

OPQ – Letter

Address to the Trustees of the OPQ Plan

Date

Dear Sir or Madam

Re: **Juanita Duran** (deceased) – Date of Death: **19th September 2026**

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

1. Lump sum death benefit

- The total lump sum death benefit (LSDB) is **£360,527.37**, comprising:
 - Refund of the deceased member's 'Personal Retirement Account' of **£156,167.37** (split between the deceased member's element of **£60,064.37** and the employer's element of **£96,103.00**)
 - Life assurance benefit of **£204,360.00**
- The LSDB is payable to persons at the Trustees' discretion, and so the Trustees should confirm to whom the benefits should be paid and in what proportions
- The LSDB is within the deceased member's available Lump Sum & Death Benefit Allowance (LS&DBA) of **£1,073,100.00**

2. Details required

Before the LSDB can be put into payment, the following will be required:

- The deceased member's original death certificate

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*