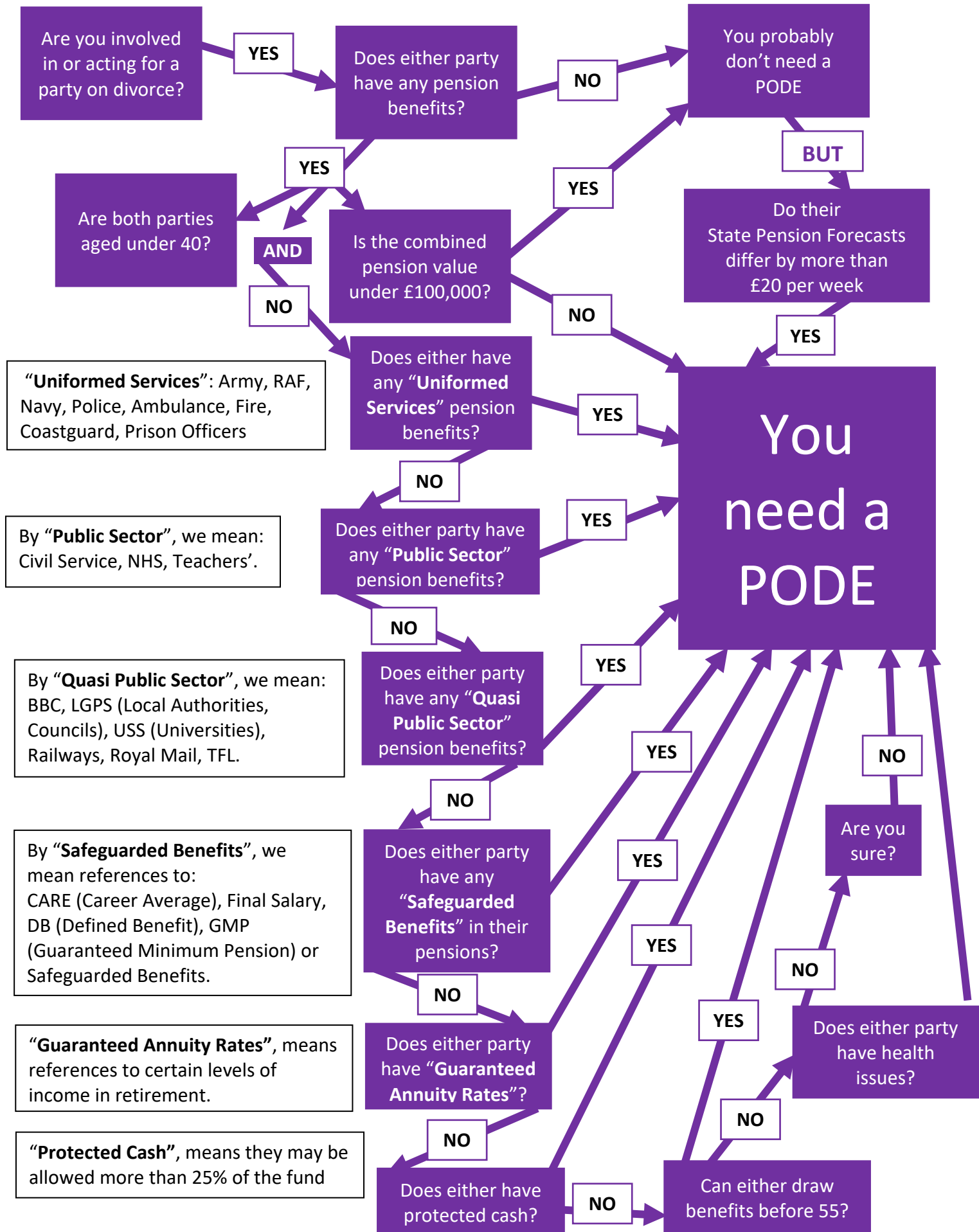


When do you need a Pensions on Divorce Expert (PODE)?



"Uniformed Services": Army, RAF, Navy, Police, Ambulance, Fire, Coastguard, Prison Officers

By **"Public Sector"**, we mean: Civil Service, NHS, Teachers'.

By **"Quasi Public Sector"**, we mean: BBC, LGPS (Local Authorities, Councils), USS (Universities), Railways, Royal Mail, TFL.

By **"Safeguarded Benefits"**, we mean references to: CARE (Career Average), Final Salary, DB (Defined Benefit), GMP (Guaranteed Minimum Pension) or Safeguarded Benefits.

"Guaranteed Annuity Rates", means references to certain levels of income in retirement.

"Protected Cash", means they may be allowed more than 25% of the fund