

**July 2026**

**R04: *Pensions and retirement planning* study text, 2026–27 edition**

**This edition of the study text is based on the 2026–27 examination syllabus and forms the study material for exams to be sat from 1 September 2026 until 31 August 2027.**

Updates and amendments have been made throughout the text; where relevant, web updates issued for the 2025–26 edition have been included.

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

**Chapter 1:** sections A1, A2, B, C, D and E2.

**Chapter 2:** sections A1A, A1C, B2B, B3, B3A, B4, B5A, B5B, B6, C1, C9, C10, C11 and C13.

**Chapter 3:** sections A1A, A1D, B1A, B1C, C1A, C7, C7A, C8, C8A, C10, E and F1.

**Chapter 4:** new section 4A1E added, A2, B1, B1B, B3, C1, C3, C7A, E1, E2 and E2B.

**Chapter 5:** sections A–H (throughout).

**Chapter 6:** sections A4, B1A, B1B, B2, B2A, B2B, B3A, B4B, C1, C2A, C2B, C4, D1C, D3 and E1.

**Chapter 7:** sections A, B4, C1E and C2E.

**Chapter 8:** sections B1B, B2B, B3, B4, C1C, and C8; new section C5 added and subsequent sections re-referenced.

**Chapter 9:** sections A1, A1A, A1B, A1C, A2A, A2B, B1, B1A, B6, B7, C1, C2 and C3.

**Chapter 10:** sections B2, B6C, C2, D2, F1 and F3.

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

We hope this information is helpful to you.

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