

**August 2020**

**J05: Pension income options study text, 2020–21 edition**

**This edition of the study text is based on the J05 examination syllabus and forms the study material for exams to be sat in October 2020 and April 2021.**

Updates and amendments have been made throughout the text; where relevant, web updates issued for the 2019–20 edition have been included.

A summary of where the principal changes have been made is given below:

**New study text introduction added.**

**Chapter 1:** section A has been deleted and the remaining sections B to M have been relabelled A to L; further major changes to A1, A3, A7, D3 and I1.

**Chapter 2:** section A has been deleted and the remaining sections B to F have been relabelled A to E; further major changes to A and D1.

**Chapter 3:** section A has been deleted and the remaining sections B to G have been relabelled A to F; further major changes to A, A3, C and C5A.

**Chapter 4:** sections A and H have been deleted and the remaining sections B to G and I to M have been relabelled A to K.

**Chapter 6:** sections A3 and B1 have been deleted; further major changes to A1A, A2, B and E1.

**Chapter 7:** major changes to sections B3, C, D2, F1 and G.

**Chapter 8:** section F, with its subsections, has been added and old section G, with its subsections, has been deleted.

**Questions/answers, websites, key terms/points, legislation and index:** amended where relevant.

We hope this information is helpful to you.

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