

XYZ-Category A (Letter)

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

Date

Dear Sir or Madam

Re: **Lewis Macari** (deceased) – Date of Death: **12th September 2026**

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 **£35,688.45** is payable (comprising a refund of the deceased member's contributions)
- 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 **£8,040.07 per annum**
- **£1,723.80 per annum** of this pension is the post-1988 Widow's Guaranteed Minimum Pension (post-1988 WGMP)
- **£6,316.27 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 2026**
- 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 **£1,723.80 per annum** will be increased each year by the lower of the rise in the consumer prices index and 3.0%
- The balance of **£6,316.27 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 –

For the purposes of the CPC examinations, candidates will be presented with a draft Letter. They will then be expected to:

- a) *Transcribe data required to be populated in the draft Letter accurately from their Case Study answers to the answer box*
- b) *Identify and detail basic expected information not communicated in the draft Letter to the answer box*
- c) *Identify and correct information wrongly communicated in the draft Letter to the answer box*