

Chapter 14

Providing product information to clients

14.1 Interpretation

14.1.1 **R** In this chapter:

- (1) *'retail client'* includes the trustee or operator of a stakeholder pension scheme or personal pension scheme and the trustee of a money-purchase occupational pension scheme; and
- (2) (except in relation to the requirements under the *PRIPs Regulation*) *'sell'* includes *'sell, personally recommend or arrange the sale of'* in relation to a *designated investment* and equivalent activities in relation to a *cash-deposit ISA, cash-only lifetime ISA* and *cash-deposit CTF*.