

Chapter 12

Post-view services

12.5 Disclosures to be provided to customers in relation to post-view services

12.5.1 **R** A *firm* must ensure that any offer for *post-view services* is accompanied by prominent information which:

- (1) explains the nature and purpose of the *post-view service*;
- (2) explains the limitations of the *post-view service*;
- (3) explains how *customers* can raise a query or complaint about the *post-view service*; and
- (4) includes the messages required under ■ PDCOB 5.5.

12.5.2 **G** In order to ensure that the nature of the *post-view service* is not misleading and is capable of being understood by *customers*, a *firm* should consider including information which:

- (1) ensures that *customers* do not perceive *post-view services* as giving them guarantees of what their pension(s) will be worth in retirement;
- (2) ensures that *customers* do not perceive *post-view services* as giving them *personal recommendations*; and
- (3) where relevant, explains the assumptions underpinning modellers, projections, calculations or similar.