

July 2011 Examination - J05 Pension Income Options

Question No.	Syllabus learning outcomes being examined
1.	2. Understand in detail the features, tax treatment and risks of the secured pension option.
2.	1. Understand the rules that apply to retirement benefits at the date that they are crystallised.
3.	1. Understand the rules that apply to retirement benefits at the date that they are crystallised.
4.	2. Understand in detail the features, tax treatment and risks of the secured pension option.
5.	1. Understand the rules that apply to retirement benefits at the date that they are crystallised.
6.	3. Understand in detail the features, risks and tax treatment of the unsecured pension available up to age 75.
7.	2. Understand in detail the features, tax treatment and risks of the secured pension option. 3. Understand in detail the features, risks and tax treatment of the unsecured pension available up to age 75. 9. Understand the issues in giving initial and ongoing advice on taking pension benefits to clients.
8.	4. Understand in detail the features, risks and tax treatment of phased retirement up to age 75. 6. Understand the use of the critical yield in advising on Income Withdrawal and its implications for investment.
9.	3. Understand in detail the features, risks and tax treatment of the unsecured pension available up to age 75. 4. Understand in detail the features, risks and tax treatment of phased retirement up to age 75. 9. Understand the issues in giving initial and ongoing advice on taking pension benefits to clients.
10.	6. Understand the use of the critical yield in advising on Income Withdrawal and its implications for investment.
11.	8. Understand the State retirement benefits available.
12.	7. Understand the benefits available when an investor is in ill health.
13.	4. Understand in detail the features, risks and tax treatment of phased retirement up to age 75.
14.	8. Understand the State retirement benefits available.
15.	6. Understand the use of the critical yield in advising on Income Withdrawal and its implications for investment.