



13. The Value of the member's PRA will be payable to the member's legal personal representatives on death before retirement
14. The transfer option and open market option will additionally be available to the member (*which will be required if advantage is to be taken of Flexi-Access Drawdown (FADD) or multiple UFPLS payments*)
15. Pension Wise (*now part of the 'Money and Pensions Service'*) must be mentioned should the member wish to take advantage of the additional flexibilities afforded by the 'Pension Freedoms'
16. The 'Money Purchase Annual Allowance' (MPAA) will be reduced if UFPLS payments (single or multiple) are paid or if FADD is triggered

**NOTE –**

*For the purposes of the CPC examinations, candidates will be presented with a draft Letter. They will then be expected to:*

- a) *Transcribe data required to be populated in the draft Letter accurately from their Case Study answers to the answer box*
- b) *Identify and detail basic expected information not communicated in the draft Letter to the answer box*
- c) *Identify and correct information wrongly communicated in the draft Letter to the answer box*