**RST Letter**  Address to the trustees of the RST scheme

Date

Dear Sir or Madam

Re: **Anneke Anders** deceased

Date of death 3rd September 2019

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

Lump sum death benefit

* + A lump sum death benefit (LSDB) of £18,724.93 is payable.
	+ The LSDB is the balance of five years’ pension payments due to the deceased.
	+ The LSDB is payable at the trustees’ discretion. Please confirm who should receive the payment and, if there is more than one beneficiary, the proportion payable to each beneficiary.
	+ The LSDB represents 1.77% of the deceased member’s Lifetime Allowance.
1. Spouse’s pension
* A pension of £3,705.74 per annum is payable.
* £1,746.19 per annum of this pension is for pre 06/04/2006 service and will increase by RPI or 5% if less.
* £1,959.55per annum of this pension is for post 05/04/2006 service and will increase by RPI or 2.5% if less.
* The spouse’s pension has been reduced because the spouse is more than 10 years younger than the deceased 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 2019.
	* 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 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