



# CAFNBO



## CUMANN ÁRACHAIS FEAR NA BUAN ÓGLAIGH

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

### BENEFITS

|                         |   |         |
|-------------------------|---|---------|
| <b>Death Benefit</b>    | Membership: (€4,444 + €14,602 Discretionary)    | €19,046 |
|                         | Spouse Member: (€4,444 + €14,602 Discretionary) | €19,046 |
| <b>Funeral Expenses</b> | 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 (expenses) = €22,220.

### SUBSCRIPTIONS

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

### CAFNBO DISTRESS FUND

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

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

*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

|                                   |  |
|-----------------------------------|--|
| <b>Death Benefits payable to:</b> | <i>The person nominated by you on the membership card.</i>   |
| <b>Change of Beneficiary:</b>     | <i>On marriage or on the Death of the existing Beneficiary it is necessary to change your Beneficiary.<br/>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'.</i> |

**Barrack Representative:**

|                     |  |
|---------------------|--|
| <b>Card Colours</b> | CAFNBO: White; CAFNBO Spouse: 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 016711841**  
[cafngo@eircom.net](mailto:cafngo@eircom.net)