

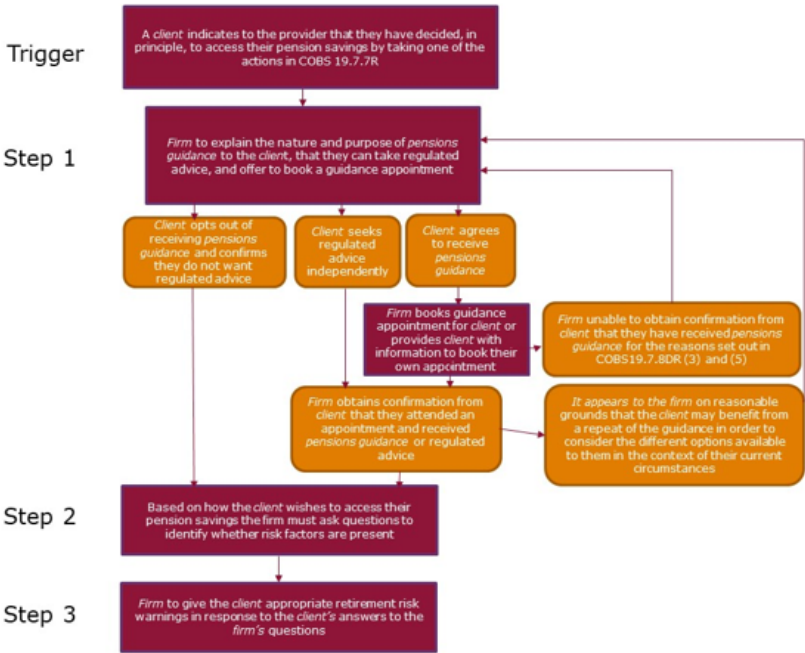
## Chapter 19

# Pensions supplementary provisions



Pensions nudge and retirement risk warnings - steps to take

This annex belongs to COBS 19.7.  
COBS 19 Annex 1G  
Retirement risk warnings-steps to take



Step 2: identify risk factors  
COBS 19.7.9R

Based on how the retail client wants to access their pension savings, at step 2 the firm must ask the client questions to identify whether any risk factors are present, except where COBS 19.7.9AR applies.