

**THE FACULTY OF ACTUARIES AND INSTITUTE OF ACTUARIES
SECTION 67 PENSIONS ACT 1995**

JOINT OPINION

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- <i>an unfunded scheme;</i>	
- <i>an unapproved scheme;</i>	
- <i>a redundancy plan;</i>	
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(ii) <i>If trustees have declared an intention to make future pension increases in line with inflation, subject to the availability of funds (which may permit the scheme to be funded to a higher level than Revenue restrictions would otherwise permit)</i>	
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