**RST Letter**

Address to the Trustees of the RST scheme

Date

Dear Sir or Madam

Re: **Galel Almasi –** deceased

Date of death 4th September 2020

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

1. Lump sum death benefit (LSDB)

|  |  |
| --- | --- |
| Life assurance = £64,908.33 x 2.5  |  £162,270.83 |
| Refund of member’s contributions  |  £ 59,187.52 |
| Total lump sum death benefit (LSDB) |  £221,458.35 |

* The LSDB is payable to persons 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 20.63% of the deceased member’s Lifetime Allowance.

2. Spouse’s pension

* A spouse’s pension is payable of £9,040.02 per annum.
* £2,498.26 per annum of this pension is for pre 6th April 2006 pensionable service and will increase each year by RPI or 5% if less.
* £6,541.76 per annum of this pension is for post 5th April 2006 pensionable service and will increase each year by RPI or 2.5% if less.
* The spouse’s pension takes into account the member’s augmented accrual rate of 60ths for pensionable service from 6th April 2018. It also takes into account the augmented rate of 50.00%, which has been applied to the deceased member’s pension for pensionable service from 6th April 2006.
* 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 commence on 1st October 2020.
	* 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 4th September.

5. 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

**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.**