Southdown Consultants

PODE CVs

5 Perton Farm Barns, Jenny Walkers Lane,
Perton, Wolverhampton, WV6 7HB.
www.southdownconsultants.co.uk
Directors: Paul Gorman & Ian Hawkins

Southdown Consultants Ltd, registered office 37a Birmingham New Road, Wolverhampton, England, WV4 6BL
Company Number 12515806   VAT Registration 348 2185 88

A little bit about us…

Southdown Consultants is a professional services firm that specialises in working with family lawyers, mediators and associated professionals. Established in 2020 by Ian Hawkins and Paul Gorman our focus is Pensions On Divorce.

There are six PODEs within Southdown Consultants:

Ian & Paul have very similar backgrounds, working in financial planning for many years, with a very strong emphasis on financial planning on divorce and particularly pensions.

Scott & Steph are both Chartered Actuaries (Fellow) and have a extensive actuarial and defined benefit pensions experience

Both Luke & Molly have developed their skills and knowledge from working within Southdown and being mentored by our other PODEs.

We believe we have a team with a unique blend of talent and experience, ideally equipped to handle the most straightforward to the most challenging of instructions.

Our team has steadily grown since 2020 and we are now twelve in number.

Be assured, you are in reliable and safe hands when instructing us to prepare pension reports for divorce purposes.

Straightforward and Clear - that is our objective with the reports we create. Finances, pensions and the law are all complex matters in their own right. We do not wish to add to the confusion and so our reports will answer the questions that are asked of us in a clear manner that aims to be understandable for all.

This document provides background and personal information on all of our PODEs along with contact information.

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Contact Information

	Reception: **01902 240018**
	Fee Estimate Requests **feeestimates@southdownconsultants.co.uk**
	New Instruction Submissions **newinstructions@southdownconsultants.co.uk**
	General Enquiries **enquiries@southdownconsultants.co.uk**
	5 Perton Farm Barns, Jenny Walkers Lane, Perton, Wolverhampton, WV6 7HB.

Pension On Divorce Expert (PODE)		
Paul Gorman	**01902 240015**	**paul@southdownconsultants.co.uk**
Ian Hawkins	**01902 271177**	**ian@southdownconsultants.co.uk**
Scott Haslam	**01902 243822**	**scott@southdownconsultants.co.uk**
Steph Miller	**01902 240702**	**steph@southdownconsultants.co.uk**
Luke Gorman	**01902 240016**	**luke@southdownconsultants.co.uk**
Molly Turvey	**01902 271178**	**molly@southdownconsultants.co.uk**

PAUL GORMAN – DIRECTOR & PODE

Paul is a Director of Southdown Consultants Limited and until recently was a Chartered Financial Planner at Beaufort Financial. He stepped back from his role as a financial planner after 30 years, to focus on PODE work and overseeing the running of Southdown.

Paul has been a member of Resolution since 2007 and is proud of being one of the first financial planners to be accredited by Resolution as an accredited specialist in financial planning on divorce.

His relevant experience includes supporting family lawyers across different types of dispute resolution work including collaborative law and mediations and attending and being involved in client meetings.

Paul has prepared pension reports and financial forecasts for divorce purposes, delivered seminars and talks to family lawyers on pensions on divorce and financial planning on divorce and have written for the Family Law Journal.

Furthermore, Paul has worked in both mediation and collaborative law settings supporting other professionals and divorcing couples in agreeing how to settle finances, with the emphasis being very much pension related.

In addition to being a member of Resolution, Paul is also an affiliate member of the Institute & Faculty of Actuaries.

Outside of work, Paul is a keen cyclist and is a regular at his gym. He also enjoys painting when time permits

Relevant Experience:

Dates	Position	Company
June 2020 – Present	Director & PODE	Southdown Consultants
May 1999 – December 2022	Managing Director & Chartered Financial Planner	Beaufort Financial Planning (West Midlands) Ltd

IAN HAWKINS AFPS – DIRECTOR & PODE

Ian is a Director of Southdown Consultants Limited and also a Director of Oculus Wealth Management (Wombourne) Ltd, where he is a Financial Planner, advising individuals and employers on all aspects of financial planning.

He has been employed within the financial services industry for over 35 years, providing advice to private clients with regards to pensions, investments and protection. Ian also advises employers, employees and trustees with regards to pension planning.

For the last 20 years Ian has assisted family lawyers with the issues surrounding pensions and investments. This has been via reports for court proceedings and also by way of advice to family lawyers in outlining the strategies required to provide the most effective solutions for their clients.

Ian is a Resolution member and has completed training in Collaborative Law and have been involved in disputes that have been resolved through this method, including participation in 5-way meetings. He was formerly co-chair of the Collaborative Practice Working Party and is also a Resolution Trainer

Ian was one of the PODE members of PAG2, assisting with the update to the valuable document 'A Guide to the Treatment of Pensions on Divorce'.

Support is provided to couples within the mediation process, either through meetings including the mediator or without. More recently support has also been provided within a one lawyer, two client setting.

Assistance is also provided to individuals going through a divorce or separation with regard to cashflow planning and helping them to understand the impact of possible settlements on their future income and expenditure.

When not working, Ian enjoys spending time outside with his family and two dogs.

Relevant Experience:

Dates	Position	Company
June 2020 – Present	Director & PODE	Southdown Consultants
June 2020 – Present	Director & Chartered Financial Planner	Oculus Wealth Management (Wombourne) Ltd
January 1989 – March 2020	Independent Financial Adviser	Ashby London / EFG IFA / Ascot Lloyd

SCOTT HASLAM, FIA C.Act – DIRECTOR & PODE

Scott is a qualified actuary, joining Southdown Consultants in September 2024. He is also a Director of Southdown Consultants.

Before joining Southdown, Scott spent 15 years at Mercer Limited as an experienced pensions actuary. At Mercer, Scott provided advice to trustees of defined benefit pension schemes and offered strategic pension advice to corporate entities from a wide range of business sectors, including financial services, health, manufacturing, motor trade, retail and the beverage industry.

Scott was appointed scheme actuary to five defined benefit pension schemes, with appointments ranging from schemes with fewer than 100 members and approximately £10 million in assets, to those with over 2,500 members and over £300 million in assets. Additionally, he served as deputy scheme actuary for a scheme with over 10,000 members and assets of approximately £1.5 billion.

Scott's extensive experience includes advising on actuarial factors (such as transfer values and early/late retirement), individual member calculations (including high earners and unregistered benefits), scheme funding and assumption setting, benefit changes, member options, bulk-annuity purchase and GMP equalisation.

Scott holds a First Class Physics degree from The University of Nottingham, graduating in 2009.

In his spare time, Scott trains in CrossFit and regularly competes in regional competitions.

Relevant Experience:

Dates	Position	Company
September 2024 – Present	PODE	Southdown Consultants
September 2009 – August 2024	Pension Actuary	Mercer Ltd

Qualifications:

Fellow of the Institute and Faculty of Actuaries (FIA 2013)
Chartered Actuary (Fellow)

STEPH MILLER, FIA C.Act- PODE

Steph is a qualified actuary, joining Southdown Consultants in February 2026.
Steph has spent over 20 years in the pensions industry, including working at Hewitt Bacon & Woodrow, Mercer Limited and KPMG LLP as an experienced pensions actuary.

During this time, Steph provided advice to trustees of defined benefit pension schemes and offered strategic pension advice to corporate entities from a wide range of business sectors, including financial services, health, manufacturing, transportation, and higher education institutions. Steph also has experience with public sector such as the LGPS, the Police Pension Scheme and the Civil Service Pension Scheme, and with “pseudo” public sector pension schemes such as the Railways Pension Scheme and the Universities Superannuation Scheme.

Steph’s extensive experience includes advising on actuarial factors (such as transfer values and early/late retirement), individual member calculations (including high earners and unregistered benefits), scheme funding and assumption setting, benefit changes, member options, pensions as part of wider business transactions, and long-term pension scheme strategy.

Steph also has significant experience in actuarial education, including marking papers for actuarial exams and assessing actuarial apprenticeships.

Steph holds a First-Class Mathematics with Statistics degree from The University of York (graduating in 2004) and a Distinction in a Psychology Masters degree from Manchester Metropolitan University (graduating in 2024).

In her spare time, Steph enjoys exploring the outdoors by running, walking and kayaking.

Relevant Experience:

Dates	Position	Company
Feb 2025 – Feb 2026	Pensions Actuary	KPMG LLP
Sep 2016 – Jan 2025	Actuarial Education Practitioner	Actuarial Education Company (subsidiary of BPP) City & Guilds
May 2006 – Aug 2016	Pensions Actuary	Mercer Limited
Sep 2004 – May 2006	Pension Actuarial Analyst	Hewitt Bacon and Woodrow

Qualifications:
Fellow of the Institute and Faculty of Actuaries (FIA 2008)
Chartered Actuary (Fellow)

Southdown Consultants

LUKE GORMAN – PODE

Luke joined Southdown Consultants in April 2021.

Having gained a degree in Mechanical Engineering, he started his working career as a trainee site manager for a Civil Engineering company, before adapting his mathematical flair towards pensions and divorce work.

With the support and mentoring from our existing PODEs he has rapidly gained and demonstrated sufficient knowledge to be appointed as a PODE.

Since joining, he has been involved in resolving pension issues on divorce on over 700 cases. These have included a range of complex cases and schemes including all public sector schemes as well as uniformed schemes. He has shadowed the work of our existing PODEs and has been instrumental in crafting a significant number of provisional report outcomes for PODE approval and sign off as well as aiding the progress and enhancement of our internal case assessment process.

During the past 3 ½ year he has developed the knowledge and skills required of a Pensions on Divorce Expert meeting at least the minimum requirements of PAG2 Appendix C.

Luke is a student member of the Institute & Faculty of Actuaries and is presently studying for a Level 7 actuarial qualification.

Outside of work Luke enjoys playing Padel, an innovative form of tennis, and also keeping fit with CrossFit training.

Relevant Experience:

Dates	Position	Company
October 2025 – Present	PODE	Southdown Consultants
April 2021 – September 2025	Pension Analyst	Southdown Consultants

MOLLY TURVEY – PODE

Molly joined Southdown in September 2021 as a Pension Analyst and has recently been appointed as a PODE.

During the past 4 ½ year she has gained experience analysing pension arrangements in the context of matrimonial proceedings and has acquired the knowledge and skills required of a Pensions on Divorce Expert in accordance with the minimum requirements set out in PAG2 Appendix C.

Molly's work involves the analysis of both Defined Benefit and Defined Contribution pension schemes, with a detailed understanding of the complexities that can arise in relation to pension sharing, scheme-specific rules, and implementation considerations. She has shadowed the work of experienced Pensions on Divorce Experts and have been instrumental in preparing a significant number of provisional report outcomes for PODE review, approval, and sign-off.

In May 2024, she completed the Diploma in Regulated Financial Planning awarded by the Chartered Insurance Institute of which she is a diploma-level member of the Institute. She is currently studying towards the Level 6 Advanced Diploma with the aim of achieving Chartered status and has completed the Pension Transfers module, which will enable her to join Resolution and seek accreditation.

Alongside her role at Southdown Consultants, she is a trainee financial adviser with Oculus Wealth Management, where she provides regulated financial planning advice on a joint basis to individuals across all aspects of financial planning, under supervision and in accordance with regulatory requirements.

She is committed to continuing professional development and regularly seek to further her skills and knowledge in relation to pensions and divorce.

She is presently shadowing mediations in order to broaden understanding of dispute resolution processes and the practical application of pension advice in this context.

She graduated from the University of Worcester in 2019 with a degree in Business Psychology.

Relevant Experience:

Dates	Position	Company
February 2026 – Present	PODE	Southdown Consultants
September 2021 – Present	Pension Analyst	Southdown Consultants
May 2024 - Present	Paraplanner	Oculus Wealth Management