

Guided Quotations

Whether you are just starting to think about the scope of an actuarial report, or know exactly what you want, this optional service is designed to make your life easier.

Call us and one of our team will guide you through our simple, structured process and produce an immediate quotation. All you need is an idea of what you want the solution to achieve and a list of the pensions concerned.

The price we quote over the phone is confirmed in the response pack we send to you. Included in the pack is a standard instruction letter and pre-completed instruction schedule for you to adopt or adapt, plus all the authority and client forms you will need when you are ready to confirm the instruction. See overleaf for further details of the pack contents.

Where a joint instruction is under negotiation we will retrieve and amend quotes as required. You will receive a revised response pack whenever changes are made.

If you would prefer not to use the Guided Quotation service, we also have a standard instruction letter that you might find useful. Please contact us for copies or download them from our website.

Reports can be for valuations as an alternative to CETVs, or for pension sharing. They can be used for specifying the final settlement, or to provide a range of options whilst developing the financial settlement.

The Guided Quotation service

1. helps you determine what information is needed from your report,
2. immediately quotes you the price,
3. provides you with pre-completed documentation and a draft instruction letter

We are able to guarantee the price for most quotations produced through the guided quotation process.

To use the Guided Quotation Request you only need to be able to discuss the following:

Aims

- Whether you need a report for offsetting, sharing or attachment
- For pension sharing
 - if you are dealing with pensions separate to other assets, or as part of an integrated solution
 - if you are targeting on the basis of capital values or income at a specific date
- If you have a specific target in mind, what it is
- Whether you need a choice of answers

Pensions

- Which pensions you want included in the report, and what type are they (State Second Pension, final salary, money purchase, etc)

Other

- The state of health of the two parties (good, average, poor)
- Whether you want to value only the pension accrued during the marriage

To use the Guided Quote please ring us on 0845 838 2551.



Contents of your guided quote pack

BRADSHAW DIXON MOORE

PENSION relief

A Lawyer
Family Law Practice

A N Other Lawyer
Divorce 4U

25 July 2008

Our ref: A0101234

Dear Lawyer and Lawyer

Re: Mr A Client -vs- Ms Ann I

Thank you for your quotation response. I am happy to confirm that we will accept your quotation.

1. A formal quotation, including a draft instruction letter

2. A draft instruction letter

3. An instruction schedule instruction letter

4. An authority form for equalisation


5. No longevity forms

6. Brief notes explaining the actual cost of the report will be calculated. We will notify you if we expect to introduce significant delays, or allow four to eight weeks for the calculation.

We appreciate the provision of information that you can source any information not unless we request it.

If you have any questions about this quotation, please contact us.

Yours sincerely



James Moore
Product Executive

BRADSHAW DIXON & MOORE LTD
15 Brunel Road
Letchworth SG8 5SP
UK
v1.0 250708 gm

Covering letter +
"Why BDM"

BRADSHAW DIXON MOORE

PENSION relief

QUOTATION

Date
This quotation is dated 25 July 2008 and is valid for 3 months.

Cost
The cost of the report will be £1,000.00. The actual cost will be calculated. We will notify you if we expect to introduce significant delays, or allow four to eight weeks for the calculation.

Timescales
We aim to complete our calculation within 4 weeks. We may need to contact the scheme administrator to introduce significant delays, or allow four to eight weeks for the calculation.

Quotation
+ T&C

BRADSHAW DIXON MOORE

PENSION relief

DRAFT INSTRUCTION LETTER

Please put this letter onto your headed paper and send back with listed attachments

Bradshaw Dixon & Moore Ltd
DX55103
RUSTINGTON

Delivered by email to: info@bradshawdixonmoore.com

Our ref: A0101234

Dear Sirs,

Mr A Client -vs- Ms Ann Other

We act for the first named in connection with the above matter. The second named is represented by both representing a one half share of the Business. Your report must be in accordance with the Pension Procedure Rules.

We attach:

1. An instruction schedule
2. An authority form for equalisation
3. The latest available schedule of contributions
4. Such other information, available
5. No longevity forms

Where we have not provided an authority form for equalisation, we require you to provide one. We require your report by 9th/10th August 2008, and at least two weeks before the hearing.

Yours faithfully

BRADSHAW DIXON & MOORE LTD
15 Brunel Road
Letchworth SG8 5SP
UK
v1.0 250708 gm

Draft
Instruction Letter

BRADSHAW DIXON MOORE

PENSION relief

INSTRUCTION SCHEDULE

Bradshaw Dixon & Moore are to report on the following:

1. In general do you consider that CETV's / CEB's are an appropriate valuation for pensions in a divorce.
2. If not why not.
3. What would be your approach to valuing the pension?
4. You are to assume that the pension is subject to English law.

Equalise pension income at the date of divorce.

Equalise pension income where the pension is subject to English law.

You must:

- allow for how the pension is valued
- identify and assume the correct pension scheme
- report on the difference between the pension and the pension scheme
- report on any extra risk

5. None

You are to allow for pensions in the event of a divorce. Except where a longevity assessment is required.

BRADSHAW DIXON & MOORE LTD
15 Brunel Road
Letchworth SG8 5SP
UK
v1.0 250708 gm

Pre-completed
Instruction Schedule

BRADSHAW DIXON MOORE

PENSION relief

PENSION AUTHORITY (to be completed by client)

Client: Mr A Client

Pension scheme: Windsor Life

Employer name (if different):

Pension scheme address (or employer's if not known):

Postcode:

Job or title:

Pension scheme membership category:


End date (actual or intended if known):

If an EPV already been done on this pension please give its reference:

AUTHORITY

I authorise The Pension Trust Moore Limited, with any information authorised shall have the same effect as if signed by me.

Name: Mr A Client

Signed: 

LONGEVITY ASSESSMENT FROM (to be completed by client)



Name: Mr A Client

What is your height? What is your weight?

Answer all the following questions by putting an 'X' in the appropriate box

Question	Yes	No
Have you smoked tobacco in the last 10 years?	<input type="checkbox"/>	<input type="checkbox"/>
Does your work consist of more than 50% physical activity or driving?	<input type="checkbox"/>	<input type="checkbox"/>
Before the age of 60, did any of your natural parents, brothers or sisters have heart disease, stroke, diabetes, multiple sclerosis, cancer or any hereditary disease?	<input type="checkbox"/>	<input type="checkbox"/>
Do you spend more than three months living in or travelling other than in Europe or North America?	<input type="checkbox"/>	<input type="checkbox"/>
Have you ever had a heart attack or angina, palpitations or other abnormality of heart rhythm, heart murmur, raised blood pressure necessitating medication, stroke or transient ischaemic attack, fits, epilepsy or blackouts, asthma, chronic bronchitis or emphysema?	<input type="checkbox"/>	<input type="checkbox"/>
Have you ever had cancer, any other malignant condition or leukaemia?	<input type="checkbox"/>	<input type="checkbox"/>
Have you ever had multiple sclerosis, Parkinson's disease, Alzheimer's disease, motor neurone disease, Huntington's disease, nervous or mental disorder persisting for more than six months in total, muscular dystrophy, rheumatoid arthritis, or any form of paralysis?	<input type="checkbox"/>	<input type="checkbox"/>
Have you ever had diabetes, kidney failure, chronic liver disease, Crohn's disease or ulcerative colitis?	<input type="checkbox"/>	<input type="checkbox"/>

Please give further details on a separate sheet of paper

Signed:  Date: 

BRADSHAW DIXON & MOORE LIMITED
15 Brunel Road
Letchworth SG8 5SP
UK
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Registered Address
Gulfer Lodge, 15 Gulfer Road, Woking, Surrey, GU24 0JH
UK
Registered in England Number: 05252446
VAT Registration Number: 92222446
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Part completed
Pension Authority forms

Longevity forms
(if required)

