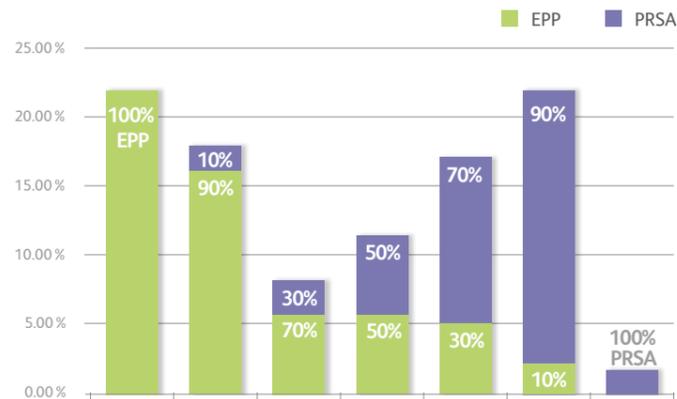


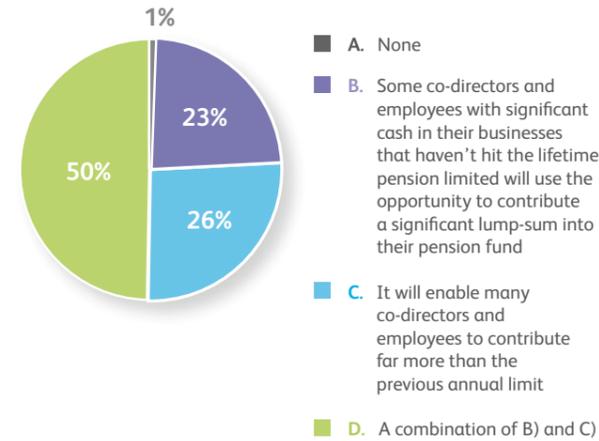
1 How would your previous pension business volumes have been split between EPP & PRSA prior to July 2022 when access to new EPPs closed?



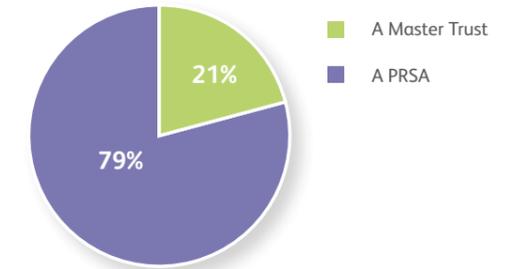
2 How do you expect your 2023 pension business volumes will be split between Master Trusts & PRSA?



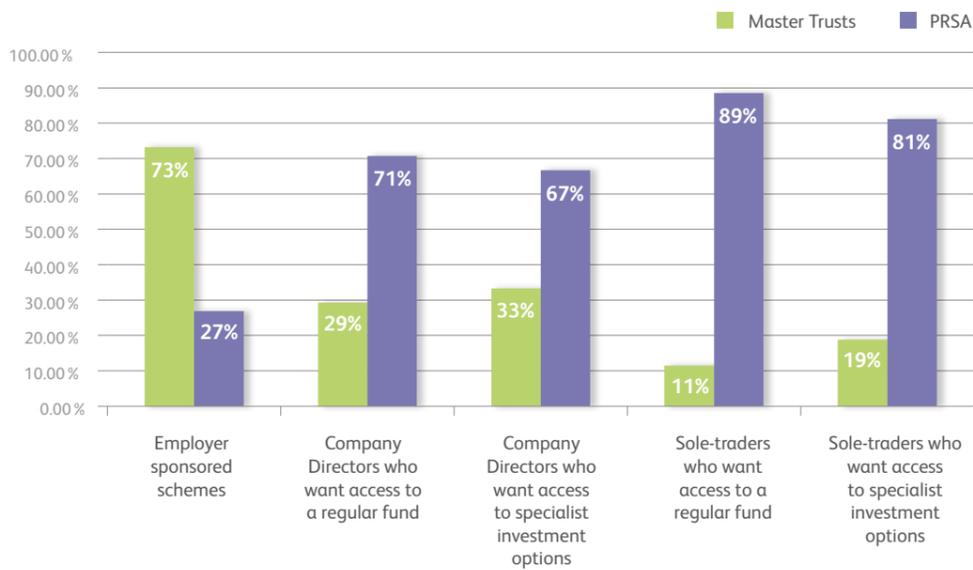
3 What impact do you believe that the lack of an annual limit will have on take up of PRSA's in 2023?



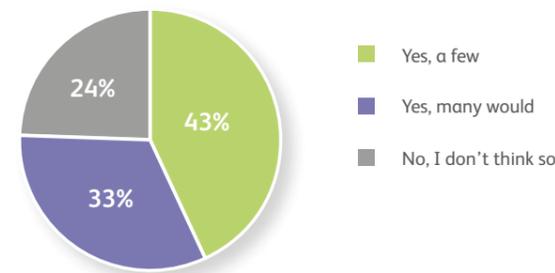
4 With PRSAs no longer subject to BIK or an annual contribution cap and EPP's no longer available, which type of new pension funding structure will most company directors favour in your opinion?



5 Who is best suited to Master Trusts and who is suited to PRSA's?



6 The government recently announced that it will offer people a higher State pension if they defer taking it until after age 66. Do you think that some people would be willing to take a lower pension if it was available before age 66?



7 What proportion of clients, who have a choice, are choosing an ARF over an annuity when they reach retirement?

