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

Date

Dear Sir or Madam

Re: **Ron Baker** deceased

Date of death 6th September 2019

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

1. Lump sum death benefit

|  |  |
| --- | --- |
|  Life assurance = £32,214.00 x 2.5  | £80,535.00 |
|  Refund of member’s contributions  | £16,243.00 |
|  Total lump sum death benefit (LSDB)  | £96,778.00 |
|  |  |

* 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 9.17% of the deceased member’s Lifetime Allowance.

2. Spouse’s pension

* A spouse’s pension of £4,928.34 per annum is payable.
* £1,434.93 per annum of this pension is for pre 06/04/2006 service and will increase by RPI or 5% if less.
* £3,493.41 per annum 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 member at the date of his 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 1st October.
		+ 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