**XYZ Letter**

Address to the Trustees of the XYZ scheme

Date

Dear Sir or Madam

**Re:** **Jon Paresh** deceased **– Category A**

Date of death 19th 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

* A lump sum death benefit (LSDB) of £70,050.03 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 6.52% of the deceased member’s Lifetime Allowance.

2. Spouse’s pension

* A spouse’s pension is payable of £13,835.37 per annum. *This takes into account the augmentation to the spouse’s percentage*.
* £156.52 per annum is the pre-1988 Widow’s Guaranteed Minimum Pension (WGMP) element.
* £963.04 per annum is the post-1988 WGMP element.
* £12,715.81 per annum is the balance over and above the pre-1988 WGMP element and 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 September 2020.
   * 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 pre-1988 WGMP of £156.52 per annum will not increase in payment.
* The post-1988 WGMP of £963.04 per annum will increase by the rise in the consumer prices index or 3% if less.
* The balance of the pension of £12,715.81 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.**