**XYZ Letter**

Address to the trustees of the XYZ scheme

Date

Dear Sir or Madam

**Re: Category A - Huw Davies** deceased

Date of death 5th September 2019

Further to notification that the above named member has died, set out below are details of the benefits payable:

1. Lump sum death benefit

* As the member died before normal pension date and was still in service at this point, a lump sum death benefit (LSDB) is payable of £259,630.00, comprising the life assurance amount due of £232,496.00 plus a refund of member contributions of £27,134.00.
* The LSDB is payable to persons at the trustees’ discretion.
* The LSDB represents 24.60% of the deceased member’s Lifetime Allowance.

2. Spouse’s pension

* A spouses pension of £13,786.98 per annum is payable.
* £218.92 per annum is the post-1988 Widow’s Guaranteed Minimum Pension (WGMP) element.
* £13,568.06 per annum is the balance over and above the post-1988 WGMP element.
1. Payment of pension
	* The spouse’s pension is payable monthly in advance.
	* The pension will start on 1st October 2019.
	* The pension will be paid for life and will be subject to PAYE.
2. Pension increases
	* The pension in payment will increase each year on 1st April.
	* The post-1988 WGMP of £218.92 per annum will increase by the rise in the consumer prices index or 3% if less.
	* The balance of £13,568.06 per annum will increase by the rise in the retail prices index or 5% if less.
		+ 1. Details required

Before the spouse’s pension can be put into payment, the following will be required:

* + The member’s original death certificate.
	+ The member and spouse’s original marriage certificate.
	+ The spouse’s original birth certificate.
	+ The enclosed bank details form completed by the spouse.

If you have any queries, please contact me.

Yours faithfully

A N Other