**XYZ Letter**

Address to the Trustees of the XYZ scheme

Date

Dear Sir or Madam

**Re: Amal Rahal** deceased **– Category A**

Date of death 17th August 2020

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

1. Lump sum death benefit
* As the member was still in service when she died after normal pension date (NPD), there is a lump sum death benefit (LSDB) payable of £95,056.85, which is equal to 5 years’ pension payments assuming the deceased member had retired at the date of death.
* The LSDB is payable to persons at the Trustees’ discretion.
* The LSDB represents 8.85% of the deceased member’s Lifetime Allowance.

2. Spouse’s pension

* A pension is payable of £9,505.69 per annum, *which takes into account the deceased member’s period of part-time service*.
* £621.40 per annum is the post-1988 Widow’s Guaranteed Minimum Pension (WGMP) element.
* £8,884.29 per annum is the balance over and above the WGMP element.

3. Payment of pension

* The spouse’s pension is payable in monthly instalments in advance.
	+ The pension will start on 1st September 2020.
	+ The pension will be paid for life and will be subject to PAYE.
1. Pension increases
* The pension in payment will increase each year on 1st April.
* The post-1988 WGMP of £621.40 per annum will increase by the rise in the consumer prices index or 3% if less.
* The balance of the pension of £8,884.29 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

**NOTE** –

**Letters should be written in full** **and should include all of the information contained in each of the bullet points.**

**Failure to write a letter in full will result in marks being lost.**

**Failure to mention the information contained in each of the bullet points will result in marks being lost.**