

CAOGA GROUP LIFE ASSURANCE SCHEMES IMPROVEMENTS TO BENEFITS W.E.F. 01 SEP 2008

Dear Member,

The Management Committee of CAOGA have reviewed the group schemes and increased cover to more realistic levels, in some cases without any extra charge to the member. The improvements to the scheme which are outlined overleaf will be reviewed again in two years time and will take effect from 01 Sep 2008. Other improvements are also outlined below.

AGE LIMITS: We have included 17 years as the entry age and expanded the age limit out with full cover to 67th birthday. For retired members of the Irish Life Group Scheme we have increased the age band to the 75th birthday.

COVER: Full cover has increased to €350,000 with a modest increase in premium. Cover has also increased for younger members with no increase in premium. Cover for retired members has increased to €125,000 to the 75th birthday. With the Irish Life Group Scheme child cover has increased to €5,000 with no extra cost up to 25 years and for the lifetime of a child with Special Needs. This cover is in addition to the CAOGA Friendly Society's cover mentioned overleaf. Terminal illness cover will now include all categories of members both serving and retired and their spouses ie Irish Life will pay 30% of the benefit on diagnosis of a terminal illness in advance, that is certified by a medical expert and accepted by the medical specialist of the service provider up to the 75th birthday.

NEW WEB SITE: We have gone on-line with a new CAOGA Web Site that will bring you up to date with any changes being made to benefits and schemes as they unfold. We have also included the CAOGA site on the DF Intranet so that serving members can download information about CAOGA at their desks. The CAOGA site is to be found on the 'Home Page' of the DF Intranet site and the New Web Site address is www.caoga-defenceforces.com

PERSONAL LOAN SCHEME WITH BOI: We have re-negotiated the personal loan scheme and the following are the key elements: -

- No more paper applications.
- New rate is 7.1% apr variable w.e.f. 10 July 08.
- Application made by phone @ 1890 365 100 quoting your service/army No.
- Same rate both for serving and retired members.
- Loans open to spouse members for the first time. Spouses should quote the members Service/Army Number and add the letter 'A' e.g. spouse of the treasurer quotes 8770A.
- Limit of loan up to €65,000 and loans can be taken out over the period 1 to 5 years.
- Loans can be drawn down from any BOI branch near you in the country.
- Loans repaid from any current a/c on the day of the month of your choice.

BEREAVEMENT BOOKLET: Enclosed you will find a booklet issued by ARCO that contains some references to CAOGA schemes and benefits. Recently the Management Committee has invited a retired member to sit in at monthly meetings with observer status in order to inform committee members of issues that concern retired members.

MICHAEL DELANEY
COMMANDANT
SECRETARY/TREASURER CAOGA
01 August 2008.



**REVIEW OF CAOGA GROUP ASSURANCE SCHEMES
COSTS & COVER W.E.F. 01 SEP 2008**

MEMBERS LIFE GROUP ASSURANCE SCHEME (IRISH LIFE)

ITEM	AGE	OLD PREMIUM	OLD BENEFIT	NEW PREMIUM	NEW BENEFIT
1.	17 - 23 rd birthday	€17.00	€150,000	NO INCREASE	€175,000
2.	23 - 35 th birthday	€32.00	€300,000	NO INCREASE	€330,000
3.	35 - 67 th birthday	€47.00	€300,000	€50.00	€350,000
4.	67 - 75 th birthday	€44.00	€100,000	€55.85	€125,000

SPOUSES OF MEMBERS GROUP ASSURANCE SCHEME (IRISH LIFE)

ITEM	AGE	OLD PREMIUM	OLD BENEFIT	NEW PREMIUM	NEW BENEFIT
5.	Up to 67 th birthday	€34.00	€300,000	€37.00	€350,000
6.	67 th - 75 th birthday	€32.00	€100,000	€43.25	€125,000
7.	Child cover - up to 25 years and for the lifetime of the child with special needs	Nil	€4,000	Nil	€5,000

CAOGA FRIENDLY SOCIETY SCHEME

ITEM	AGE	OLD SUBS	NEW SUBSCRIPTION	BENEFIT
8.	MEMBER - 70 th birthday	€8.25	€10.00	€19,680
9.	SPOUSE MEMBER - " "	€3.81	€5.00	€21,141
10.	Child Cover - over 10 years to 25 years	Nil	Nil	€4,000
11.	Child Cover - under 10 years	Nil	Nil	€1,269

ITEM	BENEVOLENT FUND	OLD SUBS	NEW SUBSCRIPTION	BENEFIT
12.	For serving officers only	€1.27	€2.00	GRANTS

Note: Item 8/9 - It is the intention of the committee to extend the age level out to 75 years for the CAOGA Friendly Society Scheme however this will require a rule change and will take some time to complete. All CAOGA Friendly Society subscriptions are fully refundable to members with annual and final bonus included at age 65 years.

Item 12 - The CAOGA Benevolent Fund subscription which is for serving officers only is not be confused with the DFBF subscription (€1.27) which is for retired personnel of all ranks.

CONTACTING CAOGA OFFICE

You can contact either the CAOGA secretary - Ms Judy Farrell or CAOGA Treasurer/Secretary - Comdt Mick Delaney at Phone (01) 804 2785/6.

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DF Intranet: home page left side.