



CAFNBO

CUMANN ÁRACHAIS FEAR NA BUAN ÓGLAIGH



A Friendly Insurance Society for the men and women of the Permanent Defence Force

BENEFITS

Death Benefit	Membership: (€4,444 + €14,602 Discretionary)	€19,046
	Spouse Member: (€4,444 + €14,602 Discretionary)	€19,046
Funeral Expenses	Death of Serving Member:	€10,000
	Death of Spouse:	€3,174
	Death of a Child over 5:	€3,174
	Death of a Child under 5:	€1,270

(includes still births occurring after 21 Sept 1994).

NOTE: Payment on the death of a Spouse Member: €19,046 (benefit) + €3,174 (Funeral expenses) = €22,220.

SUBSCRIPTIONS

Refund	All subscriptions refunded on leaving PDF (also on death).
Bonus	Bonus on refund of subscriptions: 3% Compound Interest after 5 years membership.
Subscription Rates	Member: €1.72 per week (€89.44 per annum) Spouse Member: €1.46 per week (€75.92 per annum)
Payment	Subscriptions deducted by Soldiers Pay Section.
Membership	Open to Serving Members/Spouses and co-habiting partners of members.
Retention of Membership	<u>Membership cards are available from your Barrack Representative.</u> A member with 5 years membership may retain membership on leaving the Defence Forces the maximum period of 22 years or their 70th birthday whichever comes first. Application for Retention of Membership should be forward to the Secretary CAFNBO 28 days prior to Discharge.
Divorce	In the event of divorce please contact Secretary CAFNBO with regard to spouse cancellation.

CAFNBO DISTRESS FUND

(CAFNBO Distress Fund is set up for the purpose of relieving distress among serving enlisted personnel of the PDF)

Membership	Open to all members of CAFNBO.
Subscriptions	25c per week deducted by Soldiers Pay Section (Non Refundable).
How to Join	Complete CAFNBO Distress Fund Membership Card (Orange Card) and submit to: Secretary CAFNBO, CAFNBO House, 33 Infirmary Road, Dublin 7
Eligibility for Relief	All serving members of the PDF who are contributing to the fund and their families.
Excluded from Relief	Financial recklessness on the part of the member, but not excluding the spouse or the children from assistance.

Please note that only applications from members which are fully documented will be accepted.

The committee will make whatever enquiries it deems necessary to establish the bona fides of an application for assistance.

POINTS TO NOTE: CAFNBO

Death Benefits payable to:	The person nominated by you on the membership card.
Change of Beneficiary:	On marriage or on the Death of the existing Beneficiary it is necessary to change your Beneficiary. A change in Beneficiary may be made at any time by submitting a new card to the Secretary, CAFNBO. Mark the card 'Change of Beneficiary'.

Barrack Representative:

Card Colours	CAFNBO: White; CAFNBO Spouse: Pale Pink; CAFNBO: Cohabiting Partner: Dark Pink
	Retention of Membership: Yellow; Spouse Retention of Membership: Buff;
	CAFNBO Distress Fund; Orange.

Secretary CAFNBO, CAFNBO House, 33 Infirmary Road, Dublin 7. Phone: 01-8042780 or 01-6711841

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