

## OPQ – Letter

Address to the Trustees of the OPQ Plan

Date

Dear Sir or Madam

Re: **Sarah Leonard** (deceased) – Date of Death: **13<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**

- The total lump sum death benefit (LSDB) is **£592,607.37**, comprising:
  - Refund of the deceased member's 'Personal Retirement Account' of **£375,257.37** (split between the deceased member's element of **£92,025.78** (*plus the transferred-in element of £67,995.17*) and the employer's element of **£147,241.25** (*plus the transferred-in element of £67,995.17*))
  - Life assurance benefit of **£217,350.00**
- 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 **£998,260.00**

### **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*