

XYZ-Category A (Letter)

Address to the Trustees of the XYZ Scheme (**Category A**)

Date

Dear Sir or Madam

Re: **Lola Evans** (deceased) – Date of Death: 7th September 2025

Following notification of this member's death, details of the benefits payable are set out below:

1. Lump sum death benefit

- A lump sum death benefit (LSDB) of £52,108.65 is payable (comprising a refund of the deceased member's scheme contributions of £22,665.99 and current AVCs of £29,442.66)
- The LSDB is payable to the deceased member's legal personal representatives / estate
- The LSDB is within the deceased member's available Lump Sum & Death Benefit Allowance (LS&DBA) of £1,073,100.00

2. Spouse's pension

- A spouse's pension is payable of £7,469.63 per annum
- £1,152.84 per annum of this pension is the post-1988 Widow's Guaranteed Minimum Pension (post-1988 WGMP)
- £6,316.79 per annum of this pension is the balance over and above the post-1988 WGMP

3. Payment of pension

- The spouse's pension is payable in monthly instalments in advance
- The pension will start on 1st October 2025
- The pension will be paid for life and will be subject to PAYE

4. Pension increases

- The spouse's pension in payment will be increased each year on 1st April
- The post-1988 WGMP of £1,152.84 per annum will be increased each year by the lower of the rise in the consumer prices index and 3.0%
- The balance of £6,316.79 per annum will be increased each year by the lower of the rise in the retail prices index and 5.0%

5. 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 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.