

Pensions and retirement planning

R04 2023–24 edition

Web update 3: 30 April 2024

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

Chapter 3, section C3A, page 3/30

Please amend the paragraph immediately before the bullet list to read as shown in **bold**.

For fixed protection 2012 to apply in 2023/24, there must have been no relevant benefit accrual between 6 April **2012** and 5 April 2023. What this actually means depends on the type of scheme.