**Introduction to Occupational Schemes**

**Test**

1. a) Defined Benefit

2. b) Defined Contribution

3. b) Opt out or remain in their employer's scheme

c) Opt to rely on the State pension and benefit system

d) Select additional or alternative methods of retirement provision

4. (i) True

(ii) False

(iii) True

5. (a) Lump Sum (b) Salary

6. c) defined contribution scheme underpinned by a defined benefit framework

7. b) Benefits reflect the average earnings over a full career