

The Mail on Sunday, March 20th 2011

Ask the Experts: Divorcee unable to switch her share of husband's pension

D.H. writes: I have been awarded half of my husband's Civil Service pension rights after a divorce. I was thinking of transferring my share elsewhere, but have been told by the Civil Service that I will have to wait until I am 65 to do so. Is this correct?

FIONA SHARP, a financial planner with Almary Green in Cambridge replies: The Civil Service pension scheme, of which there are four versions, offers what is known as shadow membership to ex spouses on divorce. You become a 'pension credit' member of the same final salary pension scheme as your husband.

The normal retirement age across all Civil Service schemes is currently 60, but a reduced pension can be taken from 55.

The Civil Service schemes are unfunded, which means there is not a pot of money set aside and invested to pay them. As with other unfunded public sector schemes, you cannot transfer pension credit benefits out at any age, although an allowance is made for ill health. There is more information at civilservice.gov.uk/pensions.