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## ASK THE EXPERTS: Can I claim more of my ex-husband's wealth?

**G.W.writes:** I was divorced in 1994. I got a settlement but my former husband's personal pensions were not included.

I have only just read about pensions splitting.

Is it too late to make a claim?

**Fiona Sharp replies:** Pension sharing, which was introduced in December 2000, allows an ex-spouse to receive a percentage of someone's pension.

This share is credited to their own name, either within the existing pension scheme or funds can be transferred elsewhere.

Unfortunately, this does not apply to any divorce before then, such as yours. In settlements before December 2000, the value of the pensions might have been 'offset' against another asset such as savings or a property.

Alternatively, some people may have been awarded an 'attachment order', giving them part of their ex-spouse's pension income or lump sum when they retired.

You may also have received credit for your ex-husband's National Insurance Contributions in your Basic State Pension entitlement.

This is lost if you remarry, but it may be worth checking.