**XYZ-Category A (Letter)**

Address to the Trustees of the XYZ Scheme

Date

Dear Sir or Madam

**Re: Tom Duncourt (deceased) –** Date of Death: 25th August 2021

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 died in active service before normal pension date, a lump sum death benefit (LSDB) is payable of £181,087.30 (comprising a life assurance amount of £148,500.00 plus a refund of member contributions of £32,587.30).
* The LSDB is payable to persons at the Trustees’ discretion.
* The LSDB represents 16.87% of the deceased member’s Lifetime Allowance.

2. Spouse’s pension

* A spouse’s pension is payable of £11,367.55 per annum. This takes into account the varied accrual rates as a result of the deceased member changing his contribution rates during his membership of the XYZ Scheme.
* £382.72 per annum of this pension is the post-1988 Widow’s Guaranteed Minimum Pension (WGMP).
* £10,984.83 per annum of this pension is the balance over and above the post-1988 WGMP.

3. Payment of pension

* The spouse’s pension is payable in monthly instalments in advance.
* The pension will start on 1st September 2021.
* The pension will be paid for life and will be subject to PAYE.

4. Pension increases

* The pension in payment will increase each year on 1st April.
* The post-1988 WGMP of £ 382.72 per annum will increase each year by the lower of the rise in the consumer prices index and 3.0%.
* The balance of £10,987.75 per annum will increase each year by the lower of the rise in the retail prices index and 5.0%.
  + - 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.**