

<b>Beneficiary</b>	<b>Allowable Superannuation Benefit</b>
Spouse	Lump sum, income stream and/or both
Dependant child under the age of 18	Lump sum, income stream and/or both. However, any income stream must be commuted by age 25
Financially dependant child between the ages of 18 and 25	Lump sum, income stream and/or both. However, any income stream must be commuted by age 25
Disabled child	Lump sum, income stream and/or both.
Dependant grandchild	Lump sum, income stream and/or both
Non-dependant grandchild	Lump sum via the legal estate
Dependant brothers, sisters and parents	Lump sum, income stream and/or both.
Non -dependant brothers, sisters and parents	Lump sum via the legal estate
Dependant child over the age of 25	Lump sum
Non-dependant (not a child of the member)	Lump sum via the legal estate
Legal estate	Lump sum