



**Pensions  
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Moving pensions forward

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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)