

XYZ-Category A (Letter)

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

Date

Dear Sir or Madam

Re: **Norman Pearson** (deceased) – Date of Death: **11th 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 **£27,657.48** is payable (equal to the balance of five years' pension payments but capped to the deceased member's 75th birthday)
- The LSDB is payable to persons at the Trustees' discretion (and so confirmation is required of the beneficiaries to be paid and, if there is more than one beneficiary, confirmation is required of the amount to be paid to each beneficiary)
- The LSDB is within the deceased member's available Lump Sum & Death Benefit Allowance (LS&DBA) of **£921,420.00**

2. Spouse's pension

- A spouse's pension is payable of **£21,734.73 per annum** (*which takes into account the augmented spouse's percentage rate of 57.50%*)
- **£1,005.68 per annum** of this pension is the pre-1988 Widow's Guaranteed Minimum Pension (pre-1988 WGMP).
- **£2,450.24 per annum** of this pension is the post-1988 Widow's Guaranteed Minimum Pension (post-1988 WGMP).
- **£18,278.81 per annum** of this pension is the balance over and above the 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 pre-1988 WGMP of **£1,005.68 per annum** will not increase in payment
- The post-1988 WGMP of **£2,450.24 per annum** will be increased each year by the lower of the rise in the consumer prices index and 3.0%
- The balance of **£18,278.81 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*