**XYZ Letter**

Address to the trustees of the XYZ scheme

Date

Dear Sir or Madam – **Pedro Fernandez – Category A** deceased

Date of death 6th 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
* As the member was still in service when he died after normal pension date (NPD) there is a lump sum death benefit (LSDB) payable of £81,544.75, equal to 5 years’ pension payments assuming the member had retired at the date of death.
* The LSDB is payable to persons at the trustees’ discretion.
* The LSDB represents 7.72% of the deceased member’s Lifetime Allowance.

2. Spouse’s pension

* A pension is payable of £8,154.48 per annum.
* The pension takes into consideration the deceased member electing to pay higher contributions for a higher accrual rate from 6 April 2012.

3. 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.
1. Pension increases
* The pension in payment will increase each year on 1st April.
* The pension 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