

RST Letter

Address to the Trustees of the RST Scheme

Date

Dear Sir or Madam

Re: **Peter Callaghan** (deceased) – Date of Death: **13th September 2026**

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 **£46,533.63** is payable (comprising a refund of the deceased member's scheme contributions of **£31,643.99** and AVCs paid of **£14,889.64**)
- 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

- As the member died in deferment, no spouse's pension is payable

3. Details required

Although there is no spouse's pension, the following will be required before the LSDB can be paid:

- The deceased member's original death certificate
- Bank details to enable the beneficiaries to be paid (*form attached*)

If you have any queries, please contact me.

Yours faithfully,
A N Other

NOTE –

For the purposes of the CPC examinations, candidates will be presented with a draft Letter. They will then be expected to:

- Transcribe data required to be populated in the draft Letter accurately from their Case Study answers to the answer box*
- Identify and detail basic expected information not communicated in the draft Letter to the answer box*
- Identify and correct information wrongly communicated in the draft Letter to the answer box*