**XYZ Letter**  Address to the trustees of the XYZ scheme

Date

Dear Sir or Madam

Re: **Shelley Brown**  deceased **– Category A**

Date of death 7th September 2019

Further to notification that the above named member has died, details of the benefits payable are set out below.

1. Lump sum death benefit

* A lump sum death benefit (LSDB) of £74,479.65 is payable, being the balance of five years’ pension payments due to the deceased.
* The LSDB is payable to persons at the trustees’ discretion.
* The LSDB represents 7.05%% of the deceased member’s Lifetime Allowance.

2. Spouse’s pension

* A spouse’s pension is payable of £12,642.92 per annum.
* £912.08 per annum is the post-1988 Widower’s Guaranteed Minimum Pension (WGMP) element.
* £741.37 per annum is the joint life AVC element.
* £10,989.47 per annum is the balance over and above the post-1988 WGMP and the AVC elements.
1. Payment of pension
	* The spouse’s pension is payable in monthly instalments 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 £ 912.08 per annum will increase by the rise in the consumer prices index or 3% if less.
* The AVC element of £741.37 per annum will increase by the rise in the retail prices index or 5% if less.
* The balance of £10,989.47 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