**RST (Letter)**

Address to the Trustees of the RST Scheme

Date

Dear Sir or Madam

Re: **Zandor Caleb (**deceased) – Date of Death: 30th August 2021

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

1. Lump sum death benefit (LSDB)

|  |  |
| --- | --- |
| Life assurance = £40,541.00 x 2.5 | £101,352.50 |
| Refund of member’s contributions | £ 27,628.46 |
| Total lump sum death benefit (LSDB) | £128,980.96 |

* 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 12.01% of the deceased member’s Lifetime Allowance.

2. Spouse’s pension

* A spouse’s pension is payable of £3,946.00per annum.
* £1,459.48 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%.
* £2,486.52 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%.

1. Payment of pension
   * The spouse’s pension is payable monthly in advance.
   * The pension will commence on 1st September 2021.
   * 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 30th August.

5. 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 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.**