

**XYZ-Category B (Letter)**

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

Date

Dear Sir or Madam

Re: **Boris Gates** (deceased) – Date of Death: **12<sup>th</sup> September 2026**

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

1. Lump sum death benefit

- As the deceased member died in active service before normal pension date, a lump sum death benefit (LSDB) is payable of **£192,135.00** (comprising the life assurance benefit only)
- 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 **£1,073,100.00**

2. Child dependant's pension

- A child dependant's pension is payable of **£7,103.63 per annum**

3. Payment of pension

- The child dependant's pension is payable in monthly instalments in advance
- The pension will start on **1<sup>st</sup> October 2026**
- The pension will be paid until the child's 18<sup>th</sup> birthday and will be subject to PAYE

4. Pension increases

- The child dependant's pension in payment will be increased each year on **1<sup>st</sup> April** by the lower of the rise in the retail prices index and 5.0%

5. Details required

Before the child dependant's pension can be put into payment, the following will be required:

- The member's original death certificate
- The child dependant's original birth certificate
- The completed bank details form for the child dependant (*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*