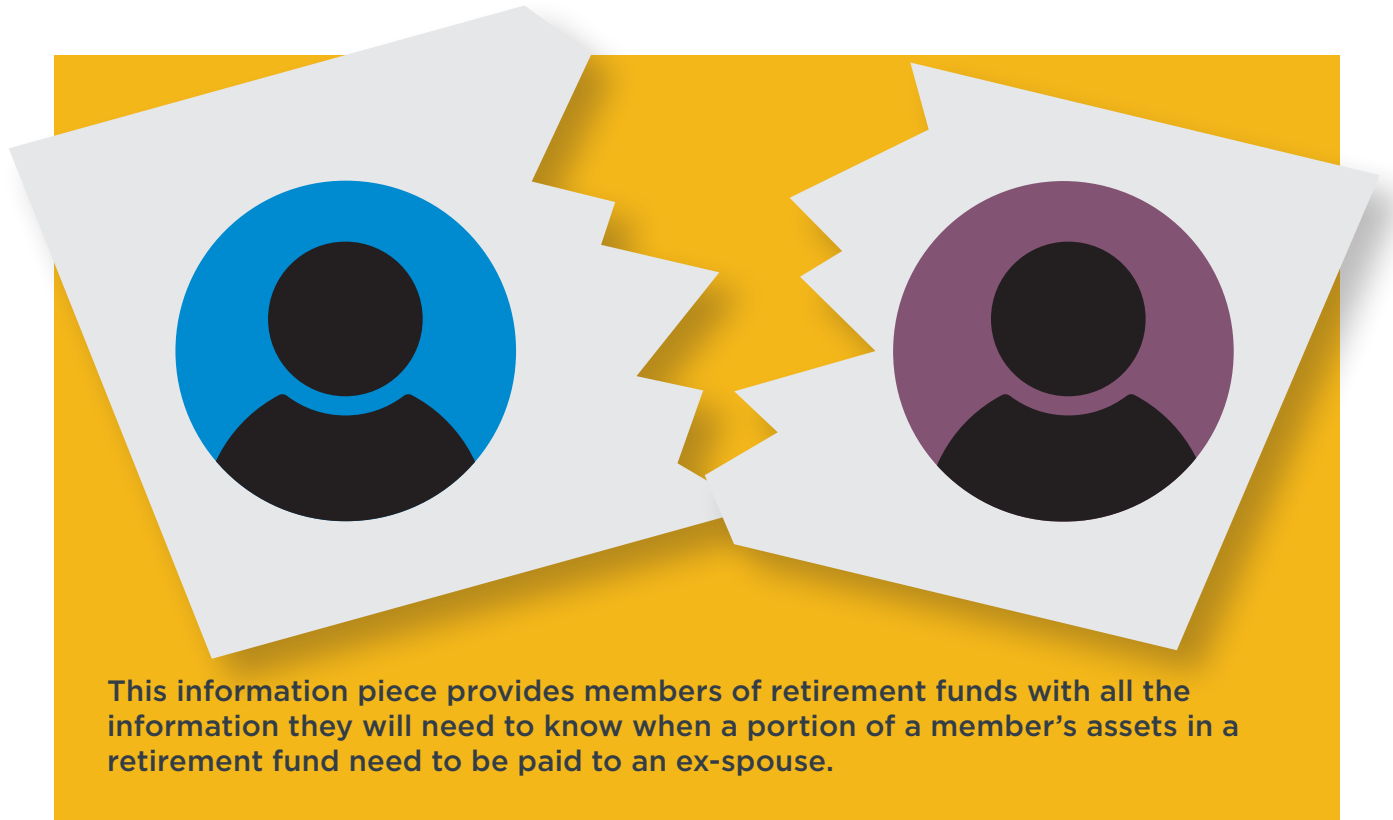


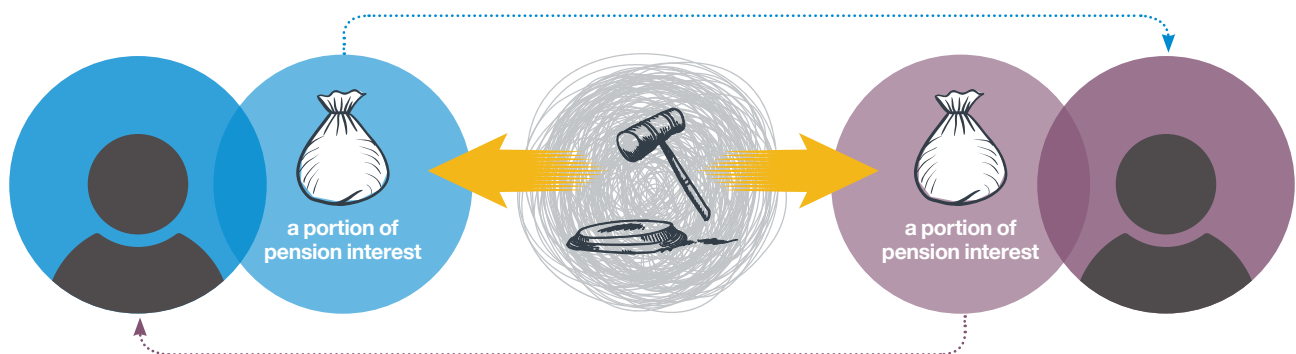
# Are you in the process of going through a divorce?



## How will a divorce affect a member's assets in a retirement fund?

According to the Divorce Act, a member's **pension interest** in a retirement fund (pension fund, provident fund, retirement annuity fund or preservation fund) is regarded as part of the member's assets. This means that a member's assets in a retirement fund will be taken into account when determining how the combined assets are divided upon divorce.

A court granting a divorce order, may make an order that a portion of one or both parties' **pension interest** is to be paid to the other party by the relevant retirement fund. This is done according to the Divorce Act and the Pension Funds Act.





## After divorce, can my ex-spouse claim a portion of my pension interest?

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## What is pension interest?

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## Why must the divorce order specifically refer to pension interest?

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## What is an example of wording that complies with the requirements?

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## What requirements have to be met before payment can be made to my ex-spouse?

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## How much of my pension interest can be awarded to my ex-spouse?

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## How will my ex-spouse know what the value of my pension interest is?

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## What happens if my employment is terminated before the divorce order is granted?

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## What is an order in terms of section 7(8) of the Divorce Act?

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## Is an order in terms of section 7(8) of the Divorce Act always possible?

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## Possible reasons why a retirement fund may not be able to make payment to a member's ex-spouse

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## What documentation should be submitted by an ex-spouse when claiming payment from a retirement fund?

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