

# Pensions and retirement planning

## R04 2018–19 edition

### Web update 2: 7 January 2019

Please note the following update to your copy of the R04 2018–19 study text:

#### Chapter 5, section B4, table 5.1, page 5/13

Amend row headed 'governance' to read as shown in **bold**:

	SSAS	SIPP
Governance	<b>Governed by a trust deed and rules</b>	Usually set up as an <b>individual contract between the member and the pension provider</b>