**XYZ Letter**

Address to the trustees of the XYZ scheme

Date

Dear Sir or Madam

**Re:**  **Marie Dupelle** deceased – Category A

Date of death 1st September 2019

Further to notification of the death of this member, set out below are details of the benefits payable.

1. Lump sum death benefit

* There is a lump sum death benefit (LSDB) payable of £21,785.00, this being a refund of the deceased member’s contributions.
* The LSDB is payable to the legal personal representatives / estate.
* The LSDB represents 2.06% of the deceased member’s Lifetime Allowance.

2. Spouse’s pension

* A spouse’s pension is payable of £9,685.36 per annum.
* £931.84 per annum is the post-1988 Widower’s Guaranteed Minimum Pension (WGMP) element.
* £8,753.52 per annum is the balance over and above the post-1988 WGMP element.

1. Payment of pension
   * The spouse’s pension is payable monthly in advance.
   * The pension will start on 1st October 2019.
   * The pension will be paid for life and will be subject to PAYE.
2. Pension increases

* The pension in payment will increase each year on 1st April.
* The post-1988 WGMP of £931.84 per annum will increase by the rise in the consumer prices index or 3% if less.
* The balance of £ 8,753.52 per annum will increase by the rise in the retail prices index or 5% if less.
  + - 1. 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 enclosed bank details form completed by the spouse.

If you have any queries, please contact me.

Yours faithfully

A N Other