

Pensions and retirement planning

R04 2017–18 edition

Web update 3: 6 November 2017

Please note the following update to your copy of the 2017–18 edition of the **R04** study text:

Chapter 3, section C2A, page 3/14

Please amend the first bullet point to read as follows (change shown in **bold**):

- the period of postponement can be between one day and three calendar months **and one day**;

Please add the following example to the end of the section (re-referencing subsequent examples):



Example 3.3

XYZ Ltd is taking on a number of temporary staff during the summer, all of whom have contract start dates of 1 July. The company decides to apply the maximum possible period of postponement to the staff's automatic enrolment into the company's workplace pension scheme, and so selects an auto-enrolment date for these temporary staff of 1 October.