**RST Letter**

Address to the Trustees of the RST Scheme

Date

Dear Sir or Madam

Re: **Jonathan Cram** (deceased) – Date of Death: 11th 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 £58,667.12 is payable (comprising a refund of the deceased member’s scheme contributions of £37,322.24 and AVCs paid of £21,344.88)
	* 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
	+ - 1. 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** –

*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.*