

Talking points – Memo 101

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This factsheet is intended for information purposes only. Its contents are not to be used as legal, financial or tax advice. The tax treatment and tax benefits are based on our understanding of current tax legislation.

Room 101 – have your say!

Has pension legislation got out of hand? Today, on the 20th anniversary of Memo 101, we are inviting you to email us with pension items for Room 101.

Memo 101 – Joint Office Memorandum 101 from the Inland Revenue – set out the investment rules for SIPPs. Just 80 words set out the permitted investments. By contrast, all pension legislation is estimated to now exceed 50,000 pages. Perhaps you'd like to consign some of it – or other items from our working world of pensions – to Room 101.

To thank you for taking part, we will send one lucky participant £101 so you can treat yourself to an indulgence of your own choice. Good luck! [Conditions apply](#).

[Email us](#) now and have your say – and don't forget to tell us why! If you'd like some inspiration, you can see [our own top 20 suggestions](#) on our website.

Next week we'll reveal your collective top 3 condemned pension items.