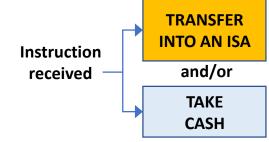
Options when a CTF account matures

Age 18

Before reaching age 18 the individual will be informed of their options and outline next steps







NOTES:

- 1. Will not use up ISA allowance. Will use up LISA allowance
- 2. Normal proof of identity will be required

NOTES:

- 1. Can be full or partial withdrawal
- 2. Only an instruction covering the full proceeds will be accepted
- 3. Normal proof of identity will be required

NOTES:

- Held in the account until instruction received and then as above
- 2. No further payments allowed
- 3. No significant change to investments, charges or other terms and conditions
- If it remains unclaimed could be paid to charity as a dormant account, although could still be reclaimed later.