

The Purple Book

Coping with the loss of a family member is extremely demanding, both emotionally and practically, but this is not a journey that bereaved families within the Armed Forces have to take on their own. The Joint Casualty and Compassionate Centre (JCCC), along with several other organisations, many of them working through the Visiting Officer appointed to support you, are ready to assist in dealing with any questions or concerns you may have.

Every bereavement is unique, whether that be in the circumstances of the death itself, the dynamics of the particular family, or the way family members individually manage their loss; some want to be left alone, others need time and support before they can even start thinking of what to do next, whilst for others the need to do something constructive is an important part of their grieving process.

The Purple Book has been designed to provide you with information and contact details of organisations and networks who offer support should you wish to approach them in your own time. It does not try to answer every question, as the unique nature of each bereavement means that the answers may differ, but it does try to help point you to where some of the answers may lie. Many will be of immediate value, whilst other elements may be useful in the future.

In addition to the hard copy of the Purple Book provided to the family member being supported by the Visiting Officer, an on-line version is also available which can easily be shared amongst those more widely affected by the bereavement.

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Key terms used in this book

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Word	Definition
Defence	Ministry of Defence (MOD) or Defence is the overarching term used for the collection of Services; Royal Navy and Royal Marines, Army and Royal Air Force.
Service Person	This refers to full-time member of the Armed Forces, to include Reservists who were on-duty at the time of their death.
Executor	Where there is a valid Will, the Executor is an individual appointed by the deceased to administer their affairs and wishes post-de ath.
Personal Representative	When the deceased has died without a valid Will, the Personal Representative is recognised by the probate office (or equivalent) to manage the estate.
Next of Kin	The term Next of Kin is used in line with intestacy law. This is normally a person's closest living relative(s).
Emergency Contact	The Service person may choose an Emergency Contact for the purpose of notification of death, instead of or in addition to the Next of Kin.
Visiting Officer (VO)	The Visiting Officer is assigned by the relevant single Service following a death to help guide the bereaved in the process relating to Defence post-death administration.
Case Manager (CM)	A Case Manager primarily advises on financial entitlements and offers longer term support and signposting.
Veterans Services (VS)	This is part of Defence Business Services (DBS) and provides advice, information, and support to the bereaved, Veterans, families and serving personnel transitioning out of Service.
Single service/s	This indicates an individual Service, the Royal Navy, Army or Royal Air Force.
Service Families Accommodation (SFA) – Or – Substitute SFA (SSFA)	Defence provided accommodation for Serving personnel and their families.
War Widow / War Widower	War Widow/War Widower - The term War Widow / Widower is not limited to those who die in war conditions. It is often used to refer to the War Widow / Widowers pension scheme.
Non-Religious Pastoral Worker (NRPO) or Chaplain	- The NRPO or Chaplain is appointed by the relevant single Service to offer pastoral care and spiritual support.



Introduction

Who this book is intended for

Although we acknowledge all circumstances are unique, this book is primarily intended for the person or people responsible for handling the affairs and arrangements following the death of a Service person, and so is acting as the first point of contact for handling legal, financial, and funeral arrangements. This is typically, but not limited to the Next of Kin, however, it may also be relevant to others.

These responsibilities and decisions can sometimes appear overwhelming. This book aims to provide clear guidance to help navigate the immediate tasks and longer-term considerations.

Defence will have formerly notified the Next of Kin or, if nominated by the Serving person, the Emergency Contact of the death in accordance with the Serving person's wishes and Defence policy. In addition, when managing certain aspects of post death activity, Defence may be legally compelled to engage with the Executor of a valid Will, a Personal Representative or Next of Kin where there is no Will in place. It is important to recognise that the Executor of a valid Will, Personal Representative, Next of Kin and/or Emergency Contact may be different people, depending upon the circumstances and recorded wishes of the deceased.

The Visiting Officer may use this book to support the relevant individuals through the Defence related aspects of a Service death.

Recognising that the emotional and practical impact of bereavement is often complex and shared by many, elements of this book can also be used as a resource for the wider family and those affected such as friends and colleagues, providing broader understanding and signposting.

Immediate Actions

Support available

A Visiting Officer (often referred to as a VO) will be assigned to manage elements of the deceased Service person's case during the immediate period following bereavement. They are trained and carefully appointed by the single Service to provide information and support and act as the first port of call should there be any questions. The Visiting Officer will work closely with the Joint Casualty and Compassionate Centre (JCCC). Visiting Officers are encouraged to utilise JSP770 for further signposting and support.

A Case Manager, provided by the Veterans Services, will primarily advise on financial entitlements in addition to longer term support and signposting. They are appointed around the same time as the Visiting Officer. Should it be required, a second Case Manager can be provided for families where circumstances may necessitate separate support. Although those who die in service did not formerly become a Veteran, it is the Veterans Services who provide this support.

You can contact either the Visiting Officer or the Case Manager should you have any questions.

At an appropriate time and at the point of finalising Defence milestones, the continuation of support will transfer from the Visiting Officer to the Case Manager.

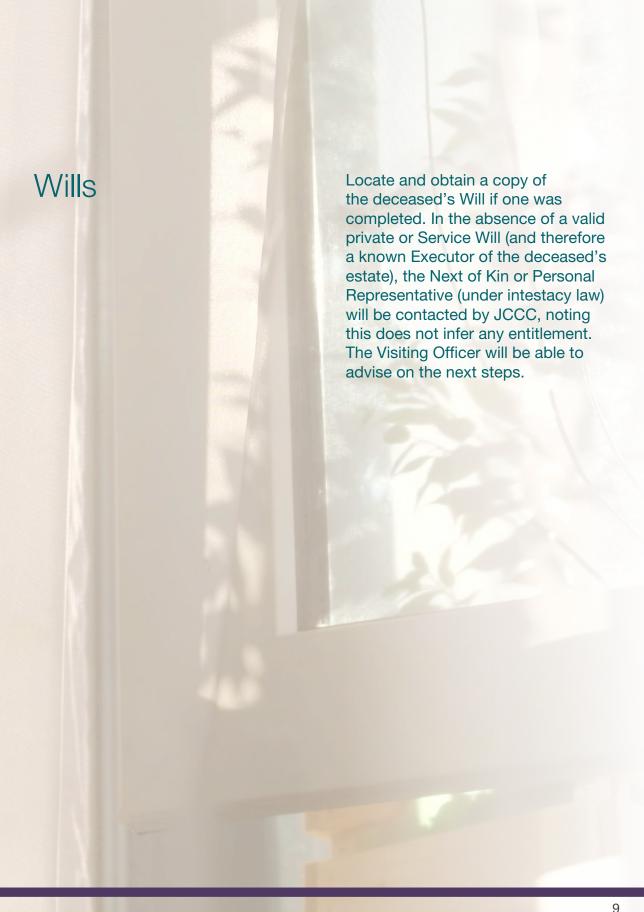
A Chaplain or Non-Religious Pastoral Officer (NRPO) is available to offer pastoral care, spiritual support, and practical advice if requested. They are trained to support the bereaved with diverse beliefs and worldviews and have extensive experience of officiating at funerals. The Chaplain or NRPO will liaise with the Visiting Officer.

Support available to non-UK Next of Kin

This book is based around services available within the UK. Most of these services will be available to family members living in the UK who are not UK nationals but who have Indefinite Leave to Remain or Indefinite Leave to Enter (referred to as "settlement"), including those settled under the EU Settlement Scheme.

If you have not obtained settlement and wish to remain in the UK, you are advised to contact the qualified immigration advisers at the single Service Families Federations. Details of these are included within the 'Support Available' section of this book.

Where Next of Kin reside in the Service person's country of origin overseas, advice and support will be provided on-line by the Visiting Officer and Case Manager, and may also be provided by UK Defence staff in country. There may be limitations as to what guidance may be provided regarding support services in your country.



Registering the death Once you have received the medical document confirming cause of death you must register the death 1 within five days at a Register Office. It will take approximately 30 minutes and you may need to make an appointment. At this point you'll be able to buy a death certificate - this proves the death has been registered. This certificate is required to enable management of the deceased estate. The online guide provides country specific advice as practices differ between England and Wales, Scotland, Northern Ireland and abroad. Please note this process may differ if there is an inquiry into the deceased's death. The Visiting Officer can support you with registering the death. It may be useful to obtain extra copies of the death certificate. The Purple Book

Registering the death in locations other than the UK

For deaths occurring overseas other registration processes may apply. The Visiting Officer can support further with this.

Coroner and Inquest services

Coroner Services, ² Inquest Services ³ and the Defence Inquests Unit ⁴ can provide you with guidance and support through the Coronial and / or Inquest process, or if you prefer, please speak with the Visiting Officer in the first instance.

Media Interest

Depending on the circumstances, media interest may be generated following the death of a Service person. This can be very difficult to navigate. The Visiting Officer will be able to advise and support you in dealing with this should it arise.

- ¹ Register a death GOV.UK (www.gov.uk)
- ² Coroner Services https://www.gov.uk/government/ publications/guide-to-coroner-services-and-coronerinvestigations-a-short-guide
- ³ Inquest Services
- https://www.inquest.org.uk/useful-resources
- 4 Defence Inquests Unit https://www.gov.uk/guidance/ the-defence-inquests-unit

Personal effects of the deceased

With the help of JCCC and the Visiting Officer, an officer responsible for personal effects will coordinate the return of these items to the appropriate recipient(s) as soon as possible. Please speak to the Visiting Officer if you require the early release of items of a sentimental or essential administrative nature.

Housing and Accommodation

If you live in Service Family
Accommodation (SFA) or Substitute
Service Family Accommodation
(SSFA), you are entitled to retain your
accommodation for up to two years
as you adjust and make alternate
living arrangements. This may be
extended beyond the two year point
at the discretion of the local Service
Commander. If you wish to move closer
to family, you may be able to move at
public expense to alternative SFA / SSFA
if available. Please speak to the Visiting
Officer for further information.

Retention of housing in non-UK accommodation may be subject to legislation of that country. Please speak with the Visiting Officer for further information.

If you live in privately owned or rented accommodation, it is advisable to notify your mortgage lender or landlord of your circumstances.

Financial

Should you encounter initial financial challenges, you may wish to first engage with the Visiting Officer to discuss your financial circumstances. You will be advised on most matters relating to entitlements and benefits (including entitlement to pensions and compensation) by the Case Manager. Furthermore, the single Service Benevolent Funds may be able to assist you.

If you are located overseas, please consider both overseas and UK bank account administration.

The Visiting Officer and/or the Case Manager are able to support with queries relating to statutory financial support (Department of Work and Pensions benefits, Housing Benefits, and relevant allowances) and help with processes and claims, however neither will be able to provide financial advice outside of Defence entitlements and process.

Should the deceased have paid an annual subscription as a member of one of the Service Dependants Trusts, you may be entitled to an immediate payment following the death. These funds are separate from other monies payable from Defence.

Notifying others

There are many individuals, companies and agencies that you will need to notify of the death. You may wish to use the <u>Tell Us Once</u>⁵ service; a service that lets you report a death to several government organisations in one instance. When notifying others, you may find it helpful to keep a list of those you need to contact or use the checklist at the end of this book.

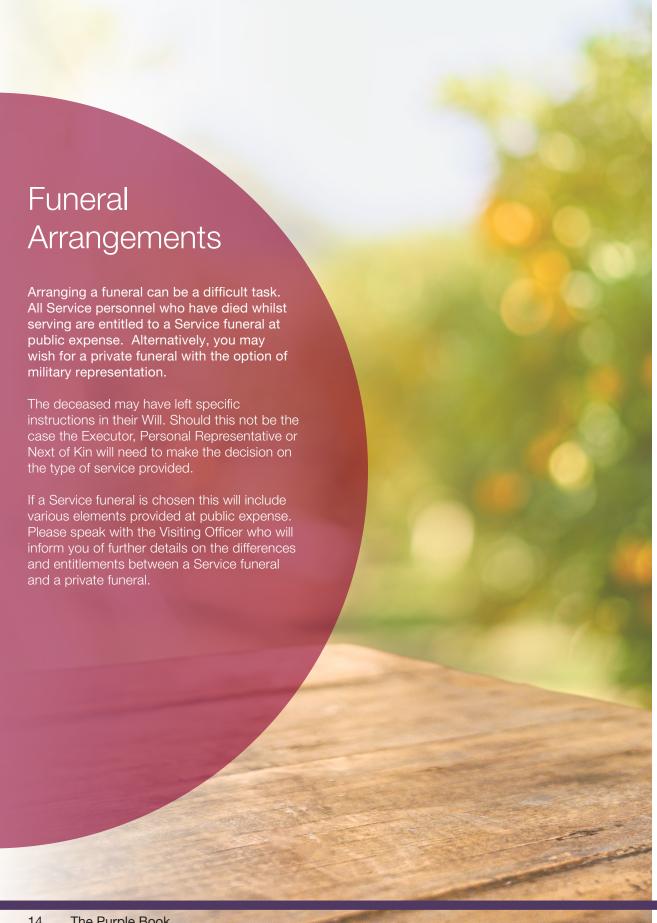
GOV.UK pages with further links

For Service personnel, Service families and Veterans, please visit <u>The Support Services</u> ⁶ website for further information on bereavement, including a section for those who are bereaved by suicide.



⁵ https://www.gov.uk/after-a-death/organisations-youneed-to-contact-and-tell-us-once

⁶ https://www.gov.uk/government/collections/help-andsupport-when-a-veteran-or-service-person-dies



The funeral may be at any location in the UK or in the country where death occurred whilst serving overseas. For non-UK Serving personnel, the same option applies but with the additional option of the funeral being held in their country of origin. The Visiting Officer will advise on the options and help you throughout this process.

Irrespective of whether it is a private or Service funeral, the person responsible for arranging the funeral will receive a Funeral Expense Grant to help cover costs. You may wish to speak to the Visiting Officer for further information.

JCCC can provide advice and assistance on the marking of a grave or urn plot marker. In addition, Citizens Advice and GOV.UK provide guidance that you may find helpful. Contact details are below:

JCCC Post Death Administration Team ⁷ Email: DBS-JCCCGroupMailbox@mod.gov.uk Tel: 01452 712 612 ext. 6323 or 6301

Citizens Advice Bureau 8

GOV.UK 9 Arrange the funeral.

Reservists

Levels of funeral entitlements and support available in the case of a Reservist death will be dependent on whether the death occurred whilst on duty or not. Please discuss this with the Visiting Officer.

https://www.gov.uk/guidance/joint-casualty-andcompassionate-centre-jccc

⁸ https://www.citizensadvice.org.uk/family/death-and-wills/

⁹ https://www.gov.uk/

Entitlements and Benefits

Benefits, pension and compensation rules are complex. The Case Manager and Visiting Officer will be able to provide advice and guidance around this. Further information can be found via the links below.

Armed Forces Pensions 10

Armed Forces Compensation Scheme 11

War Widows Pension Scheme 12

Armed Forces pensions will be managed by DBS Pensions. Pension Scheme Guides can be found via the links below that contain information on benefits.

Armed Forces Pension Scheme 2015 13

Armed Forces Pension Scheme 2005 14

Armed Forces Pension Scheme 1975 15

Joint Casualty and Compassionate Centre (JCCC)

JCCC is responsible for Defence monies that are paid into the deceased's estate. Any money due to the deceased's estate from Defence will be released to the Executor (if there is a Will) and to the Personal Representative (where there is no Will) by JCCC once legal formalities are completed. JCCC will make contact with the family after the funeral to provide further advice. Veterans Services may be able to assist the Executor or Personal Representative with the completion of Probate documentation if required.

The Forces Pension Society 16 is a not-for-profit company that provides a service for those bereaved either in Service or post Service. Those who wish to join may seek advice and guidance in order to make more informed choices about the Armed Forces Pension.

Inheritance Tax Exemption

The estate of a deceased Service person may be eligible for an Inheritance Tax exemption if the cause of death is found to meet the criteria laid out in section 154 of the Inheritance Tax Act 1984. 17 An Executor, Personal Representative or Next of Kin for the deceased should apply to JCCC 18 for this exemption.

- 10 https://www.gov.uk/guidance/pensions-andcompensation-for-veterans
- 11 https://www.gov.uk/guidance/armed-forcescompensation-scheme-afcs
- 12 https://www.gov.uk/war-widow-pension
- 13 https://www.gov.uk/government/publications/armedforces-pension-scheme-2015-and-early-departurepayments-scheme-2015-jsp-905-part-one
- 14 https://www.gov.uk/government/publications/jsp-764armed-forces-pension-scheme-2005-afps-05
- 15 https://www.gov.uk/government/publications/armedforces-pension-scheme-1975-regulations
- 16 https://www.gov.uk/government/publications/armedforces-pension-scheme-1975-regulations
- 17 https://www.legislation.gov.uk/ukpga/1984/51/ section/154
- 18 https://www.gov.uk/guidance/joint-casualty-andcompassionate-centre-jccc#deceased-estates-casework

Service Life Insurance (SLI) and/or PAX or **PAL (Optional Life Cover)**

In keeping with the Armed Forces Covenant, Defence is committed to ensuring that Service personnel are not disadvantaged in their ability to access privately arranged personal accident and life insurance due to their employment. This approach is currently managed through insurance schemes contracted by Defence.

You may wish to check whether the deceased held any Life cover or a Personal Accident policy. If they did have a policy, you will notice either 'Covea Life' and/or 'PAX Insurance or PAL Insurance' on either bank or pay statements.

For Service Life Insurance (Covea Life) contact:

Email: sliteam@sli365.com Tel: 0330 134 8452

For PAX PA Insurance contact:

Email: aigdirect.claims@aig.com

Tel: 0800 2124 800

For PAX Life Insurance contact:

Email: aiglife.queries@aig.com Tel: 0345 266 0565

For PAL Insurance contact:

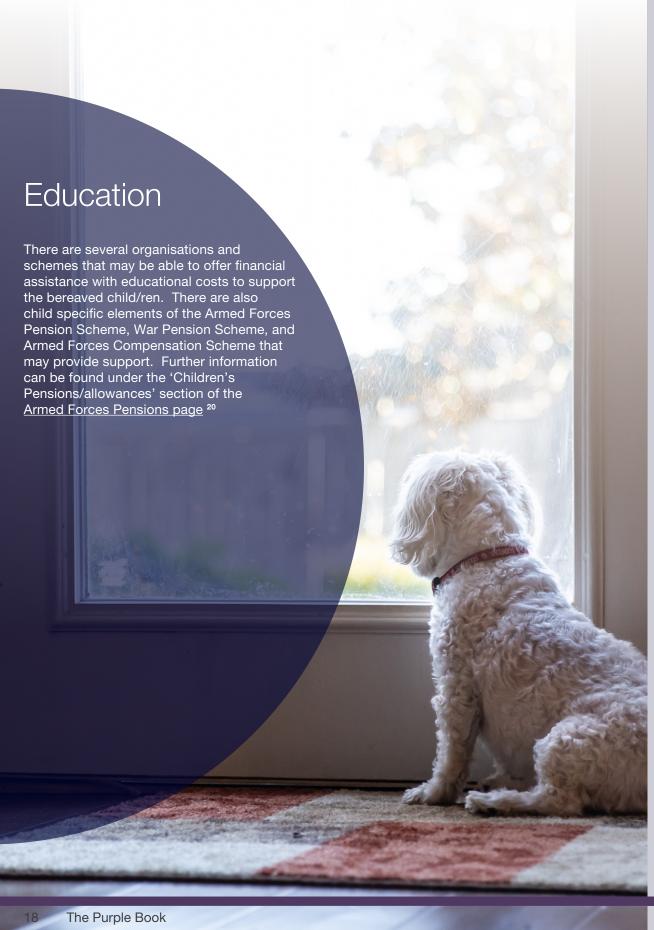
Email: aigdirect.claims@aig.com Tel: 020 8662 8126

Department for Work and Pensions (DWP) Benefits

If eligible, the DWP may be able to issue a Bereavement Support Payment. This provides financial support for a fixed period after the death of a spouse, civil partner or established and cohabiting long-term partner.

To claim, complete the form in your folder or download the Bereavement Support Payment form BSP1 19 online. You can also order the pack over the phone from your local Job Centre Plus. To receive full payment, you must claim within 3 months from the date of death. You may claim up to 21 months after the death, however payment may be less. Contact details: Bereavement Service Helpline: 0345 608 8601

¹⁹ https://www.gov.uk/government/publications/ bereavement-support-payment-claim-form



Continuity of Education Allowance (CEA)

If you already receive Continuity of Education Allowance (CEA), this may continue to be claimed depending on the regulations in place when the death occurred. The Visiting Officer or Case Manager will be able to provide further advice and guidance.

Armed Forces Bereavement Scholarship Scheme (AFBSS)

The scheme aims to provide post-16 education scholarships to bereaved Service children if they meet the eligibility criteria. Further details, including how to apply, can be found on the Armed Forces Bereavement Scholarship Scheme ²¹ page.

Schools and Colleges

Several fee-paying schools and colleges may offer bursaries to assist with the costs of retaining children in education in the event of a death in Service. The school or college will be able to advise on this.

Charities

Several Service charities and other charities can offer educational grants. They may also offer advice and guidance on additional sources to be explored if a grant is not possible.

²⁰ https://www.gov.uk/guidance/pensions-andcompensation-for-veterans#childrens-pensionsallowances

²¹ https://www.gov.uk/guidance/apply-for-the-armedforces-bereavement-scholarship-scheme

Support Available

Each of the services below offer assistance to the bereaved whether they be immediate family members or wider family, friends or colleagues.

Royal Navy Family People Support 22

Tel: 02392 728777

Freephone: 0800 145 6088

Army Welfare Service 23

Email: RC-AWS-IAT-0Mailbox@mod.gov.uk

Tel: 01904 882053

RAF Health and Wellbeing Support 24

HIVE information centres also provide information and support to the Service community to include serving personnel, families, Defence civilians and Veterans. Service specific details can be found at the links below.

Royal Navy Forum (mod.uk) 25

HIVE Information Centres
| The British Army (mod.uk) ²⁶

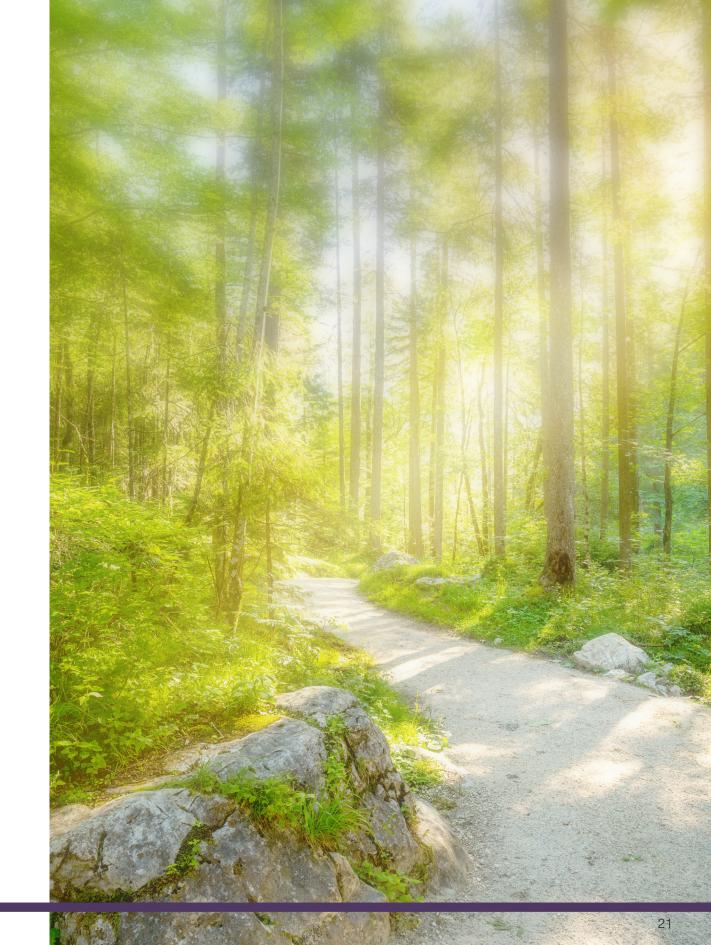
HIVE Finder | Royal Air Force (mod.uk) 27

<u>Veterans Services</u> ²⁸ (VS) provides support to bereaved families, close relatives and Veterans. This support can be accessed at any time beyond initial contact, through the following contact details:

General details

Email: veterans-uk@mod.gov.uk Freephone (UK only): 0808 1914 2 18 Telephone (overseas): +44 1253 866 043

- ²² https://www.royalnavy.mod.uk/families-and-veterans
- ²³ https://www.army.mod.uk/people/health-wellbeingwelfare-support/welfare-support/the-army-welfareservice-aws/
- 24 https://www.raf.mod.uk/community-support/healthwellbeing/
- ²⁵ https://forum.royalnavy.mod.uk/
- 26 https://www.army.mod.uk/people/health-wellbeingwelfare-support/hive/
- 27 https://www.raf.mod.uk/community-support/servingfamilies/hive-finder/
- 28 https://www.gov.uk/government/groups/veteranswelfare-service



The War Widows' Association of Great Britain ²⁹ work to improve the conditions of war widows and immediate family. Despite the name, the War Widows' Association support the bereaved outside of war time scenarios. Email: chair@warwidows.org.uk Tel: 0845 2412 189

The single Service Widows' Associations aim to support those who have experienced bereavement of a Service person through the provision of advice and guidance, support and friendship. Details listed below:

Royal Navy, Royal Marine Widows' Association ³⁰ Email: chairmanrnrmwa@aol.com

Tel: 07462 376850

Army Widows' Association 31
Email: info@armywidows.org.uk

Tel: 0300 666 0136

Royal Air Force Widows' Association 32 Email: chair@rafwidows.org.uk
Tel: 0800 456 1150

Cruse 33 provides support across England, Wales and Northern Ireland. The charity offers advice and information for those bereaved, this can be face-to-face, via telephone, email or website. For children and young people there is a freephone national helpline, local services, and a website; hopeagain.org.uk. Email: helpline@cruse.org.uk

Cruse National Helpline: 0808 808 1677

Cruse Resources:

Bereavement in the military 34

Behind every headline is heartache – Supporting Military Families to Support their Children 35

A Guide for Schools 36

Bereavement guides 37

The Support After Suicide Partnership brings together Suicide Bereavement organisations and people with lived experience, to offer timely and appropriate support. Their Help is at Hand leaflet provides information and direction to support those bereaved by suicide. The following resources provide relevant information depending on where you live.

Support After Suicide - England 38

Support After Suicide - Scotland 39

Support After Suicide - Northern Ireland 40

Support After Suicide - Wales 41

- 33 https://www.cruse.org.uk/
- 34 https://www.cruse.org.uk/organisations/grief-in-themilitary/
- 35 https://www.cruse.org.uk/organisations/grief-in-themilitary/support-for-military-children-who-are-grieving/
- ³⁶ https://www.cruse.org.uk/organisations/schools/
- 37 https://www.cruse.org.uk/organisations/grief-booklets/
- 38 https://supportaftersuicide.org.uk/resource/help-is-athand/
- 39 https://supportaftersuicide.org.uk/resource/after-asuicide-scotland/
- 40 https://supportaftersuicide.org.uk/resource/help-is-athand-northern-ireland/
- 41 https://supportaftersuicide.org.uk/resource/help-is-athand-wales/

²⁹ https://warwidows.org.uk/

³⁰ https://rnrmwidows.org/

³¹ https://www.armywidows.org.uk/

³² https://www.rafbf.org/raf-widows

Childhood Bereavement Network 42 is the hub for organisations supporting bereaved children and their families. Their website includes a directory of local support organisations which families can contact.

Scotty's Little Soldiers 43 offer relief from the effects of bereavement to young people who have experienced the death of a parent who served with the Armed Forces through supporting with access to health and wellbeing support, providing development opportunities for children.

Email: hello@scottyslittlesoldiers.co.uk

Tel: 08000 928 571

Families Federations

The Families Federations provide signposting services and information for Defence families in support of the Chain of Command.

Navy Families Federation 44 Email: contactus@nff.org.uk Tel: 02392 654374

Army Families Federation 45 Email: contact@aff.org.uk Tel: 01264 554004

RAF Families Federation 46 Email: enquiries@raf-ff.org.uk Tel: 01780 781650

Service Charities and Benevolent

SSAFA 47 provides financial, practical and emotional assistance to the Service community. SSAFA also offers dedicated support groups, providing events which facilitate peer support, a safe space to grieve and an opportunity for respite.

Email: supportgroups@ssafa.org.uk

SSAFA Services:

Family Support Groups 48 – including the Bereavement Support Group and Military Families affected by Suicide.

'Forces Line' is a confidential helpline open Monday-Friday 09:00-17:00. Forces Line: 0800 260 6767

The Royal British Legion 49 (RBL) provides welfare, comradeship, and representation for the Armed Forces Community.

Tel: 0808 802 8080 Email: info@britishlegion.org.uk The Royal Navy & Royal Marines Charity 50 (RNRMC) supports sailors, marines and their families for life. The charity aims to raise and deliver resources to provide support to the RNRM community. The RNRMC is a fundraising and grant making charity. Email: theteam@rnrmc.org.uk

Tel: 023 9387 1520

ABF The Soldiers Charity 51 provides lifetime support to British Army soldiers, Veterans and their families when they are in need. The charity aims to support the British Army family and make a difference to people at critical points in their life.

Email: info@soldierscharity.org

Tel: 020 7901 8900

The RAF Benevolent Fund 52 provides support to the Royal Air Force Family for life. The charity provides a range of support services including but not limited to financial support, advice and welfare.

Email: mail@rafbf.org.uk Tel: 0800 169 2942

⁴² https://childhoodbereavementnetwork.org.uk/

⁴³ https://www.scottyslittlesoldiers.co.uk/

⁴⁴ https://nff.org.uk/

⁴⁵ https://aff.org.uk/

⁴⁶ https://www.raf-ff.org.uk/

⁴⁷ https://www.ssafa.org.uk/

⁴⁸ https://www.ssafa.org.uk/get-help/military-families/ bereavement-support-groups/

⁴⁹ https://www.britishlegion.org.uk/

⁵⁰ https://www.rnrmc.org.uk/

⁵¹ https://armybenevolentfund.org/

⁵² https://www.rafbf.org/

Checklist

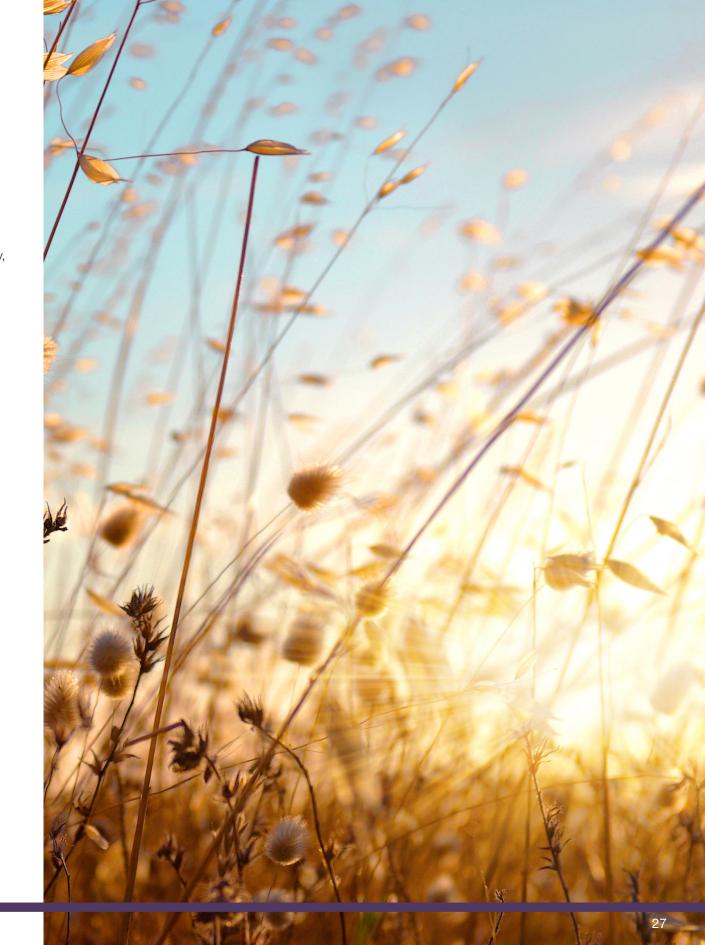
Please find below a checklist that may come in useful to aid the process of prioritisation at this difficult time. This list may feel overwhelming and if you find it is too difficult to complete immediately, please discuss with the Visiting Officer. We acknowledge that individual circumstances will differ, and the actions listed below may not relate to all.

Initial actions (in first 7 days)

- ☐ Locate and obtain a copy of the deceased's Will if one was completed
- ☐ Register the death
- □ Inform family and friends
- ☐ Inform children's school
- ☐ Inform bank/building society/credit agencies
- ☐ Inform mortgage provider if relevant
- ☐ Identify any rental, hire purchase, or loan agreements and notify the relevant organisations
- □ Notify utility companies if the deceased was a signatory
- ☐ Inform HMRC if you have not used the Tell Us Once service or for any business-related tax issues
- ☐ Sometimes there are high profile circumstances that require a brief for the media; the Visiting Officer will let you know if you need to prepare a statement for these

Next Steps

- ☐ Inform insurance companies (house, car, health, life)
- ☐ Complete Armed Forces Family Pension claim form
- ☐ Complete BSP1 claim form for the Bereavement Support Payment
- ☐ Complete Armed Forces Compensation Scheme dependents detail form if eligible
- ☐ Identify any Service Life Insurance and/or PAX Insurance policies claim as appropriate
- ☐ If living in privately owned or rented accommodation, inform the Council Tax Department of single adult occupancy
- ☐ If co-habiting, complete the Bereavement Register either online or using the paper form in your folder to cease mail addressed to the deceased
- ☐ Arrange for the redirection of any post if necessary
- ☐ Return driving license to DVLA (assistance may be provided by the Services)
- ☐ Return passport to the relevant office (assistance may be provided by the Services)
- ☐ Cancel any subscriptions or memberships
- ☐ Make a new Will if applicable
- ☐ Close down any social media accounts of the deceased



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