

Pensions and retirement planning

R04 2017-18 edition

Web update 2: 14 September 2017

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

Chapter 7, section A5B, question 7.4, page 7/10

Please amend the first sentence of question 7.4 to read as follows (change shown in **bold**):

Ishmael reached his SPA on 7 March **2016** and started to receive his State Pension.