**RST Letter**

Address to the Trustees of the RST Scheme

Date

Dear Sir or Madam

Re: **Emma Foster** (deceased) – Date of Death: 10th September 2024

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 £250,482.86 is payable (comprising a life assurance benefit of £167,050.00 plus a refund of the deceased member’s scheme contributions of £77,520.67 and transferred-in contributions of £5,912.19)
   * 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 is within the deceased member’s available Lump Sum & Death Benefit Allowance (LS&DBA) of £1,073,100.00
2. Spouse’s pension

* A spouse’s pension is payable of £9,342.83 per annum (*based on the deceased member’s CARE pension*)
* £1,677.44 per annum of the pension relates to the deceased member’s pre-2006 pensionable service
* £7,665.39 per annum of the pension relates to the deceased member’s post-2006 pensionable service

1. Payment of pension
   * The spouse’s pension is payable monthly in advance
   * The pension will start on 1st October 2024
   * The pension will be paid for life and will be subject to PAYE
2. Pension increases
   * The spouse’s pension in payment will be increased each year on 10th September
   * The pre-2006 pension of £1,677.44 per annum will be increased year by the lower of the rise in the retail prices index and 5.0%

* The post-2006 pension of £7,665.39 per annum will be increased each year by the lower of the rise in the retail prices index and 2.5%
  + - 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 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.*