



Camaraderie Through Service

**Association of Retired Commissioned Officers
Cumann nIar Oifigeach Coimisiúnta**



**Family Support Booklet
Organising Personal and Family Affairs**

Reviewed February 2020



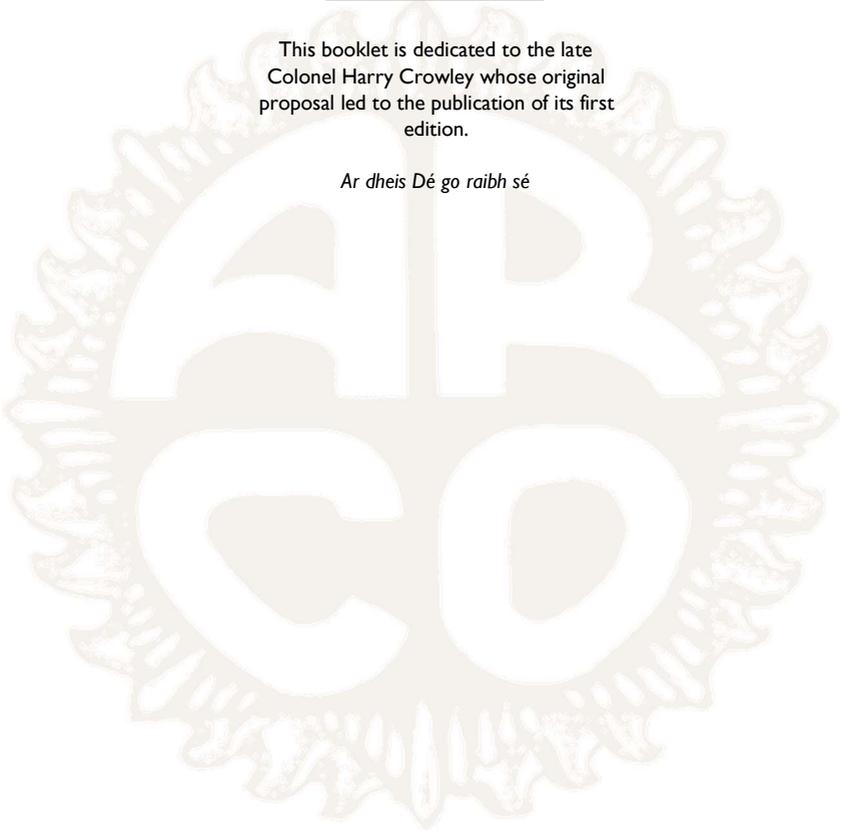
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This booklet is dedicated to the late Colonel Harry Crowley whose original proposal led to the publication of its first edition.

Ar dheis Dé go raibh sé



Disclaimer. While the Association of Retired Commissioned Officers has made every reasonable effort to provide information that is accurate and clear in this booklet, it is by necessity of a condensed and general informational nature only. The information can change from time to time and may not address the specific circumstances of a particular individual. It should not, by itself, be relied upon in determining legal rights or other decisions. Users of this booklet are advised to verify, by direct contact with the appropriate organisation, agency, body or government department any information on which they may wish to rely.



Introduction

The Association of Retired Commissioned Officers (ARCO) recognises the necessity for all retired personnel to ensure that personal affairs are in order 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 the 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 issues, 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, partner, family and/or personal representative of the deceased, when making contact with a range of state agencies arising from a bereavement. General information is also provided on other aspects of bereavement support.

Citizens Information 

The Citizens Information webpage contains a wealth of information:
<https://www.citizensinformation.ie/en/death/>

ARCO members are encouraged to offer their views on the information contained in this booklet by contacting their regional ARCO representatives or directly via ARCO's website at www.iarco.info



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 or 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 and is also included on ARCO's webpage as a separate document for convenience. 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 and membership of clubs.

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 simply 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 complete a separate PAC. The PAC form is designed to address all requirements in as far as is 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) When making a Will, obtain the appropriate advice, and ensure it is properly completed, recorded and kept in a safe and secure 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 solicitor of the Will's 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 should be a simple matter for an Executor to seek probate.
- (5) Where foreign property is involved details, such as Inheritance Tax, should be specified.

b. **Powers of Attorney.** It is advisable that spouses/partners exchange powers of attorney during life (perhaps children should also be included). This covers the situation where medical conditions such as dementia, Alzheimer's, etc. might develop.

c. **Joint Ownership.** Spouses/partners should consider holding all bank accounts, properties and investments in joint ownership. This could help alleviate some of the issues associated with probate and might preclude the need for probate in certain instances.



Guidance on Post-Bereavement Interface with State Agencies

4. Bereavement

When someone dies it is a time of great personal distress for a surviving spouse or partner and 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 or at https://www.citizensinformation.ie/en/death/bereavement_counselling_and_support/bereavement_counselling_andsupport_services.html
- 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.
- c. The Health Service Executive (HSE) has published a book about grief and bereavement for people who are grieving and for those who are supporting them. *You Are Not Alone: Help and advice on coping with the death of someone close* can be downloaded at <https://www.healthpromotion.ie/hp-files/docs/HSP00494.pdf> or ordered at www.healthpromotion.ie

5. Military Funerals and Military Honours at funerals

Defence Force Regulations and associated Administrative Instructions cater for Military Funerals and Military Honours at the funerals of retired officers. The entitlement to a Military Funeral is limited by Defence Force Regulations to deceased officers who served on the Council of Defence and 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 bearer party will be provided on the day of funeral only. Full information on 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 its Group Scheme. Entitled retired officers and their spouses, civil partners and cohabitant partners retain access to CAOGA and Group Scheme



benefits and, most importantly, when bereavement occurs CAOGA provides an immediate pay-out of some 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 an occupational or other pension (e.g. State Pension from Department of Employment Affairs and Social Protection), 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 entitlements 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 "Accessing State Benefits" in this ARCO booklet. As an **interim measure**, a death notice may be used. 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 or www.rip.ie.

8. **Defence Forces Pension Matters**

- a. **Officer's Service Pension.** Contact Galway Phone 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 spouse's pension 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 H91 AN2E
Phone: 1890 426444 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. Before 2000, some women had to use their husband's PPS Number with a W added when they married. If a wife still has this number, she should contact the Client Identity Section of the Department of Employment Affairs and Social Protection (1890 927 999) to get a new PPS Number.
- c. Be aware that Widows/Widowers Contributory Pension is taxable.
- d. It is essential to ensure that the tax authorities are informed of the gross amount of pensions for the financial year following death after the December budget.

10. Personal Financial (Bank/Post Office/National Savings) Accounts

It is advised that appropriate and early action should be taken in relation to personal financial accounts. 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 banking or credit cards in the name of the deceased.



- d. In a situation where changes are made to the arrangements for the payment of the service pension into a specified bank, post office or credit union account, the Payroll Shared Service Centre (PSSC) Helpdesk in Galway should be informed of the details.

Tel 076 1002 702; e mail militarypensions@pssc.gov.ie

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. Appropriate documentation must be signed 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 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 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.
- (3) 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. Some credit unions have introduced caps on the amount customers may have on deposit.
- (4) Certain credit unions pay a death benefit.



ACCESSING STATE BENEFITS

12. Interface with Government Departments and Agencies:

Official Certificates and Forms

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

- (1) Personal Birth Certificates (Full/Long Version).
- (2) Couples Marriage/Civil Partnership 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 a 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). It is strongly recommended that NOT LESS THAN four (4) original copies of the death certificate are acquired as soon as possible.

- (1) You can apply for a birth, marriage, civil partnership and death certificate online. Only full standard certificates are available online. You can also apply for full standard certificates or copies of these certificates by post, email or in person at a civil registration office or at the General Register Office.
- (2) Information on how to obtain a birth, marriage or death certificate in Ireland, including fees, contact details and downloadable application forms is available on the Citizens Information website at:

https://www.citizensinformation.ie/en/birth_family_relationships/registrar_birth_marr_death.html



- c. **Application Forms for Government Departments Services/Entitlements.** Applications for services or entitlements are made on the appropriate application form. These forms may be requested from the respective government department administering these benefits and services. Alternatively, the forms may be obtained at the local Citizens Information Centre. Contact details for Citizen Information Centres are available in the telephone directory or from the Citizens Information website. Forms may also be downloaded from this website at:

www.citizensinformation.ie/en/

13. **Widow's, Widower's and Surviving Civil Partner's (Contributory) Pension**

Widow's, Widower's or Surviving Civil Partner's (Contributory) Pension is a weekly payment to the husband, wife or civil partner of a deceased person. This payment was formerly called the Widow's/Widower's (Contributory) Pension. It is based on the social insurance record of either the claimant or their spouse or civil partner.

The pension is payable regardless of other income. Since 27 December 2013, new applicants for Widow's, Widower's and Surviving Civil Partner's Contributory Pension need 260 paid PRSI contributions to qualify (previously 156 contributions were required). Virtually all PRSI contributions count towards this pension, including contributions paid by public servants.

Information in relation to this pension, including rules, rates and how and where to apply, is available on the Citizens Information Website at:

https://www.citizensinformation.ie/en/social_welfare/social_welfare_payments/death_related_benefits/widows_contrib_pension.html



14. **Bereavement Grant**

The Bereavement Grant has been discontinued and has as not been paid since 1 January 2014.

15. **Living Alone Increase**

The Living Alone Increase is an extra payment for people on social welfare payments who are living alone.

To qualify for this a person must:

- Live alone;
- Normally be aged at least 66;
- Be in receipt of the State Pension (Contributory), or;
- Be in receipt of the Widow/Widowers/Surviving Civil Partner's (Contributory) Pension;
- Recipients of other specified Social Welfare payments may also apply for the Increase.

It should be noted that the condition of "Living Alone" is fulfilled if the applicant is living in an extension to a family member's home, provided there are facilities to cook/eat alone. There are further exceptions which allow for a broad interpretation of what constitutes living alone.

Since 4 June 2018, those in receipt of the Living Alone Increase, together with the Fuel Allowance, automatically qualify for a Telephone Support Allowance. This is paid separately to the primary payment and is intended to help with the cost of communications and/or a home alert system. As it is paid automatically to people who qualify, there is no need to apply for it.

Information in relation to the Living Alone Increase, including rules, rates and how and where to apply, is available on the Citizens Information Website at:

https://www.citizensinformation.ie/en/social_welfare/social_welfare_payments/extra_social_welfare_benefits/living_alone_allowance.html



16. Social welfare payments following a death

When someone who was in receipt of a social welfare payment dies, their spouse, civil partner or cohabitant may get six weeks of the following payments after the death at the same weekly rate:

- State Pension (Non-Contributory) or (Contributory)
- Jobseeker's Benefit or Jobseeker's Allowance
- Illness Benefit
- Disability Allowance
- Invalidity Pension
- Blind Pension
- Carer's Benefit or Carer's Allowance
- Farm Assist
- Injury Benefit or Incapacity Supplement.

To qualify, your spouse's, civil partner's or cohabitant's social welfare payment must have included a payment for you, or you were getting one of the payments listed above in your own right. In all cases you must inform the Department of Employment Affairs and Social Protection of the death of the person claiming the payment.

Information in relation to social welfare payments following a death, including rules, rates and how and where to apply, is available on the Citizens Information Website at:

https://www.citizensinformation.ie/en/social_welfare/social_welfare_payments/death_related_benefits/social_welfare_payments_following_a_death.html

17. Household Benefits Package (HBP)

The Household Benefits Package is a package of allowances which helps with the costs of running a household. The package is available to everyone aged over 70 and to people under age 70 in certain circumstances. You must be legally resident and living permanently in the State (this means full-time and all year round) and you must authenticate your identity.

In order to be eligible to apply for this package you must show that you are the registered consumer at the address for which you are applying for the Household Benefits Package, for example, by providing a utility bill.



Only one person in a household can qualify for the package at any time. Therefore, in the case where the package is in the name of a deceased person, the utility bills and TV Licence should be changed to reflect the change in circumstances and the package reapplied for.

There are 2 allowances in the Household Benefits Package:

Allowance 1. The Electricity Allowance or Natural Gas Allowance or Cash Electricity Allowance or Cash Gas Allowance.

Allowance 2. The Free Television Licence.

Information on the Household Benefits Package, including rules, rates and how and where to apply, is available on the Citizens Information Website at:

https://www.citizensinformation.ie/en/social_welfare/social_welfare_payments/extra_social_welfare_benefits/household_benefits_package.html

18. Execution of the Will

- a. Contact the family solicitor if this is where the will has been deposited.
- b. Take out probate. This may be applied for by the Executor and can be a simple and cost-effective option, depending on the circumstances.

Information on Wills is available on the Citizens Information Website at:

https://www.citizensinformation.ie/en/death/before_a_death/making_a_will.html

19. Disposal of Drugs

- a. Any drugs the deceased may have been prescribed should be returned to the dispensing pharmacy.
- b. Contact should be made with the HSE in relation to Drugs Payment Scheme / Medical / GP Visit Cards, particularly in relation to applying for the retention of these by the survivor.

Information on Medical Cards is available on the Citizens Information Website at:

https://www.citizensinformation.ie/en/health/medical_cards_and_gp_visit_cards/medical_card.html

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 _____

e-mail _____

Solicitor

Name _____

Address _____

Tel _____

e-mail _____

Accountant

Name _____

Address _____

Tel _____

e-mail _____

Priest/Clergyman/Religious Adviser

Name _____

Address _____

Tel _____

e-mail _____

Undertaker

Name _____

Address _____

Tel _____

e-mail _____

Financial Adviser

Name _____

Address _____

Tel _____

e-mail _____

Other Adviser

Name _____

Address _____

Tel _____

e-mail _____

Other Adviser

Name _____

Address _____

Tel _____

e-mail _____

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

Name _____ Name _____

Address _____ Address _____

Relationship _____ Relationship _____

Tel _____ Tel _____

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 was 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 _____ Address _____ _____	Name of Institution _____ Address _____ _____
Tel _____	Tel _____
Account Type _____	Account Type _____
Account No/IBAN _____	Account No/IBAN _____
Sort Code/BIC _____	Sort Code/BIC _____

Name of Institution _____ Address _____ _____	Name of Institution _____ Address _____ _____
Tel _____	Tel _____
Account Type _____	Account Type _____
Account No/IBAN _____	Account No/IBAN _____
Sort Code/BIC _____	Sort Code/BIC _____

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 _____

Unit / Corps _____

Military Service Number _____

Service Pension Number _____

Relevant details on pre-retirement service to include appointments and locations in which the 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 _____

NOTES



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 Defence Force Regulations, the Deputy Chief of Staff (Support) is authorised to promulgate Administrative Instructions related to ceremonial matters. Pursuant to this authority, the 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, The General Officer Commanding the Brigade, The Flag Officer Commanding the Naval Service or the General Officer Commanding the Air Corps may authorise Military Honours, as follows, where the exigencies of the service permit:

- a. An Other-Ranks Bearer Party not exceeding ten (10) members of the Permanent Defence Force with Military Police support 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 retired officers who were members and **retained nominated membership** for their spouses, civil partners or cohabitant partners, who were nominated members. On the death of a retained member, retained nominated membership continues, without subscriptions, until the first anniversary of the member's death, or where subscriptions are maintained, up until the retained nominated member reaches 70 years of age. Details of the membership status and benefits, particular to the entitled individual, will be provided on request by CAOGA. Benefits include those paid as a Friendly Society and those paid under the provisions of the Group Scheme.

2. Action on Bereavement

When bereavement occurs, CAOGA provides an immediate pay-out of certain 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 are available to respond to queries.

CAOGA may be contacted as follows:

Phone: 01 8042785/6
email: info@caoga.net
Website: www.caoga.net

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 the CAOGA Official Benefit *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 will follow within two to three weeks.

5. **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 the legal requirements applicable to all insurance policies. Accordingly, benefits under this scheme will not be available until the completion of the probate process.

A retained nominated member may retain their own membership of the Group Scheme until their 85th birthday, regardless of whether the retained member is still a member or not.

While a retained nominated member's membership of CAOGA ceases on divorce, dissolution or cessation (as the case may be) the ex-member has the option to continue their membership of the Group Scheme in their own right. To avail of this option, they must contact CAOGA's broker within three months of the divorce, dissolution or cessation.

6. See current benefits on www.caoga.net