 40%
- <20%

Questions about the body of cases in which you have been involved

4. We would like you to think about the proportion of your cases involving financial resolution on divorce to which the following statements applied. Please just do your best to provide an estimate.

So, of your cases involving financial resolution on divorce over the last six months, the proportion of cases for which this statement would be true is.

	None	In some cases, but less than a third	Very roughly half (between a third to two thirds) of cases	More than two thirds of cases, but not all	All cases
a. The case involved one or more pensions (other than state pensions).	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. The pensions formed part of the thinking about how the finances of the case were resolved (whether by consent or by adjudication in court).	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. The case involved a pension sharing order	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d. The case involved a pension attachment order	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e. The case involved offsetting the pension or pensions against other assets	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

5. Which kinds of pensions on divorce experts were involved in these cases?
Please tick all that apply.

- Actuaries
- Independent Financial Advisers or Chartered Financial Planners (regulated)
- Financial advisers (unregulated)
- Financial advisers, but I don't know if they were regulated or unregulated
- Not sure
- Other

6. How did you find the pensions on divorce expert or experts to instruct?

Please tick all that apply.

- Had used them before in another case
- Recommendation from colleagues/other lawyers
- Had seen them in court/seen a report by them
- Recommendation from financial professionals
- The client found them
- Already instructed in the case before my involvement
- From a directory
- From an internet search engine (e.g. Google or Bing)
- I saw them speak at a seminar/ conference
- Not sure
- Other

7. Did the pensions on divorce experts instructed belong to professional bodies that regulated their conduct?

- Don't know/ not sure
- Yes all of them did
- Some did and some didn't
- None of them did

8. If your answer to the question above was Yes (to all, or some), to which professional bodies did they belong? Please tick all that apply.

- Don't know/not sure
- The Institute and Faculty of Actuaries
- Chartered Insurance Institute
- Chartered Institute for Securities Investment
- N/A (I did not answer yes, above)
- Other

Function of Experts

9. How important is it to you that a pensions on divorce expert instructed in the case belongs to a professional body such as the Institute and Faculty of Actuaries, the Chartered Insurance Institute or the Chartered Institute for Securities Investment, or another such body that regulates their professional conduct?

- Essential
- Very important
- Important
- Not very important
- Not important at all
- I don't know

10. Specifically, how important is it to you that a pensions on divorce expert instructed in the case is an actuary belonging to the Institute and Faculty of Actuaries?

- Essential
- Very important
- Important
- Not very important
- Not important at all
- I don't know

11. A key function of experts in pensions cases on divorce is to value the pensions.

How important do you think it is that experts take a consistent approach to each other in the way that they reach pension valuations?

- Essential
- Very important
- Important
- Not very important
- Not important at all
- I don't know

12. We would like you to now think about expert reports that you have seen in the last six months providing pension valuations for use in divorce cases by parties and/or the courts.

How consistent have you found experts' approaches to the ways that they have valued the pensions in those cases to be?

- I don't know how to judge this
- Not sure
- Very consistent
- Consistent enough
- Not very consistent

13. When you communicate with experts in cases involving pensions about their reports, for example querying something in the report, or seeking an explanation of a part of the report, how easy do you find it to understand the responses you receive?

(Noting that such reports are often prepared on a Single Joint Expert basis)

- I haven't had this kind of communication with experts
- Very difficult
- Difficult
- Neither easy nor difficult
- Easy
- Very easy
- It depends on the expert instructed – some communicate well and others poorly

Possible problem areas

We are trying to find out the extent to which practitioners agree that the following areas are problems for them in practice when dealing with pensions on divorce experts and their reports.

14. Please indicate how much of a problem you find these issues, where 1 is not a problem at all and 7 is a really serious problem:

	1 This is not a problem at all for me	2	3	4	5	6	7 This is a really serious problem
a. It's hard to know what the triggers should be for needing an expert report	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. Expert reports contain too many permutations and calculations	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. Expert reports are too complex	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d. Expert reports are not standardised	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e. Expert reports take too long	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
f. In offsetting cases it can be hard in practice to take account of the value of the pension	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
g. It's hard to know the credentials of the expert who has written the report	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
h. Expert reports use inconsistent terminology to describe the same things	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
i. Expert reports don't adequately explain their rationale	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
j. Experts don't keep me updated on how long their reports will take to prepare	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
k. Experts don't ask for feedback so that they can take this into account in future reports	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
l. Experts don't explain how to complain about their services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Possible problem areas - pension providers

We are trying to find out the extent to which practitioners agree that the following areas are problems for them in practice when dealing with pensions providers.

15. Please indicate how much of a problem you find these issues, where 1 is not a problem at all and 7 is a really serious problem:

	1 This is not a problem at all for me	2	3	4	5	6	7 This is a really serious problem
a. It's hard to get information from pension providers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. It takes too long to get information about the State Pension	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. Implementing orders after they have been made is problematic	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d. Pension providers are difficult to deal with	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e. Pension providers won't always provide the information we need	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
f. Pension providers are slow to provide information	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
g. Pension providers are slow to implement orders	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Pensions expert market

We are now going to ask you some questions about how you think the pensions on divorce expert market operates

16. Please indicate the extent to which you agree or disagree with the following statements:

	Strongly Agree	Agree	Not sure	Disagree	Strongly Disagree
a. Many more cases should have expert reports valuing the pensions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. There is sufficient supply of experts for the demand	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. Cost of the expert is a factor for me in advising whether experts should be instructed in a case involving pensions	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d. I would advise the use of experts more often in cases if their charges were lower	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e. I find it easy to identify suitable experts to value pensions for the purposes of divorce cases	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
f. It would be helpful for there to be some form of certification indicating the competence of experts to undertake valuations of pensions for divorce cases	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Conclusion

17. Is there anything else you would like to say or add about any of these issues?

Please do not identify yourself or any individual pensions on divorce expert in your comments

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