Pension Funding Options - J04

Please note that our J04 material is now unavailable.

"Sometimes there is nothing worse than trying to study and the words just don't make sense - that's why I've found the study CD's so useful from Patterson Audio - especially when in the car or when I need to be learning in another way" ***Peter Brookes, Training Manager, The co-operative Independent Financial Advisers***

"Thank you for your help and assistance which enabled me to pass my J04 examination in September 2009. Having failed on two previous occasions I was determined to make it third time lucky. With the assistance of the audio CD I was able to study in a time to suit me (i.e. driving to and from work). The course was set out in easy to listen to /bite size chunks which made covering what is a horrible syllabus much easier. I really feel that the CD course was the difference in me passing." Phil O'Connor, Director, Whitewell Financial Planning Limited

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The J04 Audio Programme.

The key areas of each module is shown below.

Module 1 (15 minutes)
J04 a Structure of the Diploma exam | exam preparation | 6 golden rules in the exam
Module 2 (8 minutes)
AF3 a Structure of the Advanced Diploma exam | J04 and J05 | tips on how to approach Advanced Diplo
Module 3 (44 minutes)
HMRC Registration Part 1 procedures | eligibility for tax relief | pension input period/amount | annual allowance |

Module 4 (26 minutes)
HMRC Registration Part 2 | pension death benefits | investment restrictions | tax sanctions | reporting requirements
Module 5 (22 minutes)
HMRC Registration Part 3 | enhanced protection | protecting higher tax free cash entitlement | fixed protec
Module 6 (18 minutes)

Defined contribution pension schemes

Contribution structures | benefits: death, ill health and early retirement | investment strategies | statutory

Module 7 (22 minutes)

Defined benefit pension schemes

Defined benefit scheme structures | topping-up benefits | variations: defined cash, career average

Module 8 (28 minutes)

State pensions

National contributions | basic state pensions | BR19 | deferral options | S2P | graduated pensions | SERP

Module 9 (23 minutes)

The legal framework

Pensions Acts | regulation of pensions | pension protection fund, fraud compensation fund and finan

Module 10 (29 minutes)

Early leavers

Rights and options of early leavers | revaluation of deferred benefits | principles of transfer value c

Module 11 (26 minutes)

Key pension issues

Assessing pension costs | salary sacrifice | pension versus non pension vehicles | SIPPS |

Module 12 (21 minutes)

Crammer module

The summaries from the previous modules