



Association of Retired Commissioned Officers

Cumann nIAR Oifigeach Coimisiúnta



BEREAVEMENT

Organising Personal and Family Affairs



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Introduction

The Association of Retired Commissioned Officers (ARCO) recognises the necessity for all retired personnel to ensure that personal affairs are in order at all times and strongly advocates that prudent personal administrative arrangements are in place for all eventualities.

With this in mind and in furtherance of the organisation's objectives ARCO provides this booklet for the guidance of its members in these matters. ARCO wishes to acknowledge the information and assistance provided by Defence Forces, ARCO members, CAOGA and public bodies in the preparation of this booklet.

The information provided in this booklet is arranged as follows;

- **Prudent Personal Administration**

This aims to provide guidance on a range of personal, spouse/partner and family information, certificates etc. which should form the basis of a personal file. This information should be retained in safe custody with its location known to a trusted personal representative. A proforma, recommended by ARCO and CAOGA, for this personal file is provided in the Personal Affairs Checklist format.

- **Guidance on Post-Bereavement Interface with State Agencies**

At a time of great distress such as bereavement there is a requirement for both practical and emotional support to the bereaved. The information contained in this section aims to offer practical guidance to the surviving spouse, family and/or personal representative of the deceased, on matters related to the contact with a range of state agencies arising from a bereavement. General information is also provided on other aspects of bereavement support.

ARCO Members are encouraged to offer their views on the information contained in this booklet by contacting local ARCO representatives or directly via ARCO website at www.iarco.info/index



PRUDENT PERSONAL ADMINISTRATION

1. Personal Affairs Checklist (PAC)

This is an important document designed to help you keep a concise record of your personal affairs and papers. By establishing and maintaining a PAC you could save your spouse, partner, relatives and friends a great deal of time and expense in the future. A prototype PAC, produced with the assistance of CAOGA, is included at **Annex A** to this booklet. The PAC information is organised in three sections as follows;

- a. **Section A.** Provides information which might be needed quickly such as your key advisers and the location of your will.
- b. **Section B.** This section covers your financial affairs, bank accounts, insurance policies and other assets.
- c. **Section C.** This section covers other general information such as your employment record, membership of clubs, etc.

2. Information on Status, Completion and Safe Custody of PAC

- a. **Status.** The PAC is not a Will and should not contain instructions about what should be done with your assets or possessions. It is a record of where your key personal records, assets and papers can be located.
- b. **Completion.** The PAC is for everyone and it is strongly recommended that each individual should fill out a separate PAC. The PAC form is designed to address all requirements in as far as possible. You will only need to fill in those parts which are relevant to you. The PAC should be reviewed on a regular basis and updated and expanded as required.
- c. **Safe Custody.** The completed PAC will contain personal and confidential information which should not be left lying around. The PAC becomes a repository of personal and family related information all of which becomes critically important when bereavement occurs. Therefore its location should be known to family and/or next of kin (NOK) to ensure immediate access to it. It is strongly recommended that either of the following options as to safe custody should apply:



- (1) Keep the form in a safe and secure place, or
- (2) Give it to someone you trust to hold in a safe and secure place for you.

3. General Legal Matters

a. Will.

- (1) Ensure a Will is properly made, recorded and placed in a safe place.
- (2) It is advisable to name two Executors to the Will in case probate becomes a difficult undertaking.
- (3) Take care to advise family, Will Executor(s) and/or solicitor of the Wills existence and its safekeeping location.
- (4) Investigate and understand Probate and its application to your personal affairs. Where probate is necessary and the Will is not complicated, it is a simple matter for an Executor to seek probate.
- (5) Where foreign property is involved details of Inheritance/ Tax etc. should be specified.

b. **Powers of Attorney.** It is advisable that spouses/partners exchange powers of attorney during life (perhaps oldest child should also be included). This covers the possibility of a medical condition such as dementia, Alzheimer's, setting in.

c. **Joint Ownership.** Spouses/partners should consider holding all properties, monies and investments in joint ownership. This will alleviate some of the issues associated with probate in the event of death and total joint ownership would probably obviate the necessity for probate.



Guidance on Post-bereavement Interface with State Agencies

4. Bereavement

When someone dies it is a time of great personal distress for surviving spouse/partner/family. It is also a time when there are many decisions and arrangements to be made. The availability of a Will and a completed PAC will significantly lessen the burden and stress of the surviving spouse/partner/family.

- a. For those affected by bereavement, general information is available from any Citizens Information Centre. (Phone numbers in Yellow Pages Directory) or at <http://www.citizensinformation.ie/categories/death> or from Citizens Information Board, Information and Advice Service, Hume House Dublin 2.
- b. Bereavement counselling and support is provided by a variety of national organisations. Locally, within church and community groups, similar support may also be available. *Bereavement Counselling Service* is one of the primary agencies providing this service. It is based in Baldoyle Co Dublin but the service also operates in Bray, Newbridge and Carlow. Contact with this service is as follows;
Phone: 01 8391766; [Email: bereavement@eircom.net](mailto:bereavement@eircom.net)
[Web: http://www.bereavementireland.com/](http://www.bereavementireland.com/)

5. Military Funerals and Military Honours at funerals

Defence Force Regulations and other Administrative Instructions cater for Military Funerals and Military Honours at funerals of retired officers. The entitlement to a Military Funeral is limited by Defence Force Regulations to deceased officers who served on Council of Defence and also to those of Major-General rank or higher. For any other deceased retired officer, with not less than twenty years' satisfactory service, the National Flag to dress the coffin and a Military Police bearer party will be provided on the day of funeral only. Full information on the Defence Force participation in funerals is included in the attached **Annex B**.

6. CAOGA Matters

Originally established to provide insurance cover and benefits under the auspices of the Friendly Society legal provisions, CAOGA membership also includes substantial benefits under the Irish Life Group Scheme. Entitled retired officers and their spouses retain access to CAOGA and Irish Life benefits and most importantly,



when bereavement occurs CAOGA provides an immediate pay-out (i.e. within 24 hours) of particular benefits. To effect such payment it is important that CAOGA is contacted as soon as possible by the individual acting on behalf of the deceased retained member's beneficiary. Details regarding CAOGA Matters are included in the attached **Annex C**.

7. Issues for Early Action

- a. **General.** Where a person dies and had been in receipt of a salary, or occupational, or other pension (e.g. State Pension from Department of Social and Family Affairs), the death should be brought to the attention of the respective authority by "death notice" as soon as possible. Details should be sought of any outstanding salary, pension, gratuity, etc, due to the deceased or the survivor.
- b. **Death Certificate and Death Notices.** An original Death Certificate will be needed when initiating official business with all legal and government agencies. This matter is dealt with under the topic "Assessing State Benefits" in this ARCO booklet. As an **interim measure** collect a number of death notices from the paper. If there is a delay in getting the Death Certificate, claims for Social Welfare Benefit will be accepted on the basis of a copy of the Death Notice from the newspapers.

8. Defence Forces Pension Matters

- a. **Officers' Service Pension.** Contact Galway Ph 1890 426444 and notify Officers Pensions Section of the pensioner's death and request cancellation of the Officer's Service Pension.
- b. **Spouse's Pension.** Apply for Widows/Orphans or *Ex-Gratia* pensions to the Department of Defence. The application for this must be accompanied by the following documents:
 - (1) Letter requesting a pension signed by the pensioner's surviving spouse.
 - (2) Death Certificate (Full/long version),
 - (3) Marriage Certificate (Full/ long version),



(4) Note that the required certificates must be originals NOT photocopies.

- c. **Post to;** Spouses of Officers Service Pension,
Department of Defence, Finance Branch,
Áras an t-Sáile,
Renmore,
Galway.
Phone; 1890 42644 Ext 3835 or 091 743700

9. Revenue Commissioners

- a. The Inspector of Taxes (address on Tax Credit Certificate) should be informed, in writing, of the death and the source from which the main pension will be paid (most likely Pensions Section DOD). The Inspector will issue a new Tax Credit Certificate and advise Pensions Section of the appropriate tax deduction.
- b. A surviving widow will be obliged to have her own PPS Number (NOT her late husbands PPS Number with a W added). It is recommended that action to effect this requirement should be taken NOW by calling to the nearest Social Welfare Employment Office.
- c. Be aware that Widows/Widowers Contributory Pension is taxable and the gross amount thereof for the year in question should be notified.
- d. It is essential to ensure that the gross amount of pension for the year following death be conveyed to the tax authorities after the December budget.

10. Personal Financial (Bank/Post Office) Accounts

It is advised that appropriate and early action should be taken in relation to personal financial accounts in banks and Post Office. In this context the following is recommended:

- a. Changing the name on any bank account held by the deceased.
- b. The re-allocation of any direct debit/standing order existing in the name of the deceased.
- c. The cancellation of any credit cards in the name of the deceased.



- d. In a situation where arrangements are in place for service pension to be paid into a specified bank/post office/credit union account, ensure Pensions Section, Finance Branch DOD Galway are informed of the new account details.

11. Credit Union Matters

a. Status and operation of accounts

- (1) Accounts can only be opened in one name i.e. joint accounts are NOT permissible. However, another person, generally next of kin, may be a nominated person.
- (2) In a credit union account chequing/encashing facilities may be offered to the Spouse/Partner/children of the account holder. You must sign appropriate documentation to facilitate this.
- (3) The account of the deceased is accessible if provision as mentioned above has been made.

b. Actions following bereavement

- (1) Bring Credit Union Book to the Credit Union office and advise them of the account holder's death.
 - (2) Where the deceased has a sole account, in a Credit Union, a sum of €24,000.00 (twenty-four thousand euro) may be issued to the nominee of the deceased. If there is an amount greater than €24,000.00 in a sole account, it will only be released on foot of a Letter of Probate.
- c. Note too, that some extra moneys i.e. insurance, interest etc. may be added to the account and as a result, the value of the account could be over €24,000.00 (twenty-four thousand euro).



ACCESSING STATE BENEFITS

12. Interface with Government Departments and Agencies:- requirements vis-à-vis Official Certificates and Application Forms

a. **Certificates – (Birth & Marriage).** Very soon after the death has occurred it will be necessary, for a variety of reasons, to have contact and correspondence with a number of government departments/agencies and other financial institutions. A range of official certificates will be required to meet the legal requirements and stipulations of these departments/agencies. As a matter of prudent personal/family administration it is recommended that the secure personal/family file include as a routine minimum the following :

(1) Personal Birth Certificates (Full/Long Version).

(2) Couples Marriage Certificate (Full/Long Version).

(3) Note that in dealing with all official government departments and agencies original certificates - NOT photocopies – will be required.

b. **Death Certificates.** Soon after bereavement the Death Certificate will be required to validate entitlement as beneficiary and establish access to benefits e.g. Pensions (Social Welfare and work related); Taking out probate; Revenue Commissioners; Insurance policies; Financial institutions (Credit Union, Bank, Building Society, Prize Bonds, Finance Company).

(1) Death certificates are available from the local offices of the local Registrar of Births Deaths and Marriages. Contact local Registrar of Births Deaths and Marriages and inform them reference demise. (Note: Phone Number for this *local office* will be available in the Telephone Directory.)

(2) The Death Certificate may be obtained at the office of the area where the deceased *actually died*. e.g. living in Limerick but died in Tralee, then Death Certificate will be issued by the Tralee office.



- (3) It is strongly recommended that NOT LESS THAN four
- (4) copies of the death certificate be acquired as soon as possible. This action is recommended having regard for the administrative demands and requirements of the various bodies and agencies with whom further engagement will be necessary.

- c. **Application Forms for Government Departments Services/Entitlements.** All applications for services or entitlements administered by government departments must be made on the applicable official application form. In the following paragraphs there is mention inter alia of; Widows/Widowers Contributory Pension, Bereavement Grant, Living Alone Allowance, and Household Benefit Package. The forms for each of these may be requested from the respective government department administering these benefits/services. Alternatively the forms may be acquired at the local Citizens Information Centre. (Contact details for Citizen Information Centres are available in telephone directory.) Forms may also be downloaded from www.citizensinformation.ie, the Citizens Information website developed by Citizens Information Board.

13. **Widows/Widowers Contributory Pension**

Application may be made for the Widows/Widowers contributory pension as follows;

- a. Complete and submit the completed application form to the address as specified. (Application form – See para 12.c).
- b. Enclose
 - (1) Marriage Certificate (full/long version).
 - (2) Press Cutting of Death Notice or deceased Death Certificate.
 - (3) Survivor's own birth certificate.
 - (4) Spouse's birth certificate.
 - (5) Child(ren) Birth Certificate(s). (If claiming a Child/Children Allowance).
- c. **Post to;** Widows/Widowers Contributory Pension Section,
Pension Services Office,
Department of Social and Family Affairs,
College Road,
Sligo.
Phone 071 69800 or 01 8748444



14. Bereavement Grant

It is paid *inter alia* on the death of an insured person, the spouse/partner of an insured person etc.

- a. Complete and submit the completed application form to the address as specified. (Application form – See para 12.c.).
- b. Enclose;
 - (1) Deceased person's Death Certificate.
 - (2) Funeral bill with receipt of payment.
- c. **Post to;** Bereavement Grant Section,
Social Welfare Services Office,
Government Buildings,
Ballinalee Road,
Longford.
Phone. 043 452111, or 01 8748444.

15. Living Alone Allowance

- a. Complete and submit the completed application form to the address as specified. (Application form – See para 12.c.).
- b. To qualify for this allowance a person must;
 - (1) Live alone,
 - (2) Normally be aged at least 66,
 - (3) Be in receipt of Widow/Widowers Contributory Pension,
 - (4) (Various other Social Welfare payments may also apply).
- c. Note that the condition of "Living Alone" is fulfilled if the applicant is living in an extension to a family member's home provided that there are facilities to cook/eat alone. There are further conditions allowing a broad interpretation of actually living alone.
- d. **Post to;** Living Alone Allowance Section,
Pension Services Office,
Department of Social and Family Affairs,
College Road,
Sligo.
Phone 071 69800 or 01 8748444



16. State Pension

- a. If the deceased was in receipt of a Department of Social Welfare pension, inform the department and return any pension book to them. If a qualified adult allowance was being paid with the pension a claim should be submitted for the pension to be continued for a statutory six weeks. Pension Book contains the necessary contact information and instructions as to disposal. If necessary seek further advice from local Post Office.
- b. **State Pension** Contact information;
State Pension (Contributory) Section,
Pensions Service Office,
Dept of Social Community and Family Affairs,
College Road,
Sligo.
Phone 01 8748444, / 071 69800
1890 500 000, / 071 9169800.

17. Household Benefits Package (HBP)

In order to be eligible to apply for (HBP) ESB, Gas, Telephone & TV Licence these accounts **must be in the survivor's name**. To effect this the following action is required. (Account Number are on bi-monthly bill/licence).

- a. **ESB/Gas.** Contact the appropriate service provider and change account into survivor's own name. It is advisable to have account number to hand when ringing.
- b. **Telephone.** Ring 1901 for Eircom (or the appropriate number of the phone service provider if different) and change account into survivor's own name. It is advisable to have account number to hand when ringing.
- c. **TV Licence.** Check the name on the TV Licence and if a change is necessary then contact the Post Office to arrange amendment on licence.

18. Applying for the Household Benefits Package (HBP)

Application for HBP may be made where the survivor is aged 66 or over; or where the deceased was in receipt of HBP and the survivor is aged 60 – 65.

- a. Complete and submit the completed application form to the addressed as specified. (Application form – See para 12.c.).



- b. Enclose copies of:
 - (1) Recent ESB/ Bórd Gas Account.
 - (2) Recent Eircom Account.
 - (3) Current TV Licence.
- c. **Post to;** Free Schemes Section,
Pension Services Office,
Department of Social and Family Affairs,
College Road,
Sligo.
Phone 071 69800 or 01 8748444

19. Execution of Will

- a. Contact family solicitor if this is where the will has been placed for safekeeping.
- b. Take out probate. This may be applied for by Executor and it is a simple and very cost effective exercise. (Newbridge Citizens Information Centre, Newbridge, Co Kildare 045 431735 / 486365 can provide very precise details.)

20. Disposal of Drugs

- a. Return to Chemist drugs which the deceased may have been taking.
- b. Drugs Payment Scheme and / or Medical Card should be returned to HSE. A Medical Card for the survivor may be applied for as a right, if the survivor has attained the age of 70. Otherwise a Medical Card may be applied for by personal application. However, in this situation there is a means test.

ARCO / CAOGA

**PERSONAL AFFAIRS
CHECKLIST**

Name (and Service Number if applicable)

Blood Group

Address

Date Completed

Dates Reviewed

1. _____

2. _____

3. _____

PAC to be held at

SECTION 'A'

MY ADVISERS ARE

DOCTOR

Name _____

Address _____

Tel _____ Fax _____

e-mail _____

SOLICITOR

Name _____

Address _____

Tel _____ Fax _____

e-mail _____

ACCOUNTANT

Name _____

Address _____

Tel _____ Fax _____

e-mail _____

PRIEST/CLERGYMAN/RELIGIOUS ADVISER

Name _____

Address _____

Tel _____ Fax _____

e-mail _____

UNDERTAKER

Name _____

Address _____

Tel _____ Fax _____

e-mail _____

FINANCIAL ADVISER

Name _____

Address _____

Tel _____ Fax _____

e-mail _____

OTHER ADVISER

Name _____

Address _____

Tel _____ Fax _____

e-mail _____

OTHER ADVISER

Name _____

Address _____

Tel _____ Fax _____

e-mail _____

IN THE EVENT OF MY DEATH OR INCAPACITY DUE TO SUDDEN ILLNESS PLEASE CONTACT

Name _____ Name _____

Address _____ Address _____

Relationship _____ Relationship _____

Tel _____ Fax _____ Tel _____ Fax _____

e-mail _____ e-mail _____

My passport may be found _____

MY WILL (A Will should be rewritten upon marriage or other significant life event)

The original of my Will is with/placed in _____

The Will is dated _____

The Will is drawn up by _____

Address _____

The Executor(s) is/are _____

GRAVE PLOT

Title Deeds may be found _____

Graveyard Address _____

Grave Plot reference number _____

FUNERAL ARRANGEMENTS

Further details may be found _____

‘Living Will’ declaration to family and doctors may be found _____

Medical Research Bequests _____

Location of Donor Cards (e.g. eyes, kidneys) _____

My wishes regarding the care of pets may be found _____

My deed/safe box may be found _____

The key may be found _____ Key Number _____

SECTION 'B'

ACCOUNTS (BANK, BUILDING SOCIETY, POST OFFICE, CREDIT UNION, ETC)

I have (number) accounts which are held at the institutions indicated below:

Name of Institution _____	Name of Institution _____
Address _____ _____	Address _____ _____
Tel _____ Fax _____	Tel _____ Fax _____
Account Type _____	Account Type _____
Account Number _____	Account Number _____
Sort Code _____	Sort Code _____

Name of Institution _____	Name of Institution _____
Address _____ _____	Address _____ _____
Tel _____ Fax _____	Tel _____ Fax _____
Account Type _____	Account Type _____
Account Number _____	Account Number _____
Sort Code _____	Sort Code _____

INVESTMENTS (SHARES, UNIT-TRUSTS, PRIZE BONDS, SAVING CERTIFICATES, ETC)

Type	May be Found

CREDIT CARDS

Type of Card	Institution	Credit Card Number	Expiry Date

MAIN RESIDENCE

Address	Joint Owner (Name & Address)	Telephone Number	Location of Deeds	Mortgage Lender (Name & Address)	Account Number

OTHER PROPERTIES

Address	Joint Owner (Name & Address)	Telephone Number	Location of Deeds	Mortgage Lender (Name & Address)	Account Number

ASSURANCE/INSURANCE POLICIES/PERSONAL PENSION PLANS (e.g. Life, Car, Home & Contents, Health, Pension)

Policy Type	Policy Number	Name, Address & Telephone Number of Insurance Company/Broker	May be Found

SECTION 'C'

CERTIFICATES

My Birth /Marriage Certificates may be found _____

Other documents relation to marriage may be found _____

MEDICAL DOCUMENTS INFORMATION

Health Insurance Information

Name of Company _____

Membership Number _____

Spouse Membership Number _____

Medical Card

Personal Medical Card Number _____

Spouses Medical Card Number _____

Health Service Executive (HSE) Drugs Payment Scheme

Personal HSE DPS Number _____

Spouses HSE DPS Number _____

European Health Insurance (EHI) Card

Personal EHI Card Number _____

Spouses EHI Card Number _____

DETAILS RELATED TO MILITARY SERVICE

Rank _____

Corps / Branch _____

Military Service Number _____

Service Pension Number _____

Relevant details on pre-retirement service to include appointments and locations in which officer served. _____

Name & contact details for preferred personal interlocutor on military related matters.

POST SERVICE EMPLOYMENT

Employer/Company Name _____

Address _____

Employer's Registered Number _____

Works Number _____

Telephone Number _____

Please Contact _____

Pension Scheme Details _____

DIRECTORSHIPS

Company Names _____

PENSION INCOME

Pension Provider _____

Address _____

Pension Provider's Registered Number _____

Pension Number _____

Telephone Number _____

Please Contact _____

TAXATION

The Tax Office which deals with my affairs is _____

Address _____

Telephone Number _____

The Social Welfare Office which deals with my affairs is _____

Address _____

Telephone Number _____

My Personal Public Service (PPS) Number (RSI No) is _____

Spouses' Personal Public Service (PPS) Number is _____

OTHER ASSETS (Antiques, Jewellery, Boat, Caravan, etc.)

Details may be found _____

PROFESSIONAL BODIES, ASSOCIATIONS, CLUBS AND SOCIETIES

Association _____ Address _____ _____ Contact _____	Association _____ Address _____ _____ Contact _____
Association _____ Address _____ _____ Contact _____	Association _____ Address _____ _____ Contact _____



Defence Force involvement in Funerals of Retired Officers

1. Military Funeral

In accordance with the provisions of the relevant Defence Force Regulations certain deceased officers may be accorded a Military Funeral. Having due regard for the exigencies of the service and where the relatives so desire, this honour is accorded *inter alia* to the following retired officers.

- a. A deceased ex-officer who was, at any time, a military member of the Council of Defence,
- b. A deceased ex-officer who, at any time during his or her service, held the rank of Major-General or higher rank.

2. Military Honours at Funerals of Deceased Retired Officers

Under other provisions of the Defence Force Regulations, Deputy Chief of Staff (Support) is authorised to promulgate Administrative Instructions related to Ceremonial matters. Pursuant to this authority, Deputy Chief of Staff (Support) has made provision for military participation at the funeral of a retired member of the PDF who is NOT entitled to receive a full military funeral. In this case the deceased must have had a minimum of twenty years service and have retired with a satisfactory record. When this situation applies and where the family has requested military participation at the funeral and where the exigencies of the service permit, The General Officer Commanding the Brigade, The Flag Officer Commanding the Naval Service or the General Officer Commanding the Air Corps may authorize Military Honours as follows:

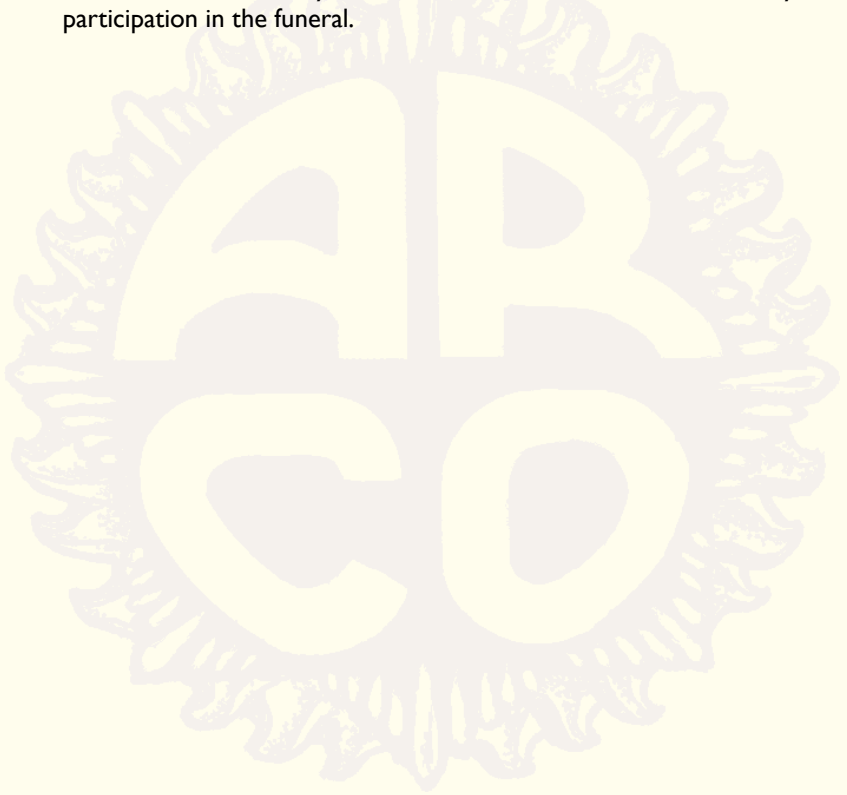
- a. A Bearer Party not exceeding ten (10) PDF NCOs with Military Police on the day of the burial only.
- b. A National Flag to dress the coffin.

3. Guidance on requesting Military Funeral or Military Honours

There is no set procedure applicable to these matters. However it



is strongly recommended that the military authorities be notified as early as possible if it is the family's intention to request any military involvement in the funeral of a deceased retired officer. This approach should be made to the Commanding Officer of the nearest occupied military post or through the duty personnel at the relevant Brigade HQ of the brigade in whose area the funeral will take place. Where possible a former military colleague and/or a friend of the deceased's family with knowledge of the military system should undertake this task on behalf of the family. This person should act thereafter as liaison with the military authorities in matters related to military participation in the funeral.





CAOGA Matters as applicable to Retired Officers

1. Membership

In addition to serving members, CAOGA membership rules provide for the status of **retained member** for the officer and **retained spouse membership** for the spouse, *until the seventieth birthday of the officer*. (Details as to personal/spouse membership status, benefits etc., are particular to the entitled individual and this information will be provided on request by CAOGA). CAOGA benefits include those paid as a “Friendly Society” and those paid under the provisions of the Irish Life Group Scheme.

2. Action on Bereavement

When bereavement occurs, CAOGA provides an immediate pay-out of particular benefits. To effect such payment it is important that CAOGA is contacted as soon as possible by the beneficiary or an individual acting on behalf of the beneficiary.

3. CAOGA Contact Information

CAOGA offices are manned throughout the normal working week and staff (Ms Judy Farrell and Comdt Mick Delaney) are available to respond to any query. CAOGA may be contacted as follows;

Phone: 01 8042785/6,

Fax: 01 8042784,

Email: info@caoga-defenceforces.com

Website: www.caoga-defenceforces.com

4. CAOGA Benefits under Friendly Society Provisions

a. CAOGA Official Benefit

Where the death occurs of a person with retained membership, CAOGA authorities will pay CAOGA Official Benefit (€10,157) *without delay* (i.e. within 24 hours) on receipt of notification of the death from a reputable source.

b. CAOGA Discretionary Payment

On payment of the CAOGA Official Benefit, the CAOGA



Discretionary Payment (€9,523 in the case of the member and €10,983 in the case of the spouse member) will follow within 2 or 3 weeks.

- c. When a member dies his/her spouse may continue as a member of CAOGA Friendly Society only until first anniversary of death (free of charge) i.e. with €20,000 cover.

5. Irish Life Group Scheme Cover Benefits

This scheme operates in conjunction with CAOGA and provides significant benefits. Unlike benefits paid under Friendly Society provisions, the payments of benefits under this cover must meet the full legal requirements of probate in line with legal requirements applicable to all other insurance policies. Accordingly benefits under this scheme will not be available until the completion of the probate process.

- a. For ordinary members up to sixty-sixth (66) birthday, there is provision for €300,000 benefit under this scheme.
 - b. For retained members (age 66 to 70) the benefit under this cover is €100,000.
 - c. When a member dies his/ her spouse may continue as a member of the CAOGA Group Scheme with Irish Life until his/her seventieth birthday i.e. €300,000 or €100,000 cover and costs will be the same as already enjoyed under the scheme. Where a member reaches age seventy years before his/her spouse then the spouse member may continue as a member of CAOGA Group Scheme with Irish Life until his/her seventieth birthday.
- 6. Note that the above mentioned sums of money may change from time to time and it is always wise to check with CAOGA office to confirm the amounts.**