#### SUPERVISION MANUAL (REPORTING No 8) INSTRUMENT 2018

#### **Powers exercised**

- A. The Financial Conduct Authority makes this instrument in the exercise of the following powers and related provisions in the Financial Services and Markets Act 2000 ("the Act"):
  - (1) section 137A (The FCA's general rules);
  - (2) section 137T (General supplementary powers); and
  - (3) section 139A (Power of the FCA to give guidance).
- B. The rule-making provisions listed above are specified for the purposes of section 138G(2) (Rule-making instruments) of the Act.

#### Commencement

- C. (1) Part 1 of this instrument comes into force on 25 May 2018.
  - (2) Part 2 of this instrument comes into force on 30 September 2018, immediately after the changes made by the Retirement Income Data (Regulatory Return) Instrument 2017 (FCA 2017/48) which also come into force on that date.

#### Amendments to the Handbook

D. The Supervision manual (SUP) is amended in accordance with the Annex to this instrument.

# Citation

E. This instrument may be cited as Supervision Manual (Reporting No 8) Instrument 2018.

By order of the Board 24 May 2018

#### Annex

## Amendments to the Supervision manual (SUP)

In this Annex, underlining indicates new text and striking through indicates deleted text unless indicated otherwise.

## Part 1: Comes into force on 25 May 2018

**Appointed representatives** 

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# 12.7 Notification requirements

. . .

# 12.7.1A R (1) A $\frac{firm}{firm}$ other than:

- (a) a credit union; or
- (b) a *firm* which intends to appoint, or has appointed, an *appointed* representative to carry on only *credit-related* regulated activity;

must submit the form in *SUP* 12 Annex 3 <u>via</u> online <u>submission</u> at <u>the *FCA's* website at http://www.fca.org.uk using the *FCA's ONA*system or any of the methods set out in *SUP* 15.7.4R to *SUP* 15.7.5AR (Method of notification).</u>

. . .

Notification of changes in information given to the FCA

#### 12.7.7 R ...

(2) Where there is a change in any of the information provided to the *FCA* under *SUP* 12.7.1R or *SUP* 12.7.7R(1A), a *firm* must complete and submit to the *FCA* the form in *SUP* 12 Annex 4R (Appointed representative notification form or tied agent – change details) within ten *business days* of that change being made or, if later, as soon as the *firm* becomes aware of the change. The Appointed representative notification or tied agent – change details form must state that the information has changed.

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# 15 Notifications to the FCA

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#### 15.7 Form and method of notification

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Method of notification

- 15.7.4 R Unless stated in the *notification rule*, or on the relevant form (if specified), a written notification required from a *firm* under any *notification rule* must be:
  - (1) ...
  - (2) delivered to the *FCA* by one of the methods in *SUP* 15.7.5AR or *SUP* 15.7.5BR as applicable:

. .

SUP 16.9 (Appointed representatives annual report) is deleted in its entirety. The deleted text is not shown. The following new text should be inserted at SUP 16.9:

#### 16 Reporting requirements

. . .

#### 16.9 Appointed representatives annual report

[deleted]

Readers should refer to the requirements set out in *SUP* 12.7 (Notification requirements).

#### Part 2: Comes into force on 30 September 2018

Amend the following as shown.

# 16 Reporting requirements

# 16.1 Application

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16.1.3 R Application of different sections of SUP 16 (excluding SUP 16.13, SUP 16.15, SUP 16.16, SUP 16.17 and SUP 16.22)

(1) Section (s)	(2) Categories of firm to which section applies	(3) Applicable rules and guidance
SUP 16.24	An insurer which has effected or carried	Entire Section

out a pension annuity or a drawdown pension within the relevant reporting period set out in SUP 16.24.3(2)R A firm with permission to effect or carry out contracts of insurance in relation to life and annuity contracts of insurance to the extent that the firm and its business falls within the scope of SUP 16.24.1R.

...

# 16.24 Retirement income data reporting

Application

- 16.24.1 R This section applies to:
  - (1) (a) ...
    - (b) an insurer which has effected or carried out a pension annuity or a drawdown pension within the relevant reporting period as set out in SUP 16.24.3(2)R a firm with permission to effect or carry out contracts of insurance in relation to life and annuity contracts of insurance.

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#### 16 Forms REP015 and REP016

Annex 43AR

#### REP015 - Retirement income flow data

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New plan holders via single firm third party arrangement New plan holders via multi firm third party arrangements (e.g. panel arrangements) New plan holders (i.e. transfers in not from third party arrangements) Number of plans that entered drawdown by use of advice and erystallised-pot size:  Number that were advised Number that were advised but took up pensions guidance (e.g. Pension Wise) Number of plans that entered drawdown by packaged product options and erystallised pot size:  Capital guarantee for part or all of assets (e.g. fixed term annuities) Income guarantee for part or all of assets (e.g. variable annuities, retirement accounts)  Both capital and income guarantee for part or all of assets (e.g. variable annuities, retirement accounts)  What was the total number of plans that entered drawdown where only a PCLS								
Number of plans that entered drawdown by use of advice and erystallised pot size:  Number of plans that were advised Number that were not advised but took up pensions guidance (e.g. Pension Wise) Number of plans that entered drawdown by packaged product options and erystallised pot size:  Capital guarantee for part or all of assets (e.g. variable annuities, retirement accounts)  What was the total number of plans that entered drawdown where only a PCLS  What was the total number of plans that entered drawdown where only a PCLS								
Number of plans that entered drawdown by use of advice and erystallised-pot size:  Number of plans that were advised Number that were advised Number that were not advised but took up pensions guidance (e.g. Pension Wise) Number of plans that entered drawdown by packaged product options and erystallised pot size:  Capital guarantee for part or all of assets (e.g. fixed term annuities) Income guarantee for part or all of assets (e.g. variable annuities, retirement accounts)  What was the total number of plans that entered drawdown where only a PCLS		New plan holders via multi firm third party arrangements (e.g. panel						
Size:  Number that were advised Number that were not advised but took up pensions guidance (e.g. Pension Wise) Number of plans that entered drawdown by packaged product options and erystallised pot size:  Capital guarantee for part or all of assets (e.g. fixed term annuities) Income guarantee for part or all of assets (e.g. variable annuities, retirement accounts)  Both capital and income guarantee for part or all of assets (e.g. variable annuities, retirement accounts)  What was the total number of plans that entered drawdown where only a PCLS	23	New plan holders (i.e. transfers in not from third party						
Number of plans that entered drawdown by packaged product options and erystallised pot size:  Capital guarantee for part or all of assets (e.g. fixed term annuities) Income guarantee for part or all of assets (e.g. variable annuities, retirement accounts)  What was the total number of plans that entered drawdown where only a PCLS		· · · · · · · · · · · · · · · · · · ·						
(e.g. Pension Wise)  Number of plans that entered drawdown by packaged product options and erystallised pot size:  26 Capital guarantee for part or all of assets (e.g. fixed term annuities) 27 Income guarantee for part or all of assets (e.g. variable annuities, retirement accounts)  28 Both capital and income guarantee for part or all of assets (e.g. variable annuities, retirement accounts)  What was the total number of plans that entered drawdown where only a PCLS								
erystallised pot size:  26 Capital quarantee for part or all of assets (e.g., fixed term annuities) 27 Income guarantee for part or all of assets (e.g. variable annuities, retirement accounts)  28 Both capital and income guarantee for part or all of assets (e.g. variable annuities, retirement accounts)  29 What was the total number of plans that entered drawdown where only a PCLS	25	(e.g. Pension Wise)						
27 Income guarantee for part or all of assets (e.g. variable annuities, retirement accounts)  28 Both capital and income guarantee for part or all of assets (e.g. variable annuities, retirement accounts)  29 What was the total number of plans that entered drawdown where only a PCLS	_	<del>crystallised</del> pot size:						Γ
28 Both capital and income guarantee for part or all of assets (e.g. variable annuities, retirement accounts)  29 What was the total number of plans that entered drawdown where only a PCLS		Income guarantee for part or all of assets (e.g. variable annuities,						
variable annuities, retirement accounts)  29 What was the total number of plans that entered drawdown where only a PCLS	28	Both capital and income guarantee for part or all of assets (e.g.						
		variable annuities, retirement accounts)						
	29							

		Less than £10,000	£10,000 - £29,999	£30,000 - £49,999	£50,000 - £99,999	£100,000 - £249,999	£250,000 and above
30	What was the total number of pension annuities purchased during the reporting	210,000	123,333	243,333	199,999	1243,333	
	period by pot size?						
	Number of pension annuities by plan holder age band and pot size:			ı			
31 32	Under 55 55 - 64						
33	65 - 74						
34	75 - 84						
35	85+						
	Number of pension annuities purchased by distribution channel and pot size:						
36	Existing plan holders						
37	New plan holders via single firm third party arrangement						
38	New plan holders via multi firm third party arrangements (e.g. panel						
39	arrangements)  New plan holders (i.e. transfers in not from third party						
	arrangements)						
	•						
40	Number of pension annuities by use of advice and pot size:			ı			
40 41	Number that were advised  Number that were not advised but took up <i>pensions guidance</i>						
	(e.g. Pension Wise)						
	, ,			•			
42	Number of pension annuities by product types/options and pot size:  Enhanced annuities						
43	Annuities with guarantee periods of 10 years or less						
44	Annuities with more than 10 year guarantee periods						
45 46	Unit linked investment annuities						
46 47	With profits linked investment annuities Value protection annuities						
48	Deferred annuities						
49	Single life annuities (Male, Female & Unis)						
50 51	Joint life annuities Level only annuities						
52	Escalating annuities						
53	Flexible annuities (e.g. post April 15 changing shape, cash out etc.)						
	·			I			
	Plan holders who accessed their plan for the first time by taking a partial UFP		_	•		_	_
	·	A	В	С	D	E	F
		Less than	£10 000 -	£30 000 -	£50 000 -	£100 000 -	£250 000 and above
		Less than £10,000	£10,000 - £29,999	£30,000 - £49,999	£50,000 - £99,999	£100,000 - £249,999	£250,000 and above
54	What was the total number of plans where plan holders accessed their plan for the						£250,000 and above
54	first time by taking partial UFPLS payments during the reporting period by						£250,000 and above
54							£250,000 and above
54 55	first time by taking partial UFPLS payments during the reporting period by uncrystallised-pot size?						£250,000 and above
55 56	first time by taking partial UFPLS payments during the reporting period by uncrystallised pot size?  Number of plans by plan holder age band and uncrystallised pot size:  55 - 64 65 - 74						£250,000 and above
55 56 57	first time by taking partial UFPLS payments during the reporting period by uncrystallised pot size?  Number of plans by plan holder age band and uncrystallised pot size:  55 - 64 65 - 74 75 - 84						£250,000 and above
55 56	first time by taking partial UFPLS payments during the reporting period by uncrystallised pot size?  Number of plans by plan holder age band and uncrystallised pot size:  55 - 64 65 - 74 75 - 84 85+						£250,000 and above
55 56 57	first time by taking partial UFPLS payments during the reporting period by uncrystallised pot size?  Number of plans by plan holder age band and uncrystallised pot size:  55 - 64 65 - 74 75 - 84 85+  Number of plans where plan holders accessed their plan for the first time by						£250,000 and above
55 56 57 58	first time by taking partial UFPLS payments during the reporting period by uncrystallised pot size?  Number of plans by plan holder age band and uncrystallised pot size:  55 - 64 65 - 74 75 - 84 85+  Number of plans where plan holders accessed their plan for the first time by taking partial UFPLS payments by use of advice and uncrystallised pot size:						£250,000 and above
55 56 57	first time by taking partial UFPLS payments during the reporting period by uncrystallised pot size?  Number of plans by plan holder age band and uncrystallised pot size:  55 - 64 65 - 74 75 - 84 85+  Number of plans where plan holders accessed their plan for the first time by taking partial UFPLS payments by use of advice and uncrystallised pot size:  Number that were advised						£250,000 and above
55 56 57 58	first time by taking partial UFPLS payments during the reporting period by uncrystallised pot size?  Number of plans by plan holder age band and uncrystallised pot size:  55 - 64 65 - 74 75 - 84 85+  Number of plans where plan holders accessed their plan for the first time by taking partial UFPLS payments by use of advice and uncrystallised pot size:						£250,000 and above
55 56 57 58	first time by taking partial UFPLS payments during the reporting period by uncrystallised pot size?  Number of plans by plan holder age band and uncrystallised-pot size:  55 - 64 65 - 74 75 - 84 85+  Number of plans where plan holders accessed their plan for the first time by taking partial UFPLS payments by use of advice and uncrystallised pot size:  Number that were advised  Number that were not advised but took up pensions guidance (e.g. Pension Wise)	£10,000					£250,000 and above
55 56 57 58	first time by taking partial UFPLS payments during the reporting period by uncrystallised pot size?  Number of plans by plan holder age band and uncrystallised pot size:  55 - 64 65 - 74 75 - 84 85+  Number of plans where plan holders accessed their plan for the first time by taking partial UFPLS payments by use of advice and uncrystallised pot size:  Number that were advised  Number that were not advised but took up pensions guidance	£10,000		£49,999			£250,000 and above
55 56 57 58	first time by taking partial UFPLS payments during the reporting period by uncrystallised pot size?  Number of plans by plan holder age band and uncrystallised-pot size:  55 - 64 65 - 74 75 - 84 85+  Number of plans where plan holders accessed their plan for the first time by taking partial UFPLS payments by use of advice and uncrystallised pot size:  Number that were advised  Number that were not advised but took up pensions guidance (e.g. Pension Wise)	£10,000	\$29,999 B \$10,000 -	£49,999 C £30,000 -	£99,999 D £50,000 -	E £100,000 -	
55 56 57 58 59 60	first time by taking partial UFPLS payments during the reporting period by uncrystallised pot size?  Number of plans by plan holder age band and uncrystallised-pot size:  55 - 64 65 - 74 75 - 84 85+  Number of plans where plan holders accessed their plan for the first time by taking partial UFPLS payments by use of advice and uncrystallised pot size:  Number that were advised  Number that were not advised but took up pensions guidance (e.g. Pension Wise)	£10,000	£29,999	£49,999	£99,999	£249,999	F
55 56 57 58	first time by taking partial UFPLS payments during the reporting period by uncrystallised pot size?  Number of plans by plan holder age band and uncrystallised pot size:  55 - 64 65 - 74 75 - 84 85+  Number of plans where plan holders accessed their plan for the first time by taking partial UFPLS payments by use of advice and uncrystallised pot size:  Number that were advised  Number that were not advised but took up pensions guidance (e.g. Pension Wise)  Full encashments made by plan holders who accessed their plans for the first	£10,000	\$29,999 B \$10,000 -	£49,999 C £30,000 -	£99,999 D £50,000 -	E £100,000 -	F
55 56 57 58 59 60	first time by taking partial UFPLS payments during the reporting period by uncrystallised-pot size?  Number of plans by plan holder age band and uncrystallised-pot size:  55 - 64 65 - 74 75 - 84 85+  Number of plans where plan holders accessed their plan for the first time by taking partial UFPLS payments by use of advice and uncrystallised-pot size:  Number that were advised  Number that were not advised but took up pensions guidance (e.g. Pension Wise)  Full encashments made by plan holders who accessed their plans for the first  What was the total number of full encashments by plan holders who accessed their plan for first time (wa small pot lump sums, UFPLS or Drawdown) by pot size?	£10,000	\$29,999 B \$10,000 -	£49,999 C £30,000 -	£99,999 D £50,000 -	E £100,000 -	F
55 56 57 58 59 60	first time by taking partial UFPLS payments during the reporting period by uncrystallised pot size?  Number of plans by plan holder age band and uncrystallised pot size:  55 - 64 65 - 74 75 - 84 85+  Number of plans where plan holders accessed their plan for the first time by taking partial UFPLS payments by use of advice and uncrystallised pot size:  Number that were advised  Number that were not advised but took up pensions guidance (e.g. Pension Wise)  Full encashments made by plan holders who accessed their plans for the first  What was the total number of full encashments by plan holders who accessed their plans for the first plan for first time (via small pot lump sums, UFPLS or Drawdown) by pot size?  Number of full encashments by plan holder age band and pot size:	£10,000	\$29,999 B \$10,000 -	£49,999 C £30,000 -	£99,999 D £50,000 -	E £100,000 -	F
55 56 57 58 59 60	first time by taking partial UFPLS payments during the reporting period by uncrystallised pot size?  Number of plans by plan holder age band and uncrystallised pot size:  55 - 64 65 - 74 75 - 84 85+  Number of plans where plan holders accessed their plan for the first time by taking partial UFPLS payments by use of advice and uncrystallised pot size:  Number that were not advised Number that were not advised but took up pensions guidance (e.g. Pension Wise)  Full encashments made by plan holders who accessed their plans for the first  What was the total number of full encashments by plan holders who accessed their plan for first time (via small pot lump sums, UFPLS or Drawdown) by pot size?  Number of full encashments by plan holder age band and pot size:  Under 55	£10,000	\$29,999 B \$10,000 -	£49,999 C £30,000 -	£99,999 D £50,000 -	E £100,000 -	F
55 56 57 58 59 60	first time by taking partial UFPLS payments during the reporting period by uncrystallised pot size?  Number of plans by plan holder age band and uncrystallised pot size:  55 - 64 65 - 74 75 - 84 85+  Number of plans where plan holders accessed their plan for the first time by taking partial UFPLS payments by use of advice and uncrystallised pot size:  Number that were advised  Number that were not advised but took up pensions guidance (e.g. Pension Wise)  Full encashments made by plan holders who accessed their plans for the first  What was the total number of full encashments by plan holders who accessed their plans for the first plan for first time (via small pot lump sums, UFPLS or Drawdown) by pot size?  Number of full encashments by plan holder age band and pot size:	£10,000	\$29,999 B \$10,000 -	£49,999 C £30,000 -	£99,999 D £50,000 -	E £100,000 -	F
55 56 57 58 59 60 61 62 63 64 65	first time by taking partial UFPLS payments during the reporting period by uncrystallised pot size?  Number of plans by plan holder age band and uncrystallised-pot size:  55 - 64 65 - 74 75 - 84 85+  Number of plans where plan holders accessed their plan for the first time by taking partial UFPLS payments by use of advice and uncrystallised pot size:  Number that were advised Number that were not advised but took up pensions guidance (e.g. Pension Wise)  Full encashments made by plan holders who accessed their plans for the first plans for the first time (via small pot lump sums, UFPLS or Drawdown) by pot size?  Number of full encashments by plan holder age band and pot size:  Under 55 55 - 64 65 - 74 75 - 84	£10,000	\$29,999 B \$10,000 -	£49,999 C £30,000 -	£99,999 D £50,000 -	E £100,000 -	F
55 56 57 58 59 60	first time by taking partial UFPLS payments during the reporting period by uncrystallised-pot size?  Number of plans by plan holder age band and uncrystallised-pot size:  55 - 64 65 - 74 75 - 84 85+  Number of plans where plan holders accessed their plan for the first time by taking partial UFPLS payments by use of advice and uncrystallised-pot size:  Number that were advised  Number that were not advised but took up pensions guidance (e.g. Pension Wise)  Full encashments made by plan holders who accessed their plans for the first  What was the total number of full encashments by plan holders who accessed their plan for first time (via small pot lump sums, UFPLS or Drawdown) by pot size?  Number of full encashments by plan holder age band and pot size:  Under 55 55 - 64 65 - 74	£10,000	\$29,999 B \$10,000 -	£49,999 C £30,000 -	£99,999 D £50,000 -	E £100,000 -	F
55 56 57 58 59 60 61 62 63 64 65	first time by taking partial UFPLS payments during the reporting period by uncrystallised-pot size?  Number of plans by plan holder age band and uncrystallised-pot size:  55 - 64 65 - 74 75 - 84 85+  Number of plans where plan holders accessed their plan for the first time by taking partial UFPLS payments by use of advice and uncrystallised-pot size:  Number that were advised  Number that were not advised but took up pensions guidance (e.g. Pension Wise)  Full encashments made by plan holders who accessed their plans for the first  What was the total number of full encashments by plan holders who accessed their plan for first time (via small pot lump sums, UFPLS or Drawdown) by pot size?  Number of full encashments by plan holder age band and pot size:  Under 55 55 - 64 65 - 74 75 - 84 85+	£10,000	\$29,999 B \$10,000 -	£49,999 C £30,000 -	£99,999 D £50,000 -	E £100,000 -	F
55 56 57 58 59 60 61 62 63 64 65	first time by taking partial UFPLS payments during the reporting period by uncrystallised pot size?  Number of plans by plan holder age band and uncrystallised-pot size:  55 - 64 65 - 74 75 - 84 85+  Number of plans where plan holders accessed their plan for the first time by taking partial UFPLS payments by use of advice and uncrystallised pot size:  Number that were not advised Number that were not advised but took up pensions guidance (e.g. Pension Wise)  Full encashments made by plan holders who accessed their plans for the first  What was the total number of full encashments by plan holders who accessed their plan for first time (via small pot lump sums, UFPLS or Drawdown) by pot size?  Number of full encashments by plan holder age band and pot size:  Under 55 55 - 64 65 - 74 75 - 84 85+  Of which, number of full encashments by use of advice and pot size:  Number that were advised	£10,000	\$29,999 B \$10,000 -	£49,999 C £30,000 -	£99,999 D £50,000 -	E £100,000 -	F
55 56 57 58 59 60 61 62 63 64 65 66	first time by taking partial UFPLS payments during the reporting period by uncrystallised pot size?  Number of plans by plan holder age band and uncrystallised pot size:  55 - 64 65 - 74 75 - 84 85+  Number of plans where plan holders accessed their plan for the first time by taking partial UFPLS payments by use of advice and uncrystallised pot size:  Number that were advised  Number that were not advised but took up pensions guidance (e.g. Pension Wise)  Full encashments made by plan holders who accessed their plans for the first  What was the total number of full encashments by plan holders who accessed their plans for the first  Under 55 55 - 64 65 - 74 75 - 84 85+  Of which, number of full encashments by use of advice and pot size:  Number that were advised  Number that were advised  Number that were advised  Number that were not advised but took up pensions guidance	£10,000	\$29,999 B \$10,000 -	£49,999 C £30,000 -	£99,999 D £50,000 -	E £100,000 -	F
55 56 57 58 59 60 61 62 63 64 65 66	first time by taking partial UFPLS payments during the reporting period by uncrystallised pot size?  Number of plans by plan holder age band and uncrystallised-pot size:  55 - 64 65 - 74 75 - 84 85+  Number of plans where plan holders accessed their plan for the first time by taking partial UFPLS payments by use of advice and uncrystallised pot size:  Number that were not advised Number that were not advised but took up pensions guidance (e.g. Pension Wise)  Full encashments made by plan holders who accessed their plans for the first  What was the total number of full encashments by plan holders who accessed their plan for first time (via small pot lump sums, UFPLS or Drawdown) by pot size?  Number of full encashments by plan holder age band and pot size:  Under 55 55 - 64 65 - 74 75 - 84 85+  Of which, number of full encashments by use of advice and pot size:  Number that were advised	£10,000	\$29,999 B \$10,000 -	£49,999 C £30,000 -	£99,999 D £50,000 -	E £100,000 -	F
55 56 57 58 59 60 61 62 63 64 65 66 66 67 68	first time by taking partial UFPLS payments during the reporting period by uncrystallised pot size?  Number of plans by plan holder age band and uncrystallised-pot size:  55 - 64 65 - 74 75 - 84 85+  Number of plans where plan holders accessed their plan for the first time by taking partial UFPLS payments by use of advice and uncrystallised pot size:  Number that were advised  Number that were not advised but took up pensions guidance (e.g. Pension Wise)  Full encashments made by plan holders who accessed their plans for the first  What was the total number of full encashments by plan holders who accessed their plans for the first  Under 55 55 - 64 65 - 74 75 - 84 85+  Of which, number of full encashments by use of advice and pot size:  Number that were advised Number that were advised Number that were not advised but took up pensions guidance (e.g. Pension Wise)	£10,000	\$29,999 B \$10,000 -	£49,999 C £30,000 -	£99,999 D £50,000 -	E £100,000 -	F
55 56 57 58 59 60 61 62 63 64 65 66	first time by taking partial UFPLS payments during the reporting period by uncrystallised-pot size?  Number of plans by plan holder age band and uncrystallised-pot size:  55 - 64 65 - 74 75 - 84 85+  Number of plans where plan holders accessed their plan for the first time by taking partial UFPLS payments by use of advice and uncrystallised pot size:  Number that were advised  Number that were not advised but took up pensions guidance (e.g. Pension Wise)  Full encashments made by plan holders who accessed their plans for the first  What was the total number of full encashments by plan holders who accessed their plans for the first  Under 55 55 - 64 65 - 74 75 - 84 85+  Of which, number of full encashments by use of advice and pot size:  Number that were advised  Number that were advised  Number that were advised  Number that were not advised but took up pensions guidance (e.g. Pension Wise)	£10,000	\$29,999 B \$10,000 -	£49,999 C £30,000 -	£99,999 D £50,000 -	E £100,000 -	F
55 56 57 58 59 60 61 62 63 64 65 66 66 67 68	first time by taking partial UFPLS payments during the reporting period by uncrystallised pot size?  Number of plans by plan holder age band and uncrystallised-pot size:  55 - 64 65 - 74 75 - 84 85+  Number of plans where plan holders accessed their plan for the first time by taking partial UFPLS payments by use of advice and uncrystallised pot size:  Number that were advised  Number that were not advised but took up pensions guidance (e.g. Pension Wise)  Full encashments made by plan holders who accessed their plans for the first  What was the total number of full encashments by plan holders who accessed their plans for the first  Under 55 55 - 64 65 - 74 75 - 84 85+  Of which, number of full encashments by use of advice and pot size:  Number that were advised Number that were advised Number that were not advised but took up pensions guidance (e.g. Pension Wise)	£10,000	\$29,999 B \$10,000 -	£49,999 C £30,000 -	£99,999 D £50,000 -	E £100,000 -	F

#### REP016 - Retirement income stock and withdrawals flow data

NIL RE	TURN					
1	Do you wish to declare a nil return?	Α	]			
GROUP	REPORTING					
2	Does the data reported in this return cover information relating to more than one entity? (NB: You should always answer 'No' if your firm is not part of a group)		]			
3	If 'Yes' then list the firm reference numbers (FRNs) of all of the additional entities included in this return. Use the 'add' button to add additional FRNs		]			
NOTIFI	CATION					
	Part 1 - Retirement income stock data					
	Uncrystallised stock data	A	В			
	How many defined contribution (DC) pageing plans do you have in accumulation	Contract	Trust			
4	How many defined contribution (DC) pension plans do you have in accumulation where the plan holder is aged 55 or over and has not accessed their pension?					
5	How many DC pension plans do you have with only uncrystallised assets where					
	the plan holder is aged 55 or over and has at any time taken a lump sum payment $$					
•	via uncrystallised funds pension lump sum (UFPLS) ?					
6	How many DC pension plans do you have in accumulation where the plan holder is aged under 55 years old?					
7	How many DC pension plans do you have which are still solely in accumulation					
	(uncrystallised) and have a guaranteed income benefit such as a guaranteed					
	annuity rate (GAR), deferred annuity option, or guaranteed minimum pension					
8	(GMP)? What is your total value of uncrystallised assets under administration (AUA) in DC					
•	pension plans? (£)					
	Partially crystallised stock data					
9	How many DC pension plan holders do you have over 55 years old that have partly					
	crystallised their pension plan (e.g. phased or drip feed drawdown)?					
	Crystallised stock data					
10	How many drawdown (capped and flexi) plans do you have where 100% of the					
	funds are crystallised?					
11	How many drawdown plans do you have where a PCLS has been paid but no					
	income has ever been taken?					
12	What is the total value of crystallised assets under administration (AUA) in DC pension plans? (£)					
40	Payments from annuities, drawdown and UFPLS In total how many annuities do you currently have in payment?		7			
13 14	What was the total income paid on all your annuities in payment during the		-			
	reporting period? (£)					
15	What is the total number of plans where the plan holder made regular withdrawals					
16	by drawdown or UFPLS? What is the total number of plans where the plan holder made ad hoc partial		If lower than 750	, leave questions	17 - 31 blank	
10	withdrawals by drawdown or UFPLS?		If 0, leave questi	ons 32 and 33 bl	ank	
	Part 2 Withdrawala flow data					
	Part 2 - Withdrawals flow data					
	REGULAR WITHDRAWALS - Plan holders that have a regular UFPLS or draw	down payment	set up - by age l	pand		
	Questions 17 - 31 should only be completed by firms that reported 750 plans or mo					
		A	В	С	D	E
		Under 55	55-64	65-74	75-84	85+
17	Total value of regular withdrawals during the reporting period? (£)  Number of plan-holders where the plan holder(s) made making regular partial					L
	withdrawals, by annual rate of withdrawal and age band:					
18	Less than 2% withdrawal in the reporting period					
19	Between 2% - 3.99% withdrawal in the reporting period					
20	Between 4% - 5.99% withdrawal in the reporting period	-				1
21	Between 6% - 7.99% withdrawal in the reporting period	<del></del>				-
22	Greater than or equal to 8% withdrawal in the reporting period		ı			I
	Number of plan-holders where the plan holder(s) made making regular partial					
	withdrawals, by use of advice and age band:		1		Т	
23	Of the number of plans where the plan holder made less than 4%					
24	withdrawals in the reporting period, how many were advised sales?  Of the number of plans where the plan holder made greater than or					<u> </u>
	equal to 4% withdrawals in the reporting period, how many were					
	advised sales?					

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#### Nil returns

6A. A firm which is within the scope of SUP 16.24.1R because it has one of the relevant permissions but has no relevant data to report must (as set out in SUP 16.24.3R(3)) submit a nil return. In particular, a firm with permission to effect or carry out contracts of insurance in relation to life and annuity contracts of insurance which has not effected or carried out a pension annuity or a drawdown pension within the relevant reporting period should submit a nil return, unless the firm has relevant data to report because of activity undertaken under either of the permissions set out in SUP 16.24.1R(1)(a).

# NOTES FOR COMPLETION OF THE RETIREMENT INCOME FLOW DATA RETURN ('REP015') AND THE RETIREMENT INCOME STOCK AND WITHDRAWALS FLOW DATA RETURN ('REP016')

Section A	Notes f	or com	pletion of	f REP015

...

Part 2 – Breakdown of activity by plan holders accessing their pension plans during the reporting period

Value of assets under administration in plans accessed during the reporting period (questions 10 to 13)

Questions 10 to 13 should be completed by all firms.

Please note that the reporting requirements vary between questions:

- For questions 10 and 11, *firms* should include data relating to all plan holders who enter drawdown or purchase an annuity for the first time, regardless of whether the plan has previously been accessed in other ways.
- For questions 12 and 13, *firms should* should only include data relating to plan holders who have not accessed their plans prior to this reporting period.

If already crystallised assets are transferred into a plan previously only containing uncrystallised assets, it is at that point the plan is considered to have entered drawdown for reporting purposes. However, the crystallised transfer in should not be included in the total AUA figure for question 10 – this is to avoid double counting. The transfer in should have already been captured in the AUA figure when it first became crystallised in the pension plan from which it was transferred.

The figures should be reported in pounds sterling and single units.

. . .

Plan holders that entered drawdown during the reporting period but did not fully exhaust their plan (questions 14-29 14 to 29)

Q14: What was the total number of plans that entered drawdown during the reporting period by crystallised pot size?	
Q15 – Q19: Number of plans by plan holder age	

band and <del>crystallised</del> pot size	
Q20 – Q23: Number of plans that entered drawdown by distribution channel and erystallised pot size:	
Q24: Number of plans that entered drawdown by use of advice and erystallised pot size: number that were advised	
Q25: Number of plans that entered drawdown by use of advice and erystallised pot size: number that were not advised but took up pensions guidance (e.g. Pension Wise)	
Q26 – Q28: Number of plans that entered drawdown by packaged product options and erystallised pot size	
Q29: What was the total number of plans that entered drawdown where only a PCLS was taken by erystallised pot size?	Of the plans reported as entering drawdown in question 14, report the number of 'zero income' plans where funds were erystallised and PCLS was taken, but no taxable drawdown income has been taken.

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# Plan holders who accessed their plan for the first time by taking a partial UFPLS payment (questions 54 to 60)

. . .

Q54: What was the total number of plans
where plan holders accessed their plan for the
first time by taking partial UFPLS payments
during the reporting period by uncrystallised

The *guidance* to question 12 provides more information about which plans should be reported for this question.

Plans should be reported by age band and

pot size?	under the pot size band that reflects the <u>total</u> amount of <del>uncrystallised</del> AUA in the plan prior to the first UFPLS withdrawal.
Q55 – Q58: Number of plans by plan holder age band and uncrystallised pot size	
Q59: Number of plans where plan holders accessed their plan for the first time by taking partial UFPLS payments by use of advice and uncrystallised pot size: number that were advised	

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#### **Section B Notes for completion of REP016**

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# Part 1 – Retirement income stock data (questions 4 to 16)

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- Firms should report all personal and stakeholder pensions as contract-based schemes, including SIPPs written under trust. For example, this should include personal pension schemes, stakeholder pension schemes, SIPPs (including those written under trust), group personal pension schemes, group stakeholder pension schemes and group SIPPs.
- Only <u>defined contribution</u> (DC) occupational <u>money purchase schemes</u> should be reported as trust-based schemes. <u>For example, this should include single employer trusts, master trusts, small self-administered schemes</u> (SSAS) and <u>executive pension plans.</u>

For unitised with-profits business, firms should report the policy fund value. ...