RST Letter Address to the trustees of the RST scheme

Date

Dear Sir or Madam

**Re: Tina Smith** deceased

Date of death 5th September 2019

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

1. Lump sum death benefit

|  |  |
| --- | --- |
| Life assurance = £22,104.00 x 2.5  |  £55,260.00 |
| Refund of member’s contributions  |  £21,200.00 |
| Total lump sum death benefit (LSDB) |  £76,460.00 |

* 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 7.24% of the deceased member’s Lifetime Allowance.

2. Spouse’s pension

* A spouse’s pension is payable of £3,448.35 per annum.
* £871.02 per annum of this pension is for pre 06/04/2006 service and will increase by RPI or 5% if less.
* £2,577.33 per annum is for post 05/04/2006 service and will increase by RPI or 2.5% if less.
1. Payment of pension
	* The spouse’s pension is payable monthly in advance.
	* The pension will commence on 1st October 2019.
	* The pension will be paid for life and will be subject to PAYE.

4. Pension increases

* + Increases to the pension in payment are applied each year on 5th 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