

**MODIFICATION BY CONSENT**

To: [xx] (the "firm")

Ref: [XX]

Of: [xx]

Date: [xx]

**Handbook Version as in force at the date of this Direction**

***Power***

1. This direction is given by the *FCA* under section 138A of the *Act*.

***Duration***

2. (1) This direction takes effect on [xx]  
(2) This direction ends on 30 September 2022.

***Rule modified***

3. The *FCA* directs that the *rule* listed below applies to the firm with the modification shown:

<b>Rule</b>	<b>Modification</b>
COBS 13 Annex 2 R 1.9	"The rules in this Annex do not apply to a projection for an in force product which is consistent with the statutory money purchase illustration requirements <u>or which illustrates, on the same basis and within the same document, how benefits might be improved by increasing regular contributions.</u> "

***Interpretation***

4. Interpretative provisions (including definitions) of the *Handbook* apply to this direction in the same way they apply to the *Handbook*.

**DOCUMENT AUTHOR**

xx  
Waivers Team  
Authorisations  
Financial Conduct Authority