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questions, with a
nominal pass mark of
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The R04 pensions
and retirement exam
is based in 50 multiple
choice questions. The
exam is 1 hour long
and you will need to
score 65% or more to

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pass the exam. The R04 exam uses two types of multiple choice questions; standard format and multiple response format. With standard format questions, you will be given four options and only one will ...

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The CII's R04 exam,

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Pensions and retirement planning, has a current pass rate of 58% which makes it the second hardest R0 multiple-choice exam. The exam has 50 questions, and you have an hour to complete it. 39 of these questions are single-response questions that only

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need one answer. 11
of the 50 are those
pesky multiple-
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that require more than
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(R04)

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Pensions and retirement planning R04 (10 CII credits [Diploma level credits) The objective of this unit is to develop knowledge and understanding of and ability to analyse pension and retirement planning issues.

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level 4 and is a compulsory step

towards achieving the Diploma in Regulated Financial Planning.

Upon successful completion of the unit, candidates are expected to demonstrate sound knowledge of a wide range of pension and retirement planning issues, and to be able

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to analyse those
issues within the
context of ...

Pensions and
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Pensions and
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(R04) is a core unit for
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Planning which meets
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qualification

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requirements for retail investment advisers.

This unit is relevant for paraplanners, technical consultants and those in financial planning support roles.

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□ main tax and legal frameworks that govern retirement benefits under registered pension schemes; □ features of defined contribution and defined benefit pensions; □ State retirement benefits available, including the risks and suitability of contracting out of the

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About the R04 Exam.

The R04 (Pensions
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part of the Diploma in
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successful completion
will give you 10
credits at diploma
level.

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Gap Analysis and ...
A commute the whole
of her pension
benefits to a tax free
lump sum provided
that it does not
exceed the lifetime

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allowance. B commence taking a tax free ill-health pension immediately, enhanced to her normal retirement age due to her condition. C take any pension commencement lump sum entitlement due under the normal scheme rules immediately.

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...

Not wishing to spend retirement watching daytime TV he decided to become a freelance trainer specialising in helping people to pass the CII's Financial Services exams. John is a Chartered

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