**RST Letter**

Address to the Trustees of the RST scheme

Date

Dear Sir or Madam

Re: **Felicia Dixon –** deceased

Date of death 27th August 2020

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

1. Lump sum death benefit

|  |  |
| --- | --- |
|  Life assurance = £45,214.00 x 2.5  | £113,785.00 |
|  Refund of member’s contributions  | £16,243.16 |
|  Refund of AVCs paid  | £15,192.92 |
|  Total lump sum death benefit (LSDB)  |  £145,221.08 |
|  |  |

* The LSDB is payable to persons 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 13.53% of the deceased member’s Lifetime Allowance.

2. Spouse’s pension

* A spouse’s pension of £4,384.52 per annum is payable.
* £1,456.45 per annum of this pension is for pre 6th April 2006 pensionable service and will increase each year by RPI or 5% if less.
* £2,928.07 per annum of this pension is for post 5th April 2006 pensionable service and will increase each year 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 September 2020.
	* 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 27th August.
		+ 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

**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.**