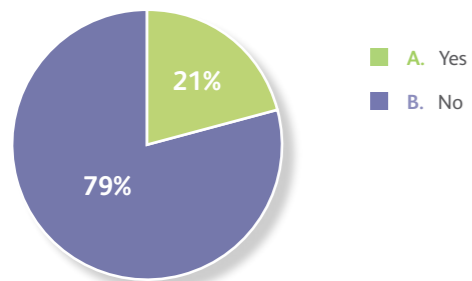
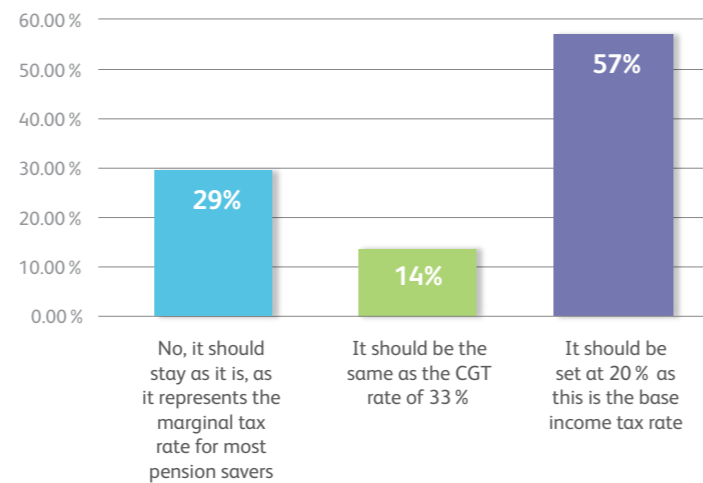


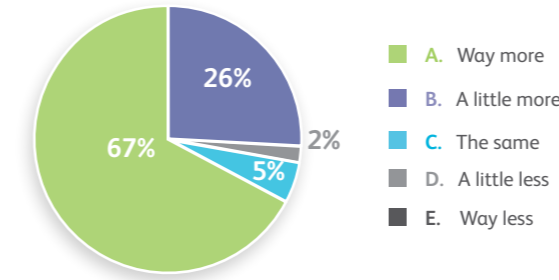
**1** Do you think that people/clients, in the main, are aware and cognisant of the SFT and how their contribution decisions at all ages, even in their 30s, could push them over the SFT and see them face a tax bill in retirement?



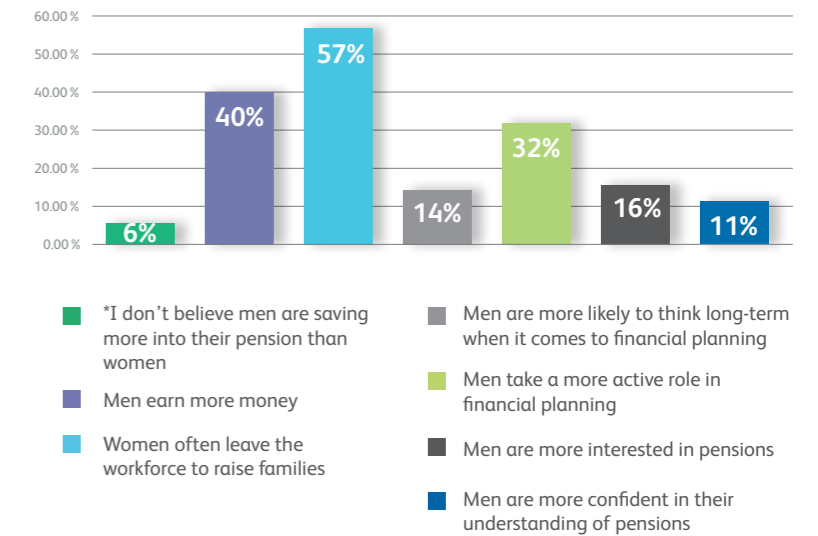
**2** The SFT chargeable excess tax is currently set at 40%. Do you think this should change?



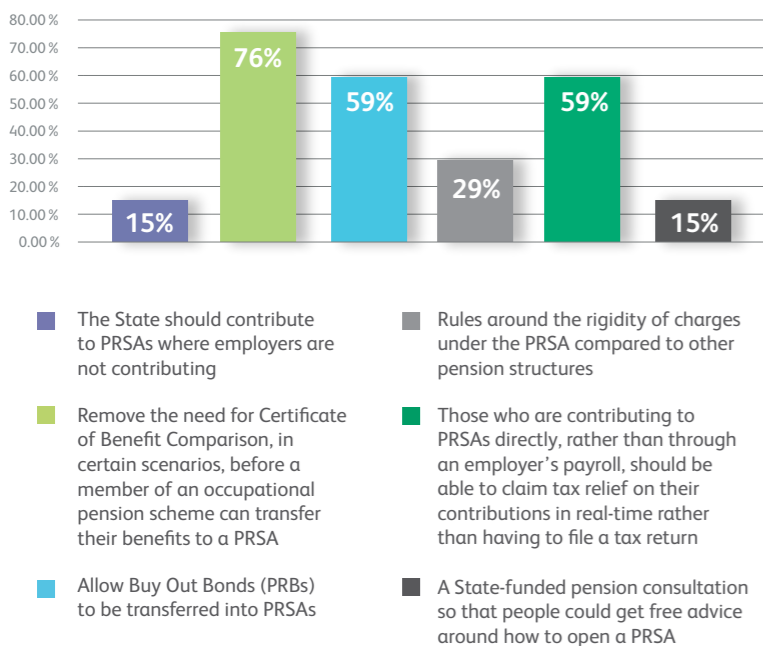
**3** In your experience as a broker, are men saving more or less into their pension than women are?



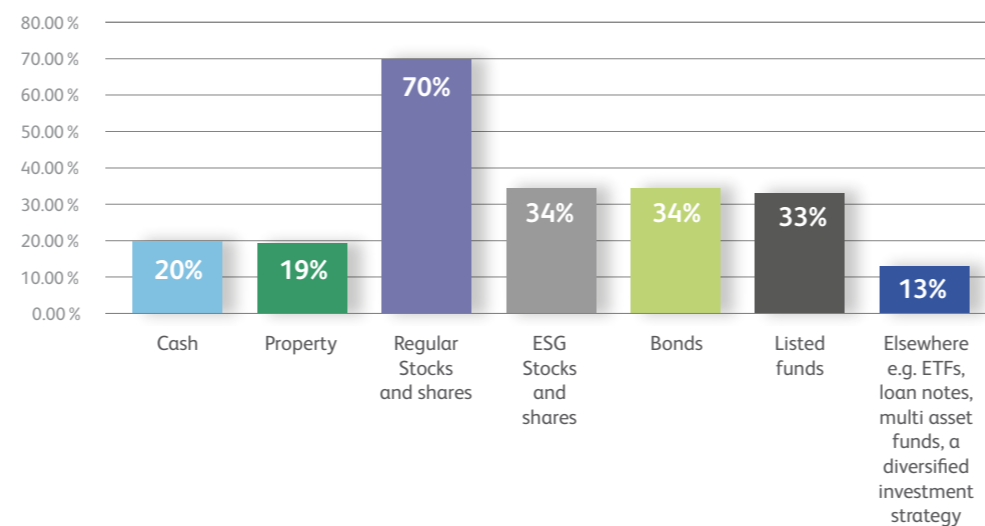
**4** If, in your experience as a broker, men are saving more into their pension than women are, why do you believe this is the case?



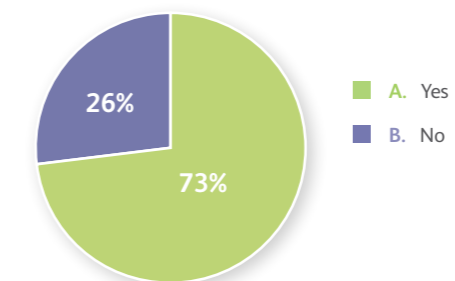
**5** What other changes do you believe should be introduced to PRSAs to encourage people to save into them?



**6** In terms of investments, in your view, where should clients be looking to put their money this year?



**7** Do you think that there would be much uptake if the Government offered an earlier reduced pension payment starting from age 60?



**8** Do you believe the Government should allow first-time home buyers to access a portion of their pension pot to assist them to get on the property ladder?

