

1. In relation to the anti-avoidance powers of the Pensions Regulator, define each of the following terms:
 - (a) Contribution notice
 - (b) Financial support direction
 - (c) Restoration order
 - (d) Clearance procedure.

(10 marks)

2. List the tasks for which a Pensions Manager is typically responsible in overseeing the day-to-day operation of an occupational pension scheme.

(7 marks)

3. Describe the characteristics of an insured pension scheme.

(10 marks)

4. Write brief notes on:
 - (a) The Money Advice Service
 - (b) Pension Wise.

(8 marks)

5. Outline the common factors that have been advanced for individuals failing to make sufficient savings for their retirement.

(5 marks)

6.
 - (a) List the state benefits that Universal Credit will replace when fully rolled out.
 - (b) List the benefits that are outside Universal Credit and will remain in place.

(10 marks)