**XYZ-Category A (Letter)**

Address to the Trustees of the XYZ Scheme

Date

Dear Sir or Madam

**Re: Mark Batthew** (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 after normal pension date (NPD), there is a lump sum death benefit (LSDB) payable of £101,217.70. This is equal to 5 years’ pension payments (assuming the member had retired on the date he died).
* The LSDB is payable to persons at the Trustees’ discretion.
* The LSDB represents 9.43% of the deceased member’s Lifetime Allowance.

2. Spouse’s pension

* A spouse’s pension is payable of £12,652.21 per annum. This includes the enhancement in the spouse’s percentage to 62.50%.
* £108.16 per annum of this pension is the pre-1988 Widow’s Guaranteed Minimum Pension (WGMP).
* £926.64 per annum of this pension is the post-1988 Widow’s Guaranteed Minimum Pension (WGMP).
* £11,617.41 per annum of this pension is the balance over and above the pre-1988 WGMP and 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.

1. Pension increases

* The pension in payment will increase each year on 1st April.
* The pre-1988 WGMP of £108.16 per annum will not increase in payment.
* The post-1988 WGMP of £926.64 per annum will increase each year by the lower of the rise in the consumer prices index and 3.0%.
* The balance of the pension of £11,617.41 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.**