

**April 2017 Examination - J05 Pension income options**

**Syllabus learning outcomes being examined**

1.	1. Understand the HMRC rules that apply when pension benefits are crystallised.
2.	1. Understand the HMRC rules that apply when pension benefits are crystallised. 3. Understand the features, tax treatment and risks of flexible benefit options. 4. Understand the features, tax treatment and risks of phasing retirement benefits.
3.	6. Understand the State retirement benefits available.
4.	1. Understand the HMRC rules that apply when pension benefits are crystallised.
5.	4. Understand the features, tax treatment and risks of phasing retirement benefits. 7. Understand the issues in giving initial and ongoing advice on taking pension benefits to clients.
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8.	7. Understand the issues in giving initial and ongoing advice on taking pension benefits to clients.
9.	2. Understand in detail the features, tax treatment and risks of lifetime annuities and scheme pensions. 5. Understand the regulatory requirements and legal framework designed to protect clients who are drawing pension benefits.
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11.	7. Understand the issues in giving initial and ongoing advice on taking pension benefits to clients.
12.	2. Understand in detail the features, tax treatment and risks of lifetime annuities and scheme pensions.
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15.	6. Understand the State retirement benefits available.