

PensionNews

Spring 2021

A Pension Plan Report to Members on behalf of the Avon Rubber Retirement and Death Benefits Plan

Your Pension.
Your Future.

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Message from the Chair of the Trustee Board



Miles Ingrey-Counter
Chair of the Trustee Board

Welcome to the latest edition of the Avon Plan Trustee Newsletter.

For much of 2020, the coronavirus pandemic dominated our lives and there remain challenging times ahead in 2021. We hope you and your family are staying safe.

As far as running the Plan is concerned, we continue to work virtually and have been meeting by video, while the governance arrangements we have in place have meant that the Plan has continued to operate efficiently. The Trustee board holds four quarterly Trustee meetings each year, alongside additional ad hoc meetings when required to progress the various projects we are carrying out.

Our main focus areas in the last year have been spread across both sections of the Plan:

Defined Benefit section:

- **2019 Actuarial Valuation** – members may recall this had started at the time we issued last year’s Newsletter. The valuation was completed in September 2020 and further information on the outcome is included both within this Newsletter and in the enclosed Summary Funding Statement that we are required to issue to members. We believe we have achieved a really good result for the Plan and have secured a significant one off deficit recovery contribution. We are appreciative of the willingness and ability of Avon Rubber plc to support the Plan.
- **Investment Strategy** – we have continued to progress the agreed actions to reduce the risk and volatility of the Plan’s assets. Further detail of the changes we have made are included later in this report.

Defined Contribution section:

- **Fund Range** – the Trustee is required to review the Plan’s DC investment options at least every 3 years. With the previous review having been carried out in 2017, a review was completed in 2020 and a revised range of funds made available to members.

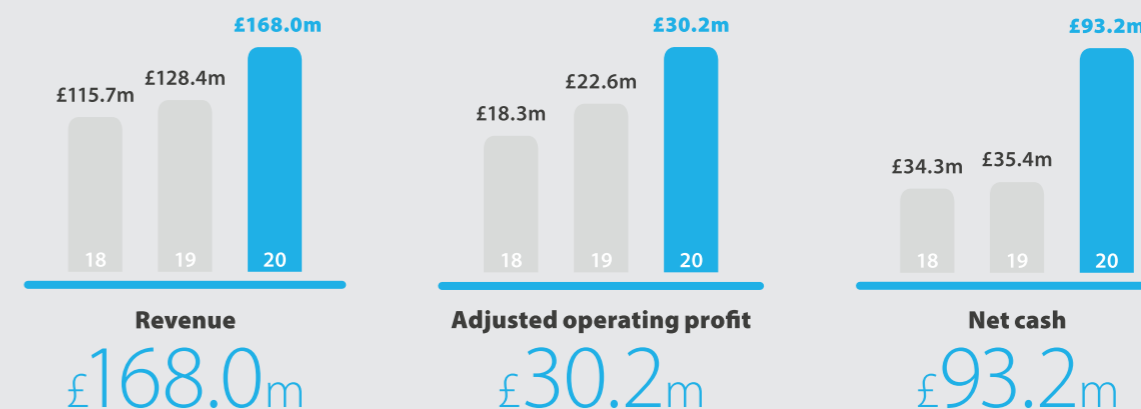
You may be aware there have been some changes at Avon Rubber plc, including the sale of the Dairy business and reinvestment of the proceeds in the acquisition of a helmet company in the US, Team Wendy.

These are exciting times at Avon Rubber plc as it continues to grow through the acquisition of other companies and businesses. The Company has kept the Trustee board informed of its plans along the way and remains supportive of the Plan, as demonstrated by the one off deficit recovery contribution last year. We have taken advice from our covenant adviser, Aon, to understand the implications of these transactions on the Company’s ability to financially support the Plan. The outcome of these reviews has been positive. The Trustee board is continuing to monitor, and take advice on, the Company’s performance, as expected by the Pensions Regulator.

If you have any comments about this newsletter or the Plan in general, please contact the administration teams or the Trustee Board directly using the contact details at the end of this newsletter.

Please do also refer to our website at www.avon-rubber.com/pensions which has recently been updated and relaunched. This is where you will find a copy of this and previous newsletters together with other useful information about the Plan, including key contact details for both DB and DC sections.

Avon Rubber p.l.c. 2020 Financial Highlights



The Directors believe that adjusted measures provide a more useful comparison of business trends and performance. Adjusted results exclude exceptional items, costs associated with acquisitions, defined benefit pension scheme costs, the amortisation of acquired intangible and discontinued operations.

Numbers for Revenue and Adjusted operating profit relate to continuing operations only and exclude the results from the milkrite | InterPuls business which was sold on 25 September 2020.

Further details can be found under the investor section on the Avon Rubber website.



Key facts and figures

Our accounting date of 31 March 2020 was a difficult time in markets due to the uncertainty around COVID-19 at that point in time. Markets have recovered somewhat since that date. In addition, on 25 September 2020, the Plan has received the first deficit contribution under the new recovery plan of £20M, as referenced in the Summary Funding Statement, and the Trustee has undertaken some work to reduce risk in the investment strategy, as outlined later on in this document. We thought it would be worthwhile also showing the position at 31 December to give you a more up to date picture allowing for those actions.

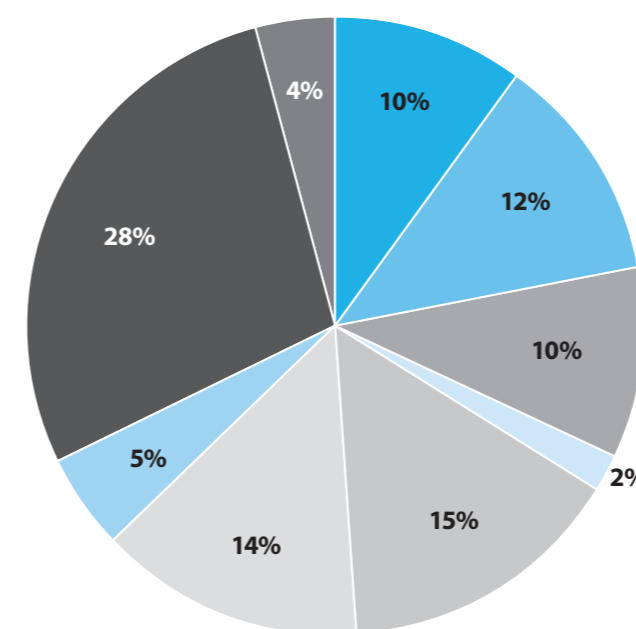
Defined Contribution section members			
Total number of members:	31-Mar-19	31-Mar-20	31-Dec-20
Brought forward from last year	210	224	282
New entrants	19	91	142
Exits	-5	-33	-68
Active members	224	282	356
Deferred Defined Contribution members with preserved pensions	136	156	166

Summary of movements in the value of the Plan			
	31-Mar-19 £(000)	31-Mar-20 £(000)	31-Dec-20 £(000)
Value of the plan at the start of the Period	329,333	335,764	316,850
Contributions	2,879	2,709	21,054
Pensioner payments and other outflows	-17,868	-18,455	-13,800
Changes in market value of investments	21,420	-3,168	44,690
Value of the Plan at the end of the period	335,764	316,850	368,794

Defined Benefit section members			
	31-Mar-19	31-Mar-20	31-Dec-20
Ex-members with preserved final salary pensions	1,327	1,257	1,257
Pensioners	2,018	2,012	1,995
Total	3,345	3,269	3,252

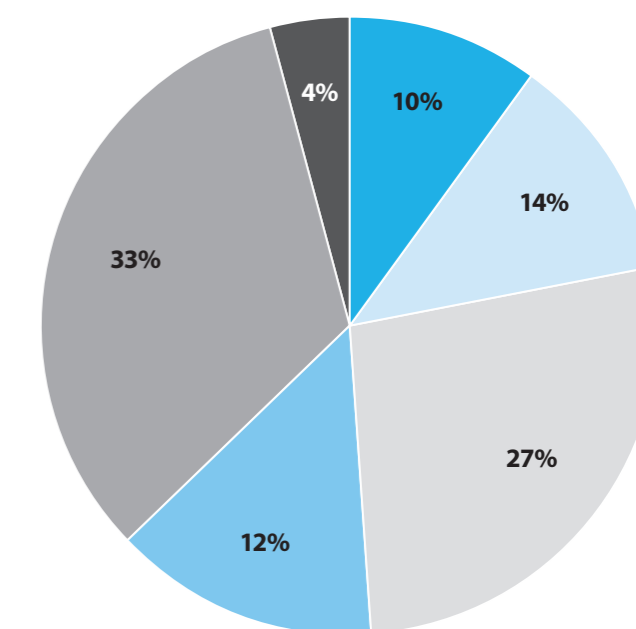
Funds by Scheme			
	31-Mar-19	31-Mar-20	31-Dec-20
DB Pooled Funds	323,900	305,668	355,112
AVC	825	900	900
DB Total	324,725	306,568	356,012
DC Total	11,039	10,282	12,782
	335,764	316,850	368,794

Percentage of DB assets by investment manager as at 31 December 2020



10%	Insight Broad Opportunities
12%	LP Ruffer Absolute Returns
10%	CQS Credit Multi Asset fund
2%	Europa Real Estate
15%	JP Morgan Infrastucture Fund
14%	Ares Secured Fund
5%	Insight Credit
28%	Blackrock LDI funds
4%	Cash

Percentage of DB assets by asset class as at 31 December 2020



10%	Diversified growth
12%	Absolute Return funds
27%	Multi-asset
14%	Secured income
33%	Bonds
4%	Cash

Pensions News

Protect yourself from cybercrime

Hackers want access to your finances – bank accounts, retirement accounts, loans. Bank accounts are the top target but retirement accounts are becoming increasingly attractive to fraudsters. This is probably because they are not checked as often as everyday financial accounts, and because they can hold a lifetime of savings. Financial advisers recommend that you check your retirement accounts regularly and report any unfamiliar transactions.

Individually, we all have a responsibility to protect our own data to reduce the risk of cybercrime. Here are some top tips to help you keep your online data secure.

Use strong passwords. Make them complex, change them regularly and don't use the same one on multiple sites. In 2019, the UK's National Cyber Security Centre found that '123456' was the most widely used password on breached accounts, followed by '123456789', 'qwerty', 'password' and '1111111'.

Install security software. There are lots of options when it comes to protecting your devices and software from viruses and other malware. This kind of software is often available at no cost.

Keep your devices and software up to date. Regular updates can be frustrating, but they are vital to patch any potential flaws cybercriminals look for.

Back up your most important data. Save your most important online data to an external hard drive or cloud-based storage system.

Lock your devices. Use the screen lock function on your smartphone and tablet.

Manage your social media settings. The more you share online the greater the risk, so keep your personal and private information secure on social media.

Strengthen your security on Wi-Fi. Use a strong password when using public Wi-Fi. It's also a good idea to use a virtual private network (VPN), which will encrypt everything that leaves your device until it gets to its destination.

To find out more about the threat of cybercrime and how you can stay safe, go to: www.getsafeonline.org and www.ncsc.gov.uk.

If you are a victim of cybercrime, report it to Action Fraud, the UK's fraud and cybercrime reporting centre: www.actionfraud.police.uk.

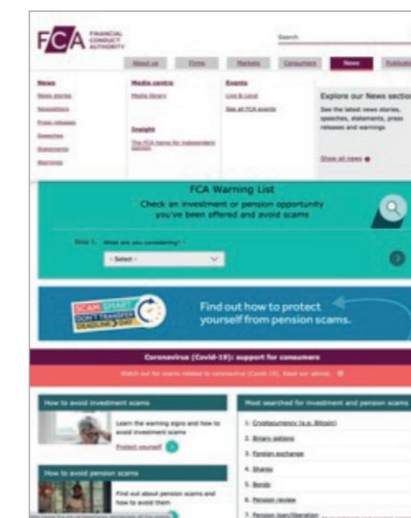
Beware of pension scams

Scammers want to persuade you to transfer or release your savings. There are fears that the coronavirus pandemic could make the situation worse. In the uncertain economic climate, people might be more worried about their personal finances and more susceptible to a con. Scammers are always looking for new ways to tempt people into parting with their savings.

Do you know the warning signs of a pension scam?

Go to www.fca.org.uk/scamsmart for tips and online resources to help you protect yourself.

Go to www.thepensionsregulator.gov.uk/en/pension-scams and download the pension scams booklet.



'Picture Your Future': Retirement Living Standards

This website was created by the Pensions and Lifetime Savings Associations to help people think in 'real world' terms about the lifestyle they want when they retire, and link that clearly to a level of income.

There are three 'living standards' featured: Minimum, Moderate and Comfortable. Each has a yearly amount attached, which is the income you would need to sustain that standard of living – for example, the Moderate lifestyle comes in at £20,200 a year for an individual, or £29,100 a year for a couple.

The screenshot shows the website's navigation menu: HOME, THE DETAIL, WHAT NEXT?, NEWS, CONTACT. Below the menu are icons for: OVERVIEW, HOUSE, FOOD & DRINK, TRANSPORT, HOLIDAYS & LEISURE, CLOTHING & PERSONAL, and HELPING OTHERS. The main content area is titled 'INTRODUCING THE STANDARDS' and includes the following text:

The standards show you what life in retirement looks like at three different levels, and what a range of common goods and services would cost for each level.

For many people their private and state pensions (full state pension is currently £8,767 per year), and other savings could go a long way towards these costs. You may need to add **other costs**, costs depending on your circumstances, such as mortgage, rent, social care costs and any tax on pension income.

Standard	Single Income	Couple Income
MINIMUM	£10,200	£15,700
MODERATE	£20,200	£29,100
COMFORTABLE	£33,000	£47,500

Each standard has a brief description:

- MINIMUM:** Covers all your needs, with some left over for fun.
- MODERATE:** More financial security and flexibility.
- COMFORTABLE:** More financial freedom and some luxuries.

The website makes this easier to imagine by breaking the standards down into various elements: for example, what kind of holiday you could take, or how much you could spend on your weekly shop. Together, these elements allow you to build a picture of what you could expect for that overall income, and get an idea of which features of your life after work you might prioritise, or where you might prefer to economise.

Find out more at: <https://www.retirementlivingstandards.org.uk/>

Coronavirus and Brexit update

The coronavirus pandemic has dominated the news and affected the financial landscape for most of 2020 and so far in 2021. After an initial downturn, which coincided with the UK's first lockdown, many of the world's investment markets rallied. However, uncertainty looks set to continue for the next few months at least.

The coronavirus pandemic and the terms of Brexit are certain to have a short-term impact on the economy. Time will tell as to what the full impact will be, and how long it lasts.

As Trustee Directors of the Plan, we continue to monitor both issues as they develop. We also have robust strategies in place to ensure the efficient day-to-day running of the Plan and ensure that members are able to access the services they need.



Minimum retirement age set to increase

The Government has confirmed that the minimum retirement age will rise from 55 to 57 in 2028, to coincide with the rise in the State Pension Age to 67.

Pension savers considering taking early retirement in 2028 or later will need to take this into account – in particular, those that will turn 55 just after the change takes effect.

The Government is expected to legislate for the increase in minimum retirement age in due course. We will keep you updated.

Pension tax allowances

Please remember that it's your responsibility to understand and monitor your position against the pension tax allowances.

The Lifetime Allowance is £1,073,100 for the 2020/21 tax year and ordinarily rises each April in line with inflation, as measured by the Consumer Prices Index. The Chancellor has, however, recently announced that the Lifetime Allowance will be maintained at £1,073,100 until April 2026.

The standard Annual Allowance is £40,000 for the 2020/21 tax year.

The tapered Annual Allowance applies for high earners. If your income for the year is more than £200,000, the Annual Allowance may be reduced to between £39,999 and £4,000 (dependent on your total income and pension savings).

The Money Purchase Annual Allowance is £4,000 for the 2020/21 tax year. This allowance comes into effect if you have accessed money purchase pension savings and continue to build up money purchase savings.

You can find information about the allowances online at www.gov.uk/tax-on-your-private-pension

DC Section focus

Benefits in the Defined Contribution (DC) Section of the Plan are determined by a combination of contributions paid by members and the Company, and investment income earned on those contributions. The Company pays an amount specified in the Plan Rules that depends on each member's chosen contribution rate.

This is a valuable benefit provided by the Company and we want members to be in a position to get the best possible outcomes from this. We have partnered with Standard Life to provide a range of funds you can choose to invest in and Standard Life offer a great online portal to access all the information you might need in relation to your personal benefits and the options available to you.

For further information about joining the pension plan, receiving tax benefits from the Government and receiving additional contributions from the Company, you can visit the Standard Life Avon portal at: www.standardlifepensions.com/avonrubber

What's so good about a pension?

Maximise your workplace pension to claim all the money you've earned

A pension can be a great, tax-efficient way to save and if you are an Avon employee you can enrol in the DC Pension scheme which means the Company will be paying towards your future too.

Since people started being automatically enrolled into their workplace pension, more than 9.5 million people in the UK have joined one.

If you're not currently in the Company pension scheme or taking full advantage of what you're entitled to, you're effectively missing out on money in the form of Company contributions. The Company will match the contributions you make to your pension pot, up to a maximum of 7.5% of salary.

Getting in the saving habit couldn't be simpler

Once you're in a workplace pension, it couldn't be easier to stay in the habit because payments come straight from your salary.

That means money isn't gathering in a bank account tempting you to spend it.

Increasing your pension contributions even just a little could make a big difference to your pension pot in the long run.

If you can take little extra steps now, your future self will thank you because it's increasingly unlikely that you can rely on the State Pension alone to provide the lifestyle you'd like for your retirement. The basic State Pension is less than a minimum wage salary and the age when you can claim it is rising. You could be in your late 60s by the time you are eligible.

Give your money the chance to grow

The great thing about a pension is that any money you and your employer are putting aside for your future is invested and will have the chance to grow, although do bear in mind that a pension is an investment, it can go down as well as up and you could get back less than you paid in.

Where you choose to invest could make a big difference to your future lifestyle and when it comes to choosing and reviewing these investments you'll want to think carefully about how involved you would like to be and how much risk you want to take, amongst other things.

Tax relief can be your pension's secret weapon

Having a big impact on your future prosperity may not take as much out of your pocket today as you might expect because you get tax breaks on the payments you make to your pension.

These are normally at the highest rate of income tax that you pay. This means that saving £100 into your pension pot only normally costs you £80 – or just £60 if you are a higher rate taxpayer. Tax rules and legislation can change, and your own circumstances will have an impact on tax.

Pension freedoms give choices

When you eventually come to take your life savings – currently possible from the age of 55 – pension freedoms mean that you may now have more choice and flexibility. It's up to you when and how you take your money. But not all pension plans will offer these options – check you're in the plan that's right for you.

Pass on your savings to loved ones – sometimes tax free

Pension savings can pass to your children or other loved ones, sometimes tax free, and usually without paying inheritance tax (IHT) as pensions aren't usually included in IHT.

You can find out more about passing pensions on from Pensionwise.

Just make sure you keep your provider up to date with which loved ones should benefit by keeping your beneficiary nomination form updated as your pension isn't normally covered by your Will. It's particularly important following major life events such as the birth of children or divorce. Employees can request an 'Expression of wish form' from the Human Resources department to ensure you are up to date. We are working on a process for members to be able update their beneficiaries using the Standard Life online portal or the App in the next few months.

Where can you get more information on the Pension Scheme?

For further information about joining the pension plan, receiving tax benefits from the Government and also receiving additional contributions from the Company you can visit the Standard Life Avon portal at www.standardlifepensions.com/avonrubber.

Current members of the Plan can manage their pension online at:

www.standardlife.co.uk/1/site/employeezone/login

You can also access and manage your pension using the Standard Life App



You can find out more about your pension freedom options by visiting Pensionwise.

Go to www.pensionwise.gov.uk or call 0800 138 3944



Connecting millions to great advice

If IHT is a concern for you, it's worth taking professional advice from your adviser. If you don't have one you can get one at unbiased.co.uk

The Standard Life App for mobile and tablet

24/7 access to your pension and savings

- Quick and secure login with fingerprint or PIN. We also support Face ID on iPhone X
- Top up your Pension and ISA
- View your Mailbox and send secure messages
- See how your funds are performing



Default Fund

Default Fund Performance

	Name	Cumulative Performance (%)				
		3m	6m	1yr	3yr	5yr
	Active Plus III Universal SLP					
Fund	Standard Life Active Plus III Pension Fund	0.61	11.40	-2.30	7.29	28.43
Benchmark	Custom Composite Index	0.44	10.43	-2.39	9.22	33.82
Fund	Standard Life At Retirement (Active Plus Universal) Pension Fund	0.46	7.68	-1.05	5.88	19.47
Benchmark	Custom Composite Index	0.41	6.68	-0.88	7.20	22.55
Fund	Standard Life Pre Retirement (Active Plus Universal) Pension Fund	0.58	9.91	-1.58	7.39	25.59
Benchmark	Custom Composite Index	0.54	8.96	-1.41	8.98	29.92

To 30/09/2020

Active Plus III Universal SLP

This profile is designed for members who want to take their full tax-free lump sum and have the flexibility to take the rest of their pension savings the way they want. The fund is charge cap compliant and is actively managed. The trustee has negotiated a 0.71% scheme rebate which means effective total annual fund charge is 0.42%. The charges and rebates are not guaranteed.

As part of the Trustee’s ongoing regulatory responsibilities, we are required (with the support of our advisers) to undertake a formal review of the Plan’s Default Fund offering at least every 3 years. With the previous review having been carried out in 2017, a review was completed in 2020. The result of the review was that while the existing offering wasn’t considered to be inappropriate, the Trustee Board and its advisers believed improvements could be made given the evolution of investment solutions and thinking in the DC market over recent years. From early March 2021 the default fund changed to the Standard Life Passive Plus IV Universal Lifestyle Strategy.

To find more information on the individual funds that make up the lifestyle profile please access your fund account.

DC Investment self-select fund changes

The Trustees, in conjunction with our advisers (Aon), also conducted a review of the other investment choices available, to make sure that we continue to provide an appropriate pensions offering as members’ needs and available options develop over time. As a result, we have also made changes to the self-select range of funds which you can invest in. A new range of funds is now available while some of the funds that had previously been available have been closed.

The changes took effect from March 2021 and you should have received a letter confirming if/how these changes affect you including full details of the new range available. The Trustee Board also arranged presentations to take place to provide you with an opportunity to hear more and raise any questions you may have. The intention is for the changes to improve the investment outcomes for you, the members, and we will closely monitor the changes to ensure they have the desired impact.

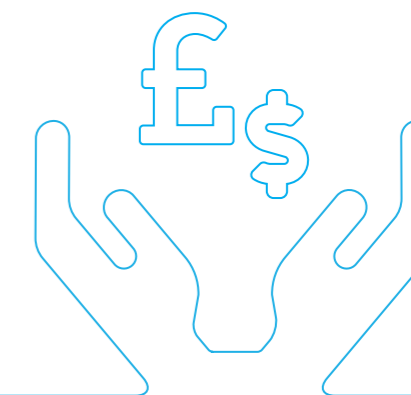
Please note that these changes do NOT affect the level of contributions paid into the pension scheme by either the company or yourself.

Investment charges: promoting transparency

With DC savings comes the responsibility of deciding – and monitoring – how your DC account is invested. When doing so, it can be easy to overlook the investment charges that apply.

Every investment fund carries a charge which covers the investment manager’s running costs, plus other costs such as administration and auditing. Costs are usually taken each year as a percentage of the value of savings invested. Here, transparency is important so that savers can decide whether investments represent value for money.

You will note that illustrations of the impact of charges have been included on the member website and issued in your recent benefit statements.



DB Section Focus

Actuarial Valuation

The Trustee Board is responsible for ensuring that sufficient contributions are paid into the Plan to cover benefits payable in accordance with the Rules and to build up funds to pay for future benefits.

Since the closure of the Defined Benefit section of the Plan in 2009, benefits in the Defined Benefit section are paid for by a combination of contributions paid by the Company and investment income earned.

The amount of contributions to be paid is agreed between the Company and the Trustee and recorded in a Schedule of Contributions. The Trustee Directors are advised by the Scheme Actuary who helps them agree appropriate assumptions with the Company for calculating contributions. Once the assumptions are agreed the Scheme Actuary assesses the amount of money in the Plan relative to the benefits that must be paid out, both now and in the future. This assessment is known as an actuarial valuation of the Plan and is normally carried out every three years.

We carried out a valuation with an effective date of 31 March 2019 and have now agreed a funding package with the Company. All the details of this funding package are included in the enclosed Summary Funding Statement.

Investment Strategy

Markets remain very volatile as a result of Covid-19, but also by the current uncertainty around Brexit and global political issues. We have worked closely with our advisors and have agreed some changes to the Plan's investment strategy, to ensure we have an appropriate balance of seeking investment returns while reducing the volatility in the funding position.

The aim is to generate growth through diversified investment strategies as well as to invest in assets that generate regular income to meet pension payroll while reducing investment risk. Alongside the 2019 actuarial valuation results, we have also considered the future investment strategy for the Plan in conjunction with the Company and our advisors. As a result, we agreed to disinvest from a number of the Plan's growth managers that target capital appreciation and appointed a number of investment managers who specialise in income generation based on low risk investment strategies. More recently we reviewed our Liability Driven Investment (LDI) portfolio to reduce investment risk further and ensure it remains appropriate for the Plan's current circumstances and future evolution.

GMP Equalisation

We told you in last year's newsletter about a High Court ruling regarding the equalisation of Guaranteed Minimum Pensions ("GMPs"). You may have seen this in the news again recently following a further Court hearing which ruled on the action needed for members who have previously transferred benefits into a different scheme.

As we mentioned last year, this is a very complex issue and along with many other pension schemes, we are awaiting further guidance and information from the Court and various Government departments. Once we know more, we will contact all affected members with details but we expect this to be a long process so please don't worry if you don't hear from us for a while.

Sex Equalisation within the Plan

We told you in last year's newsletter about a project we were undertaking to ensure members' benefits within the Plan are correct following advice from the Plan's lawyers. This project does not affect all members, only those who were active contributing members of the DB Section of the Plan between 17 May 1990 and 7 December 1992. If you meet this criteria and hold a deferred pension with the Plan (ie have not yet retired) you should now have received communication from our administrators, Mercer, confirming the correct pension figures for you. If you are a retired member of the Plan you should hear from the administrators over the next few months as we continue to work through this project.

Meet the Trustees



Miles Ingrey-Counter
(Chair)



Eric Fielding
(Member Nominated)



David Little
(Member Nominated)



Rob Wills
(Company Nominated)



Zoe Holland
(Company Nominated)



Mike Harral
(Company Nominated)

The Plan's advisors

Auditor



Legal Advisor



Banking



Defined Benefit Administrator & Investment Consultant



Scheme Actuary
Susan Hoare FIA



Defined Contribution
Provider



Further information

Taking advice

If you would like advice about your retirement plans, we recommend you speak with an independent financial adviser (IFA). You can find an adviser in your area by searching the Money Advice Service directory at <https://directory.moneyadviceservice.org.uk/en>

Before you appoint anyone, you should check that the adviser is suitably qualified and authorised. You can do this online at <https://register.fca.org.uk> or by phoning the Financial Conduct Authority helpline, **0800 111 6768**.

For more general information on pensions and saving for retirement, the following websites are useful resources:
www.moneyadviceservice.org.uk

The Money Advice Service provides general advice on all money matters including pensions and finding an independent financial adviser.

www.gov.uk The Government's website features a section 'Working, jobs and pensions', which includes a State Pension Age calculator.

www.pensionwise.gov.uk The Government's guidance website explains the flexible DC retirement options.

If you have a concern about your benefits, contact the Early Resolution Team:

Go to www.pensions-ombudsman.org.uk/our-service/make-a-complaint Phone: **0800 917 4487** and select the option to discuss a potential complaint Email: helpline@pensions-ombudsman.org.uk

DEFINED BENEFIT PLAN ADMINISTRATORS



Mercer Consulting Limited,
PO Box 505, Chichester, PO19 9AF
Member Helpline: 0800 046 6183

DEFINED CONTRIBUTION PLAN ADMINISTRATORS



Standard Life, Dundas House,
20 Brandon Street, Edinburgh, EH3 5PP
Member Helpline: 0800 634 7479

TRUSTEE REPORT & ACCOUNTS

The Trustee Directors publish a formal Report and Accounts each year that covers some of the items outlined in this newsletter. Please ask Mercer if you would like a copy or a copy of the Funding Review by the Scheme Actuary. You should write to Mercer if you would like to see the Plan's Trust Deed and Rules or if you want a further copy of the current DC Members' Booklet. All of these documents are available on the Plan's website at:

www.avon-rubber.com/pensions

INTERNAL DISPUTE RESOLUTION

If you do have any problems with the Plan it is hoped that these can be resolved by the Administrators. If necessary, however, the Trustee Directors have a formal process for dealing with member disputes. Further details of this are available from Mercer or via our website. You may also be able to obtain assistance from the following external bodies:

The Pensions Ombudsman

The Pensions Ombudsman has the power to investigate and decide upon complaints and disputes involving occupational pension schemes. They will normally expect to act only when a matter has been through the Plan's Internal Dispute Resolution Procedure and referred to TPAS and not satisfactorily concluded. The web address is:

www.pensions-ombudsman.org.uk

The Pension Tracing Service

The Pension Tracing Service can help ex-members of schemes and members' dependents, who have lost touch with earlier employers to track down any pension entitlements. The web address is: www.gov.uk/find-lost-pension

REMINDER TO KEEP US UP TO DATE

Please let us know if you change your name or address so we can continue to contact you about the Plan and your benefits.

Please also ensure you complete an Expression of Wish form if you have not done so already, or if your personal circumstances have changed recently. This helps us as Trustees understand your family circumstances and your wishes in the event of your death. These forms can be obtained from the administrators for the relevant section of the Plan and are available on the Plans website – see above for contact details.