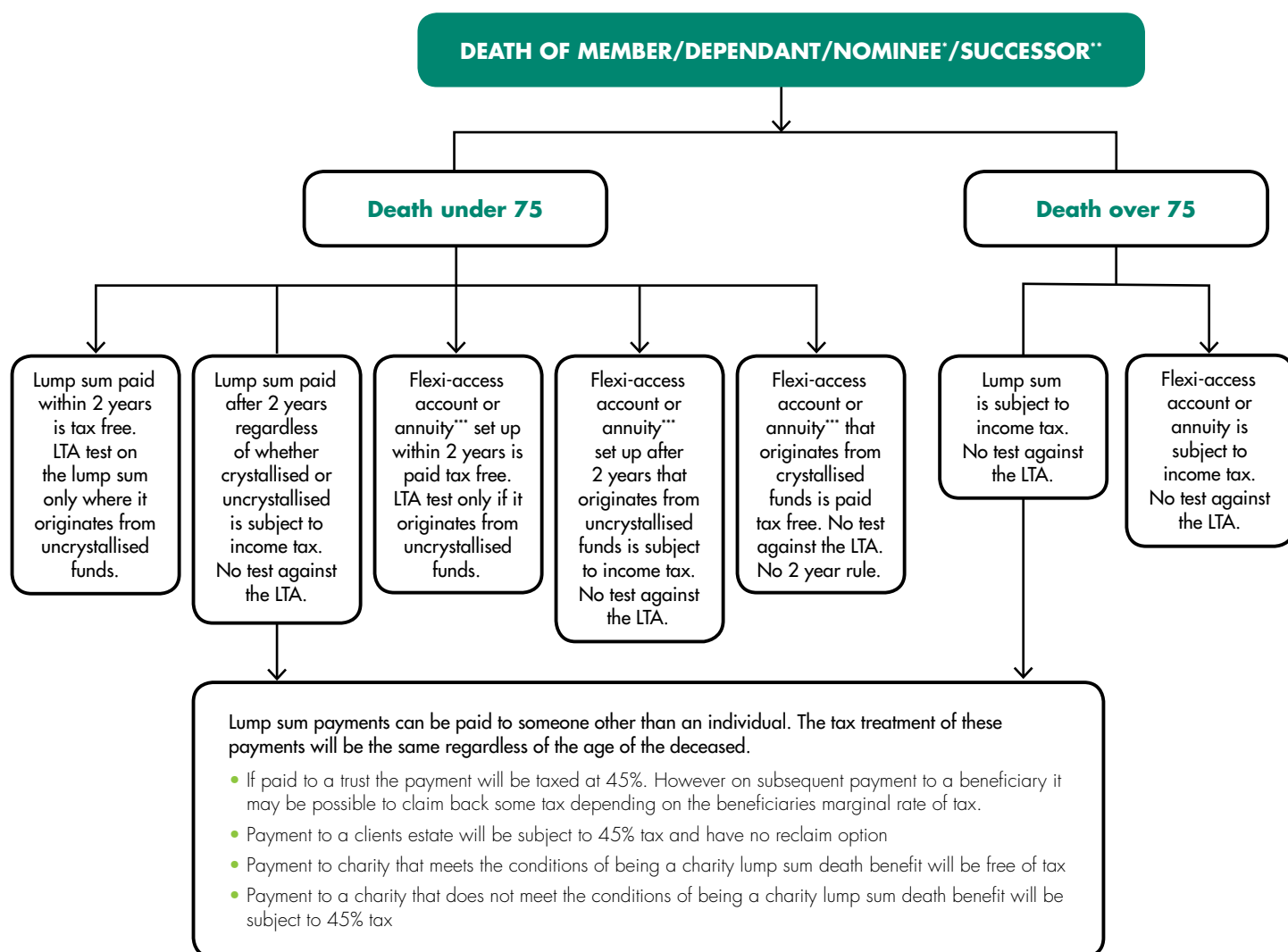


DEATH BENEFITS

FLOW CHART



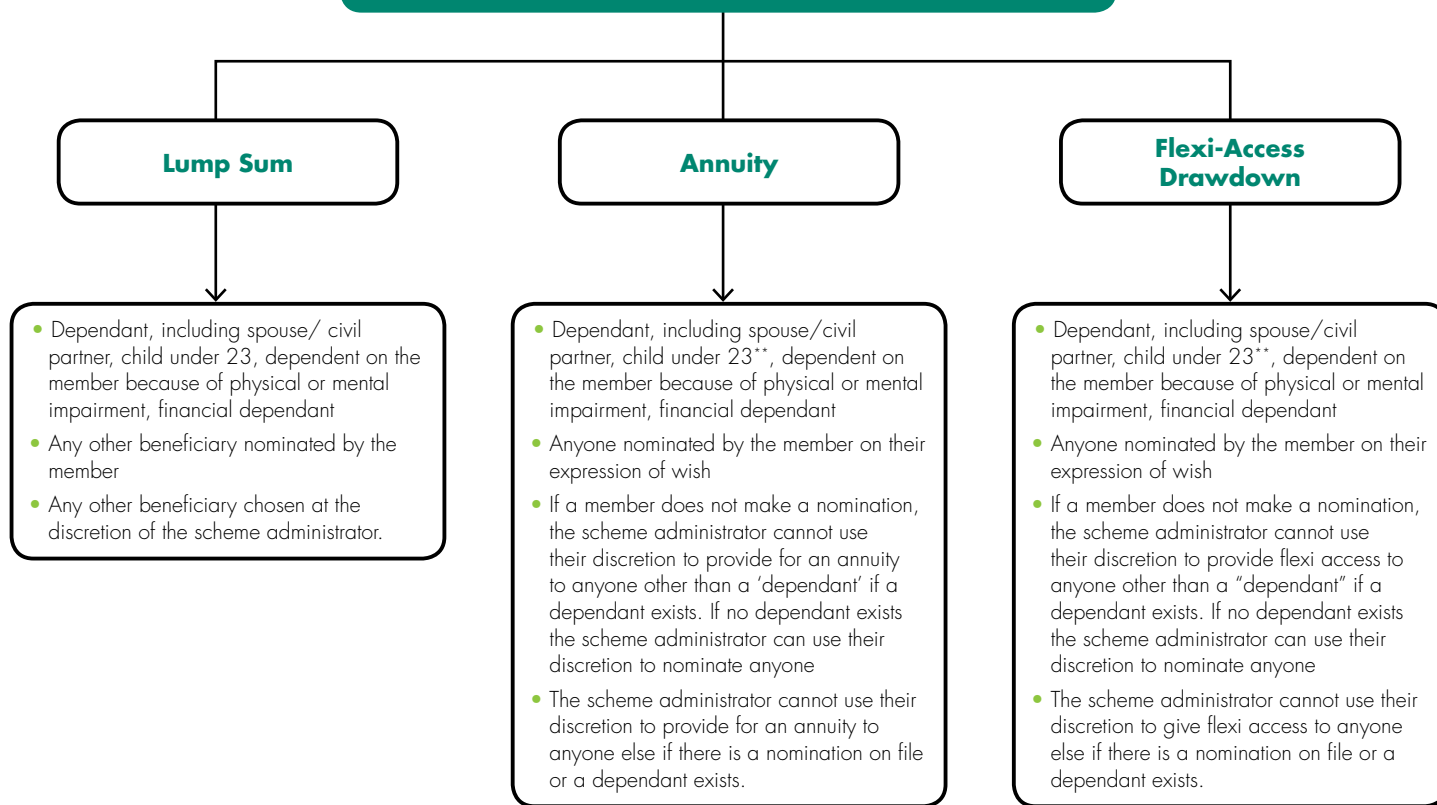
It is important to note that if the deceased member's remaining fund was tested against the LTA whilst alive, it won't be tested after death. Any pension wealth a person inherits won't count towards their own LTA.

*A nominee is anyone nominated by the member, or nominated by the scheme administrator (but a nomination by the scheme administrator cannot overrule a nomination made by the member or take precedence over a dependant if one exists).

**A successor is a person nominated by the dependant or nominee to receive flexi access drawdown. When the successor dies their remaining drawdown fund can be passed onto another successor that they choose. Where no nomination was made by the time the beneficiary died, a scheme administrator may nominate a successor.

*** Annuity where the member died on or after 3rd December 2014.

WHO CAN RECEIVE BENEFITS ON MEMBER'S DEATH?*



*** Death benefits payable from uncrystallised fund or a drawdown fund that came into payment after 2006.

** A child under age 23 and classed as a dependent when starting to take benefits can continue to receive the annuity and/ or flexi-access drawdown after they cease to be a dependent.