**XYZ Letter**

Address to the Tustees of the XYZ scheme

Date

Dear Sir or Madam

**Re:**  **Haag Kaschak** deceased – Category A

Date of death 4th September 2020

Further to notification of the death of this member, details of the benefits payable are set out below:

1. Lump sum death benefit

* There is a lump sum death benefit (LSDB) payable of £58,087.66, this being a refund of the deceased member’s scheme contributions of £30,762.00 and a refund of his current AVCs of £27,325.66.
* The LSDB is payable to the legal personal representatives / estate.
* The LSDB represents 5.41% of the deceased member’s Lifetime Allowance.

2. Spouse’s pension

* A spouse’s pension is payable of £12,875.41 per annum.
* £786.24 per annum is the post-1988 Widow’s Guaranteed Minimum Pension (WGMP) element.
* £12,089.17 per annum is the balance over and above the WGMP element.

1. Payment of pension
   * The spouse’s pension is payable monthly in advance.
   * The pension will start on 1st October 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 post-1988 WGMP of £786.24 per annum will increase by the rise in the consumer prices index or 3% if less.
* The balance of the pension of £12,089.17 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.**