

Paraplanning

J09: 2025–26 edition

Web update 1: 29 January 2026

Please note the following update to your copy of the 2025–26 edition of the **J09** study text:

On 1 December 2025, the Financial Services Compensation Scheme (FSCS) deposit protection limit increased from £85,000 to £120,000. The limit applicable to certain temporary high balance claims also increased on 1 December 2025 from £1 million to £1.4m.

Therefore, the following content should be updated as noted in **bold**.

Chapter 5, section E3B, example 5.18, page 5/25:

- They should consider holding no more than £85,000* (**£120,000 from 1 December 2025**) each in any one banking group in order to have the full protection of the Financial Services Compensation Scheme (FSCS). However, this may have the effect of reducing the yield as higher interest.

[...]

~~*Following a review of the deposit protection limit carried out in accordance with the Deposit Guarantee Scheme Regulations, the Prudential Regulation Authority proposes to increase the deposit protection limit from £85,000 to £110,000, with effect from 1 December 2025 (for firm failures occurring on or after this date). Any change to the deposit protection limit is subject to the approval of HM Treasury before final rules are made. You should therefore monitor developments in this area.~~

Notes

- This change will be examined from 27 February 2026.
- This update will be incorporated into the digital copies (printable PDF and ebook) of the study text, available on RevisionMate.