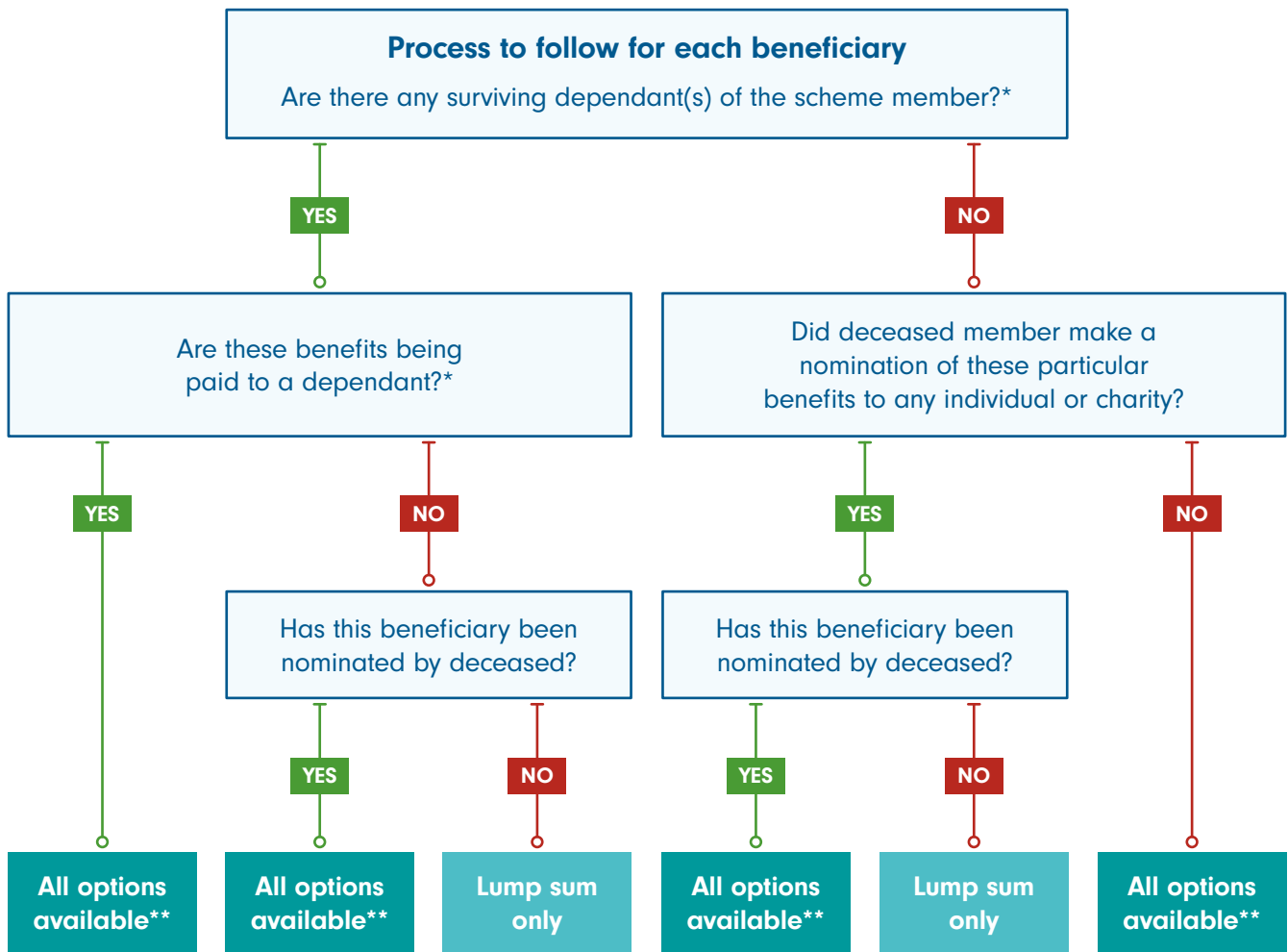


# The rough guide to pension death benefit options



\* Dependant has the meaning as defined within relevant pension legislation.

\*\* 'All options available' indicates that the individual can technically be paid 'nominee' type benefits (annuity, drawdown, income withdrawal, flexi-access drawdown) or lump-sum death benefits, subject to individual scheme restrictions.