**XYZ-Category A (Letter)**

Address to the Trustees of the XYZ Scheme

Date

Dear Sir or Madam

**Re:**  **Rita Oranne** (deceased) – Date of Death: 6th September 2022

Further to notification that the above named member has died, details of the benefits payable are set out below.

1. Lump sum death benefit

* There is a lump sum death benefit (LSDB) payable of £38,720.00 comprising a refund of the deceased member’s scheme contributions
* The LSDB is payable to the deceased member’s legal personal representatives / estate
* The LDDB represents 3.60% of the deceased member’s Lifetime Allowance

2. Spouse’s pension

* A spouse’s pension is payable of £6,159.61 per annum
* £610.48 per annum of this pension is the post-1988 Widower’s Guaranteed Minimum Pension (WGMP)
* £5,549.13 per annum of this pension is the balance over and above the post-1988 WGMP

1. Payment of pension
   * The Spouse’s pension is payable monthly in advance
   * The pension will start on 1st October 2022
   * The pension will be subject to PAYE
2. Pension increases

* The pension in payment will increase each year on 1st April
* The post-1988 WGMP of £610.48 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 £5,549.13 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 completed bank details form for the spouse (*form attached*)

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.**