**RST Letter**

Address to the Trustees of the RST Scheme

Date

Dear Sir or Madam

Re: **Sarah David** (deceased) – Date of Death: 3rd September 2022

Following notification of this member’s death, details of the benefits payable are set out below:

1. Lump sum death benefit
	* A lump sum death benefit (LSDB) of £116,004.66 is payable (comprising a life assurance benefit of £80,312.50 and a refund of the deceased member’s contributions of £35,692.16)
	* The LSDB is payable to persons at the Trustees’ discretion (and so confirmation is required of the beneficiaries to be paid and, if there is more than one beneficiary, confirmation is required of the amount to be paid to each beneficiary)
	* The LSDB represents 10.81% of the deceased member’s Lifetime Allowance
2. Spouse’s pension
* A spouse’s pension is payable of £3,201.29 per annum (*based on the deceased member’s Underpin pension*)
* £683.55 per annum of this pension is for pre 6 April 2006 pensionable service and will increase each year by the lower of RPI and 5.0%
* £2,517.74 per annum of this pension is for post 5 April 2006 pensionable service and will increase each year by the lower of RPI and 2.5%
* The spouse’s pension has been reduced because the spouse is more than 10 years younger than the deceased member at the date of her death
1. Payment of pension
	* The spouse’s pension is payable monthly in advance
	* The pension will start on 1st October 2022
	* The pension will be paid for life and will be subject to PAYE
2. Pension increases
	* Increases to the pension in payment are applied each year on 3rd September
		+ 1. Details required

Before the spouse’s pension can be put into payment, the following will be required:

* + The deceased member’s original death certificate
	+ The deceased member and spouse’s original marriage certificate
	+ The spouse’s original birth certificate
	+ The completed bank details form for the spouse (*form attached*)

If you have any queries, please contact me.

Yours faithfully

A N Other

**NOTE** –

**Letters should be written in full** **and should include all of the information contained in each of the bullet points.**

**Failure to write a letter in full will result in marks being lost.**

**Failure to mention the information contained in each of the bullet points will result in marks being lost.**