**XYZ Letter**  Address to the trustees of the XYZ scheme

Date

Dear Sir or Madam

Re **Lawrence Jones**  deceased **– Category A**

Date of death 3rd September 2019

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

1. Lump sum death benefit

* A lump sum death benefit (LSDB) of £16,032.84 is payable, being the balance of five years’ pension payments due to the deceased.
* The LSDB is payable to persons at the trustees’ discretion.
* The LSDB represents 1.51% of the deceased member’s Lifetime Allowance.

2. Spouse’s pension

* A spouse’s pension is payable of £7,574.27 per annum.
* £218.92 per annum is the post-1988 Widow’s Guaranteed Minimum Pension (WGMP) element.
* £7,355.35 per annum is the balance over and above the post-1988 WGMP element.
1. Payment of pension
	* The spouse’s pension is payable in monthly instalments 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 £7,355.35 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