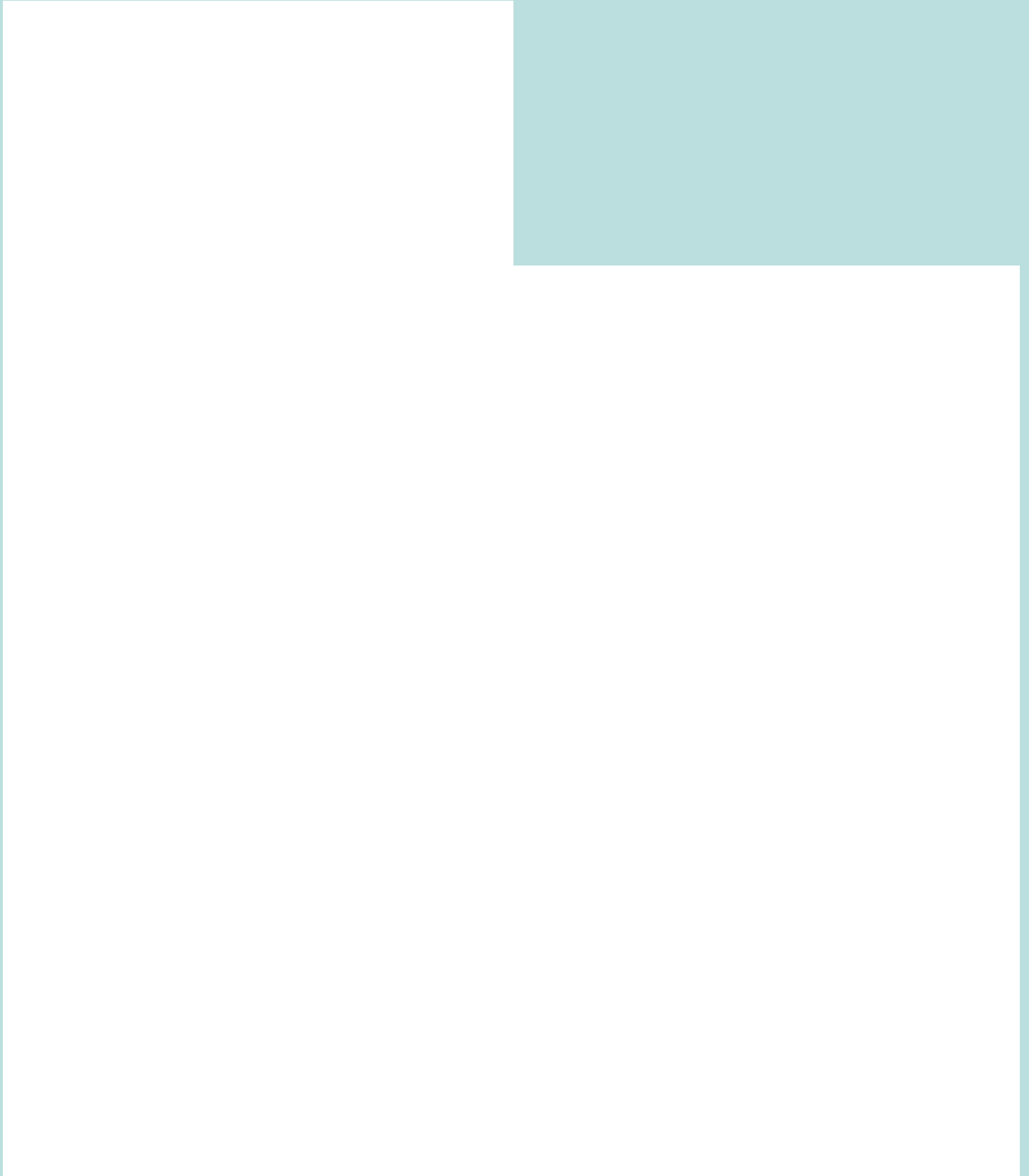




Special notes

Note 1

Under present law, lump sum death benefits under the Scheme can be paid at the discretion of the Trustees direct to your beneficiaries without any tax liability. Your beneficiaries are defined in the Fund Rules as:

- your widow, widower or surviving civil partner;
- your grandparents and their descendants and the spouses, civil partners, widows, widowers and surviving civil partners of those descendants;
- your dependants;
- any person with an interest in your estate, except the Crown, the Duchy of Lancaster or the Duke of Cornwall; and
- any person nominated by you in writing to the Trustees.

Note 2

You should tell the Trustees who you wish to be treated as your beneficiary(ies) by filling in the form overleaf. The Trustees will give every consideration to your wishes before paying any lump sums but your nomination is not legally binding on the Trustees.

Note 3

You can change your nomination whenever you want, and you should always keep your expression of wish form up to date.

Note 4

Although the form allows space for up to four nominations, there is no restriction on the number of people you can nominate.

Please write a letter to the Trustees if the form does not meet your needs. Please make sure the proportions add up to 100%.

Note 5

Your nomination will be treated as confidential.