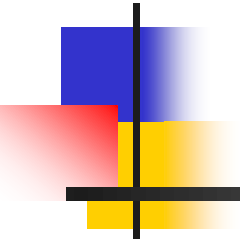


Brief on the Insurance Schemes available to Other Ranks in the Defence Forces.





CAFNBO/CAFNBO SPOUSE/CAFNBO PARTNERS SCHEME

- Cumann Arachais Fear Na mBuan Oglaiigh (CAFNBO).
- A registered Friendly Society for Members of the Defence Forces since 1965 & their Spouses since 1980/Partners since 2010.
- Membership is NOT compulsory. Application for membership is required.



GANBO/GACBO

- **GANBO** Grupa Arachais Fear Na Buan Oglaiigh. A Group Insurance for members of CAFNBO since 1980 underwritten by the Friends First since Jan 14
- **GACBO** A Group Life Insurance for Spouses of GANBO Members since 1985/Partners since 2010.



CAFNBO Distress Fund

- CAFNBO Distress Fund is a Fund setup in 1995 to assist members of CAFNBO who find themselves in financial situations which they could not have foreseen.
- CAFNBO members who are contributing to the fund may apply to the fund for assistance.
- Subscriptions are 25c per week and are non refundable.

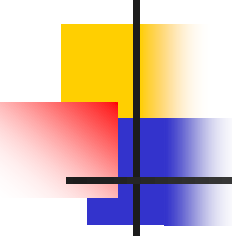


CAFNB0/CAFNB0 SPOUSE/PARTNER Benefits/Subscriptions

- CAFNB0 pay a Death Benefit of €19,046 on the death of a Member and Spouse Member/Partner.
- Subscriptions are €1.72 per week for members and €1.46 for Spouse Members.
- All subscriptions are refunded on Death/Discharge.
- Bonus 3% payable after 5 years membership (No bonus 08/12)

CAFNBO Funeral Expenses

- CAFNBO also pay the following Funeral Expenses:
- Death of Serving Member €5,000
- Death of a Spouse/Partner €3,174
- Death of a Child Over 5 €3,174
- Death of a Child Under 5 €1,270 (This includes Still Births)



GANBO/GACBO

Benefits/Subscriptions

- GANBO pays €160,000 on the Death of a member.
- GACBO pays €160,000 on the Death of a member.
- Funeral Expenses: €5,000 paid on Death of a child up to the age of 21 years.
- Subscriptions of €7.02 pw for GANBO and €5.16 pw for GACBO - Married subscriptions €12.18
- GANBO are non refundable



Beneficiaries

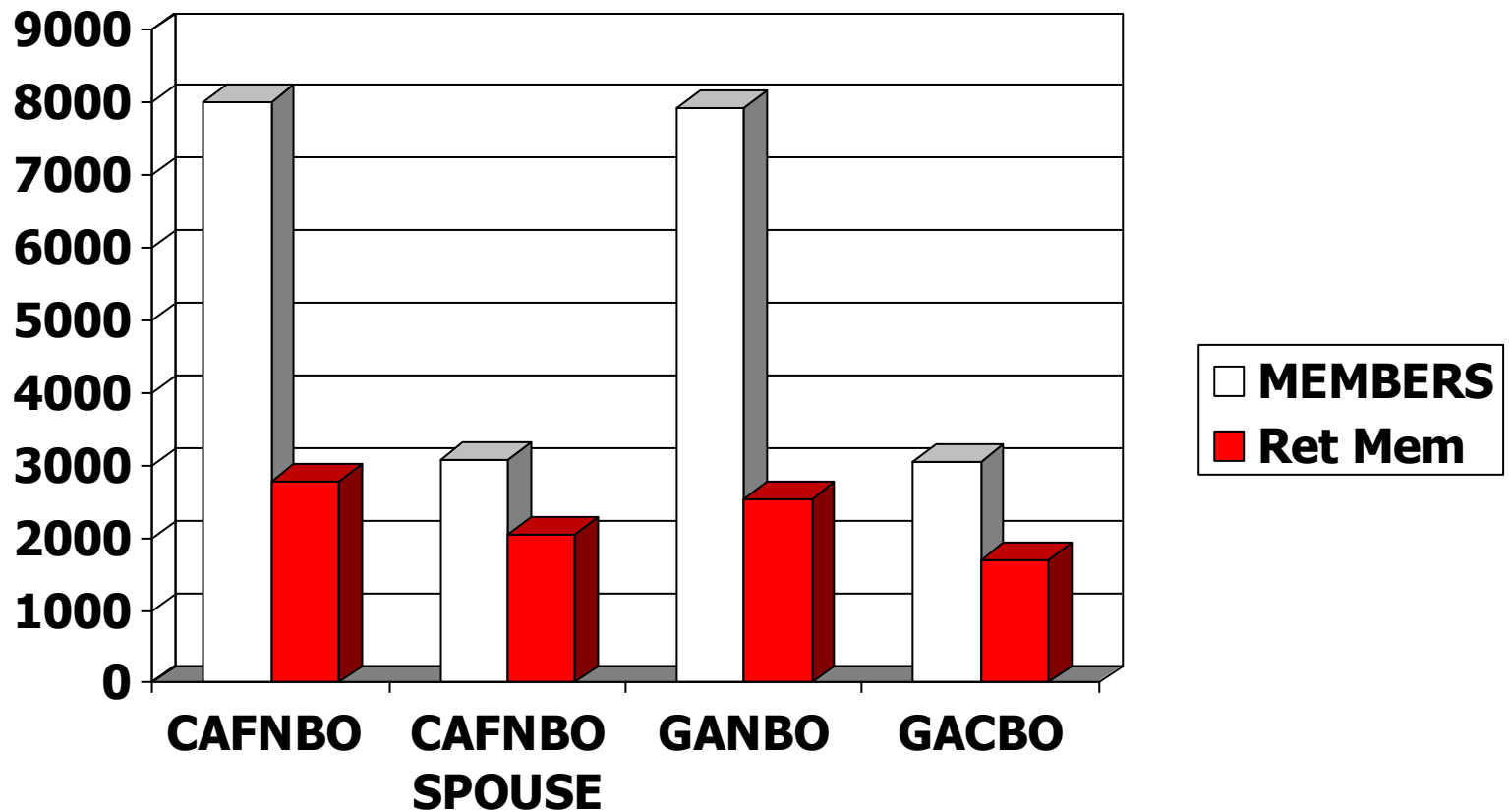
- A Beneficiary is the person nominated on the application for membership.
- A beneficiary may be changed at any time by the member.
- Members are encouraged to ensure that their beneficiary are kept up to date.
- Members may have more than one beneficiary



Retention of Membership

- **CAFNBO**. Members who have 5 years or more membership may Retain membership for a **maximum** period of **22 years** or up to **70th birthday** whichever come first. This includes Spouses/Partners who have 5 years membership of the scheme.
- **No further subscriptions** are required. Subscriptions due on Discharge remain in CAFNBO for the duration of Retention.
- **GANBO**. Members with more than 3 years membership who have Retained their CAFNBO membership may Retain for a **maximum** period of **17 years or their 65th birthday**, whichever comes first. Unlike CAFNBO they continue to pay Subscriptions. GANBO subscriptions for members on Pension are deducted directly from their pension or by Direct Debit for those not in receipt of a pension. This includes Spouses/Partners
- **Subscriptions** are paid monthly and are **€30.42** for GANBO only & **€52.78** for GANBO & GACBO.

Members Jan 2015



CAFNBO - Retained Members' Life Cover Plan.

This new plan is Administered by Cornmarket and underwritten by Irish Life and is available to GANBO members whose Retention of membership has terminated.

The cost of the plan is set at €25 per month with the benefits as per the table as under:

| Exact Age | Benefit |
|-----------|---------|
| Age 40-59 | 50,000 |
| Age 60-64 | 36,000 |
| Age 65-69 | 30,000 |
| Age 70-74 | 21,000 |
| Age 75-85 | 9,000 |

This Plan is only available to Ex Retained GANBO/GACBO members whose period of retention has ceased and who:

1. Were paying their subscriptions by "Pension Deduction" from Defence Forces Pension.
2. Their period of retention of GANBO/GACBO had cease (not cancelled).