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SCHEDULE 3

INSURANCE SCHEMES

Hay's Wharf Cartage Co.Ltd., Pickfords Ltd. and Carter Paterson & Co. Ltd. and Associated Cartage Companies Pension Scheme.

Joseph Nall & Company Ltd. Pension Scheme.

Pullman Car Co. Salaried Staff Group Superannuation Fund and Life Assurance Scheme.

The B.E.T. Group Pension Fund and Group Endowment Scheme.