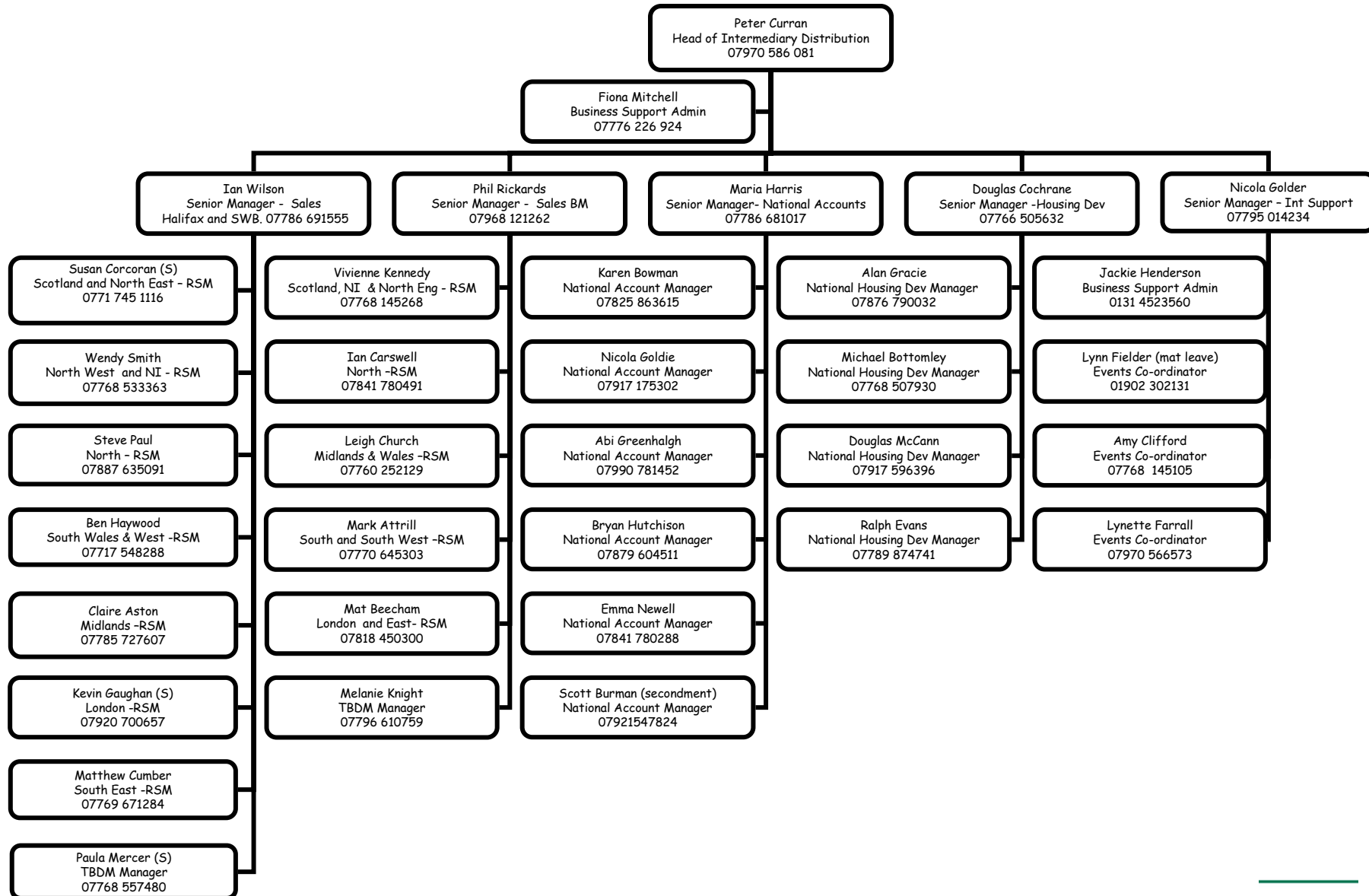


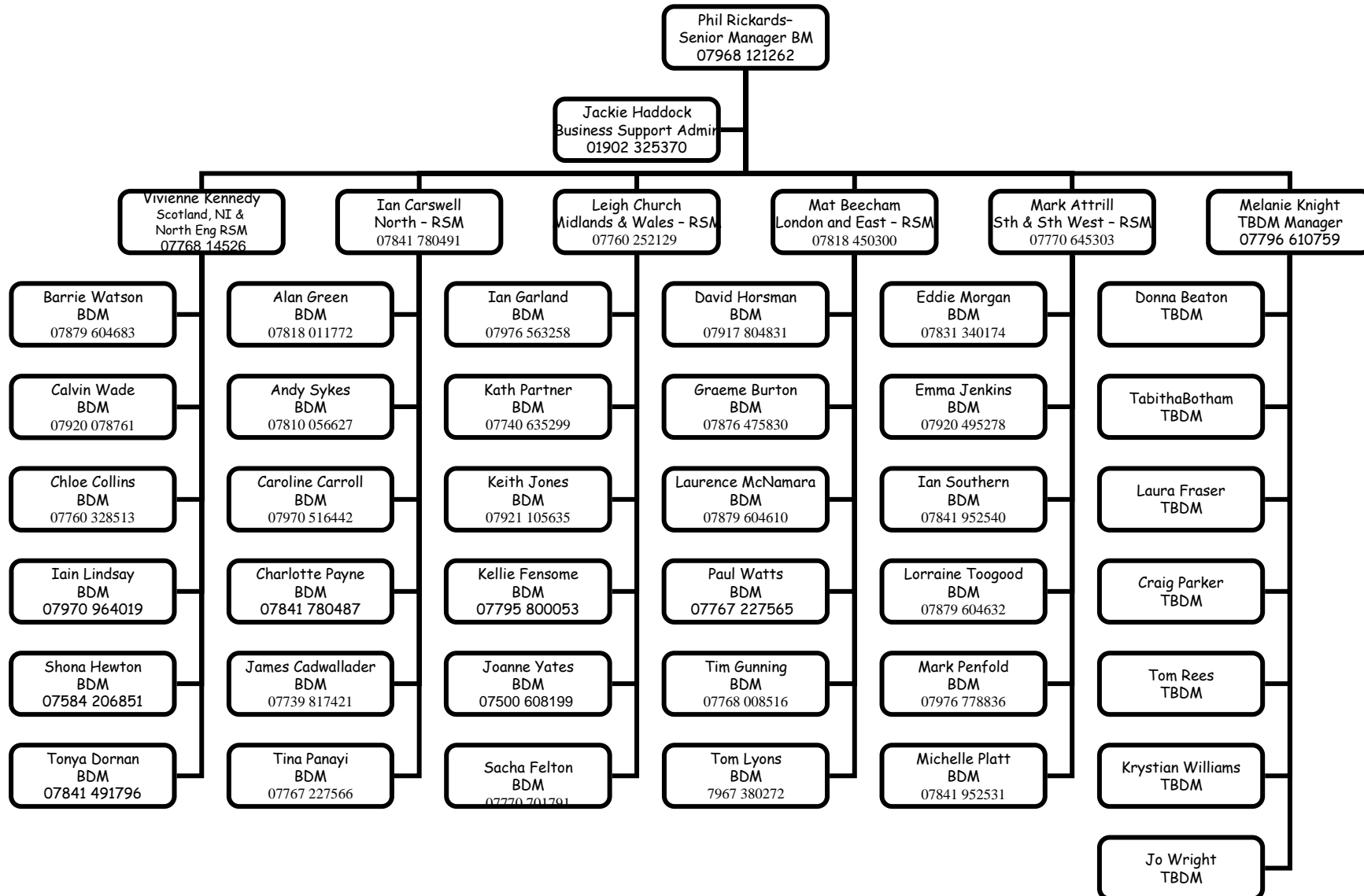


# Intermediary Sales Organisational Structure





# BM Solutions Organisational Structure



# Halifax and Scottish Widows Bank Organisational Structure

