

April 2010 Examination - J05 Integrated Financial Planning

Question	Syllabus learning outcome(s) being examined
1	1 - Understand the rules that apply to retirement benefits at the date that they are crystallised.
2	1 - Understand the rules that apply to retirement benefits at the date that they are crystallised.
3	2 - Understand in detail the features, tax treatment and risks of the secured pension option.
4	1 - Understand the rules that apply to retirement benefits at the date that they are crystallised.
5	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
6	3 - Understand in detail the features, risks and tax treatment of the unsecured pension available up to age 75.
7	3 - Understand in detail the features, risks and tax treatment of the unsecured pension available up to age 75.
8	6 - Understand the use of the critical yield in advising on Income Withdrawal and its implications for investment.
9	7 - Understand the benefits available when an investor is in ill health.
10	5 - Understand in detail the features, risks and tax treatment of the alternatively secured pension available at age 75.
11	6 - Understand the use of the critical yield in advising on Income Withdrawal and its implications for investment.
12	7 - Understand the benefits available when an investor is in ill health.
13	1 - Understand the rules that apply to retirement benefits at the date that they are crystallised. 2 - Understand in detail the features, tax treatment and risks of the secured pension option.
14	8 - Understand the State retirement benefits available.
15	9 - Understand the issues in giving initial and ongoing advice on taking pension benefits to clients.