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MR D GRIEVE
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SPRINGFIELD
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KY15 5SF

Prudential Retirement Account Number

RET211435



11/007078
31600/00038

15 April 2026

Dear Mr Grieve

Lump Sum Allowance (LSA) & Lump Sum and Death Benefit Allowance (LSDBA) Statement up to and including 5 April 2026

We're writing to provide some important information relating to your Prudential Retirement Account. You may need this to help you avoid any unintended tax charges if you take tax-free pension benefits in the future.

From 6 April 2024 the Lifetime Allowance (LTA) was replaced by two new allowances.

The LSA is a limit on the amount of certain tax-free lump sums that can be taken from pension schemes. The LSDBA is a limit on the amount of lump sum death benefits and serious ill health lump sums that can be paid without tax. If either limit is exceeded, the excess is taxed just like any other pension income.

For more information on these allowances please visit [gov.uk/tax-on-your-private-pension](https://www.gov.uk/tax-on-your-private-pension).

If you're unsure how either allowance affects you, we recommend you speak to a financial adviser. If you don't have one you can find one at [unbiased.co.uk](https://www.unbiased.co.uk).

Important Information

According to our records, you have not used any LSA or LSDBA in other pension schemes.

The LSA you have used in this scheme is £6,063.01. The LSDBA you have used in this scheme is £6,063.01.

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