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

Date

Dear Sir or Madam

Re: **Andre Bernardo**  deceased

Date of death 8th September 2019

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

1. Lump sum death benefit
	* A lump sum death benefit (LSDB) of £32,938.77
	* The LSDB is the balance of five years’ pension payments due to the deceased, and includes the amount in respect of the additional pension granted to the member on his retirement.
	* 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 benefit represents 3.12% of the deceased member’s Lifetime Allowance.
2. Spouse’s pension
* A pension of £9,518.52 per annum is payable.
* £3,264.37 per annum of this pension is for pre 06/04/2006 service and will increase by RPI or 5% if less.
* £5,741.93per annumis for post 05/04/2006 service and will increase by RPI or 2.5% if less.
* £512.22per annumis in respect of the additional pension granted to the member at retirement, and this 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 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 8th September.
		+ 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