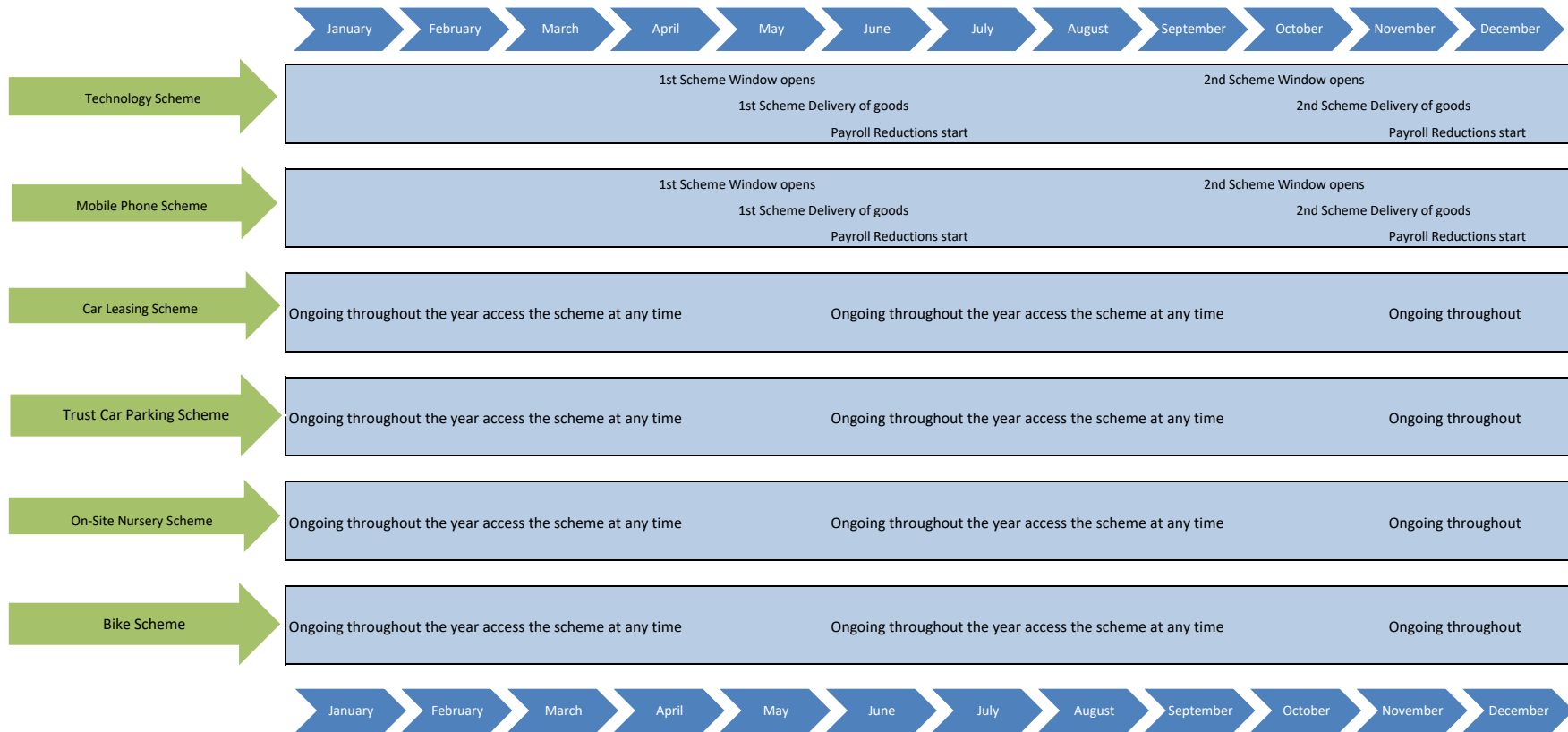


Salary Sacrifice Schemes - Annual Timeline



**Please note the dates are indicative and may vary with each scheme depending on circumstance