



## **RESPONSE OF THE FAMILY JUSTICE COUNCIL TO THE PENSIONS ADVISORY GROUP**

The Family Justice Council (“FJC”) continues to support the work of the Pensions Advisory Group (“PAG”). It remains the view of the FJC that the PAG’s work on pensions is a valuable contribution to financial remedies practice and procedure. The FJC endorsed the PAG’s 2019 publication, A Guide to Pensions on Divorce and the 2021 Survival Guide to Pensions on Divorce. The FJC considers that the latter publication, intended primarily for litigants in person and produced in collaboration with PAG and Law For Life/AdviceNow, is of considerable benefit for unrepresented parties in understanding the significance of pensions upon divorce. Accordingly, the FJC warmly endorses the updating work being carried out.

The 2019 report called for a set of actuarial tables which would assist family law professionals in undertaking a rough assessment of the value of defined benefit pensions, for the purposes of offsetting pension assets against other capital assets. The FJC notes with interest the publication this year of the Galbraith Tables, which seeks to meet that need. The FJC endorses the ongoing development of a method of calculating a pension value for an offset, and views this as a potential means of reducing or eliminating the cost of a pensions report in many cases, as well as providing a simple solution to what can be a difficult area of financial remedies law and practice.

The FJC notes the use of the PAG publications in reported and unreported cases, as well as in practice generally. The FJC considers it is more important than ever that litigants in person understand the importance of pensions on divorce and would welcome continued work on how to disseminate such information to unrepresented parties.

**Family Justice Council**

**6 October 2022**