**XYZ Letter**

Address to the trustees of the XYZ scheme

Date

Dear Sir or Madam –

**Re: Category A - Lui Ying** deceased

Date of death 4th 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

* 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 £177,098.48, comprising the life assurance benefit of £152,880.00 plus a refund of member contributions of £24,218.48.
* The LSDB is payable to persons at the trustees’ discretion.
* The LSDB represents 16.78% of the deceased member’s Lifetime Allowance.

2. Spouse’s pension

* A spouse’s pension of £12,144.53 per annum is payable.
* £390.00 per annum is the post-1988 Widower’s Guaranteed Minimum Pension (WGMP) element.
* £11,754.53 per annum is the balance over and above the post-1988 WGMP element.
* The spouse’s pension takes into consideration the deceased member’s period of part-time service.

3. 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.

1. Pension increases

* The pension in payment will increase each year on 1st April.
* The post-1988 WGMP of £390.00 per annum will increase by the rise in the consumer prices index or 3% if less.
* The balance of £11,754.53 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