

**XYZ-Category B (Letter)**

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

Date

Dear Sir or Madam

Re: **Geraldine Beattie** (deceased) – Date of Death: **17<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

- A lump sum death benefit (LSDB) of **£28,984.05** is payable (equal to the balance of five years' pension payments but capped to the deceased member's 75<sup>th</sup> 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 **£989,662.00**

2. Spouse's pension

- A spouse's pension is payable of **£6,790.97 per annum**

3. Payment of pension

- The spouse'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 for life and will be subject to PAYE

4. Pension increases

- The spouse'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 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*