

LIST OF NON-LEGAL CLARIFICATIONS IN THE HANDBOOK

This document lists the clarifications that we are proposing to make to the Handbook with effect from 30 March 2021. These changes are regarded as having no legal effect. None of these changes represents a change in policy.

In this list, underlining indicates new text and striking through indicates deleted text.

Handbook reference	Text of change made	Reason for change	Published date of change
COBS 9.2 COBS 9.2.1R	<p>Assessing suitability</p> <p><u>[Note: The FCA has also issued non-Handbook guidance for firms who advise on pension transfers. See https://www.fca.org.uk/publication/finalised-guidance/fg21-3.pdf]</u></p> <p>Assessing suitability: the obligations</p>	Administrative update	30 March 2021
COBS 19.1 COBS 19.1.-1AR	<p>Pension transfers, conversions, and opt-outs</p> <p><u>[Note: The FCA has also issued non-Handbook guidance for firms who advise on pension transfers. See https://www.fca.org.uk/publication/finalised-guidance/fg21-3.pdf]</u></p> <p>Application</p>	Administrative update	30 March 2021

COBS 19.1A COBS 19.1A.1R	<p>Abridged advice on pension transfers and pension conversions</p> <p>[Note: The FCA has also issued non-Handbook guidance for firms who advise on pension transfers. See https://www.fca.org.uk/publication/finalised-guidance/fg21-3.pdf]</p> <p>Application</p>	Administrative update	30 March 2021
COBS 19.1B COBS 19.1B.1R	<p>Ban on contingent charging for pension transfers and conversions</p> <p>[Note: The FCA has also issued non-Handbook guidance for firms who advise on pension transfers. See https://www.fca.org.uk/publication/finalised-guidance/fg21-3.pdf]</p> <p>Application</p>	Administrative update	30 March 2021
COBS 19 Annex 4A R	<p>COBS 19 Annex 4A Appropriate pension transfer analysis</p> <p>This annex belongs to <i>COBS 19.1.2BR</i></p> <p>[Note: The FCA has also issued non-Handbook guidance for firms who advise on pension transfers. See https://www.fca.org.uk/publication/finalised-guidance/fg21-3.pdf]</p> <p><i>appropriate pension transfer analysis</i></p>	Administrative update	30 March 2021

COBS 19 Annex 4B R	<p>COBS 19 Annex 4B Transfer value comparator</p> <p>This annex belongs to <i>COBS 19.1.3BR</i></p> <p><u>[Note: The FCA has also issued non-Handbook guidance for firms who advise on pension transfers. See https://www.fca.org.uk/publication/finalised-guidance/fg21-3.pdf]</u></p> <p><i>Transfer value comparator</i></p>	Administrative update	30 March 2021
COBS 19 Annex 4C R	<p>COBS 19 Annex 4C Assumptions</p> <p>This annex belongs to <i>COBS 19.1.2BR</i> and <i>COBS 19.1.3AR</i></p> <p><u>[Note: The FCA has also issued non-Handbook guidance for firms who advise on pension transfers. See https://www.fca.org.uk/publication/finalised-guidance/fg21-3.pdf]</u></p> <p>Assumptions</p>	Administrative update	30 March 2021
COBS 19 Annex 5	<p>COBS 19 Annex 5 Format for provision of transfer value comparator</p> <p>This annex belongs to <i>COBS 19.1.3AR</i></p> <p><u>[Note: The FCA has also issued non-Handbook guidance for firms who advise on pension transfers. See https://www.fca.org.uk/publication/finalised-guidance/fg21-3.pdf]</u></p> <p>1</p>	Administrative update	30 March 2021

List last updated: **March 2021**