

Pensions and retirement planning

R04: 2026–27 edition

Web update 1: 21 September 2026

Please note the following update (amendment in **bold**) to your copy of the **R04** study text.

Chapter 2, section B5B, example 2.20, page 2/25

Please amend the sentence in the second paragraph to read as follows:

In the **2026/27** PIP Freddie contributes £3,000 to the defined contribution arrangement.