



ORPHANS PENSIONS SCHEME

Rules



**ARE YOU MARRIED?
HAVE YOU A FAMILY?**

This should interest you!

€0.13 PER WEEK
won't buy you much any day.

*It will buy you protection for your
child in the event of your death.*

Protect your child NOW!

**JOIN THE ORPHANS'
PENSIONS SCHEME**

COMMUNICATIONS WORKERS' UNION

Orphans' Pensions Scheme

RULES

Introductory

- 1 The Scheme has been initiated by the National Executive Council of the Communications Workers' Union with the object of providing, on the death of a participant in the Scheme, for the payment of certain sums in respect of his/her children until they reach the age of 18 years.

Definitions

- 2 In this Scheme "Union" means the Communications Workers' Union. "Child" includes an adopted child and a child in respect of which the participant is *in loco parentis including step-children and foster-children*. "National Executive Council" means the National Executive Council of the Union. "Fund" means the monies for the time being to credit of the Orphans' Pensions Fund.

Participation

- 3 The following persons may participate in the Scheme:
A member of the Communications Workers' Union in good standing.
- 4 A participant shall authorise the Payroll Section of, his/her employer to deduct from his/her pay the appropriate subscription in respect of his/her eligible children, or shall arrange for the payment of same through his/her Bank/Building Society account by means of a direct debit.
- 5 The appropriate subscription from 1.4.2007 will be a benefit covered under each members contribution, child who will be under the age

of 18 years 26 weeks after the date upon which the appropriate subscription falls to be deducted or charged to his/her Bank/Building Society Account. The National Executive Council shall have power in accordance with Rule 21 to increase or decrease the subscription rate in consultation with the Union's financial advisers depending on the amounts standing to the credit of the Fund from time to time. Due notice of any such alterations will be published as soon as possible in the Union Journal.

- 6 The authorisation shall be in the form set out in the schedule to this Scheme or in a form to the like effect. Each member must sign up into the Fund, indicating their children's names and date of births before any benefit claim can be processed.
- 7 The onus shall be on the participant to advise the Payroll Section of his/her employer or his/her Bank/Building Society through the National Executive Council, of any changes in the amount of the deduction to be made, at present the benefit is currently covered under each members contribution.
- 8 Contributions from participants in the Scheme shall be lodged to a separate current account of the Union to be titled Communications Workers' Union – Orphans' Pensions Fund.
- 9 The Trustees of the Fund shall be the Trustees of the Union for the time being.
- 10 Withdrawals shall only be made from the Fund by cheque signed by any two of the General Officers of the Union as authorised for such purpose from time to time by the National Executive Council.
- 11 The following payments may be made out of the Fund:
 - (a) payment in respect of eligible children of deceased participants.
 - (b) payments in respect of other outgoings necessarily incurred by the National Executive Council in connection with administration of the Scheme.

- 12** The operation of the Scheme shall be reviewed quarterly by the National Executive Council and the accounts of the Scheme shall be audited annually by the Union's Auditors.
- 13** Payments from the Fund in respect of orphan children and the amount of such payments, shall, subject to the provision of Rule 18, be at the absolute discretion of the National Executive Council.
- 14** No payment shall be made from the Fund in respect of:
- (a) a child who has attained 18 years of age
 - (b) a child of a participant who died within 26 weeks of the date on which the first deduction in respect of that child was made from the pay of that participant by the Payroll Section of the company or charged to his/her Bank/Building Society Account.
 - (c) a child of a person, who, at the date of death, was not a participant.
- 15** Participants in the Scheme who may not for the time being be in receipt of pay, should remit contributions direct to the General Secretary of the Union. Any such participant who is more than eight weeks in arrears with contributions shall be regarded as having ceased his/her membership of the Scheme.
- 16** Payments at the rate of €20 per week shall be made from the Fund in respect of an eligible child of a deceased participant, but the National Executive Council shall have power, in accordance with Rule 19, to increase or decrease overall benefits in consultation with the Union's financial advisers depending on the amounts standing to the credit of the Fund from time to time. Due notice of any such alterations will be published as soon as possible in the Union Journal.
- 17** A Copy of the Annual Audited Statement of Accounts of the Orphans' Pensions Fund shall be presented each year to the Annual Conference of the Union and sent to each Branch and member of the National Executive Council.

- 18** Payments in respect of an eligible child may, at the discretion of the National Executive Council be made to the legal personal representative of the deceased participant, or to the mother/father or other person for the time being having care of the child, or, to the person authorised to receive payments under the Social Welfare Acts in respect of that child.
- 19** The National Executive Council may amend the Scheme at any time and in any respect, and shall as soon as may be possible, give due notice of such amendment.
- 20** The National Executive Council may, at any time, discontinue the Scheme. In such event the National Executive Council shall make such arrangements for the disposal of the Fund as it thinks proper.
- 21** The decision of the National Executive Council on any matter connected with the Scheme (including any matter not specifically provided for in the Scheme) shall be final.

C.W.U. ORPHANS' PENSIONS SCHEME

To the General Secretary, Communications Workers' Union

Having provided the required details below, I wish to apply for membership of the Communications Workers' Union – Orphans' Pension Scheme in respect of each of my children named below (being children under the age of 18 years)

I have read and agree to be bound by the "Orphans Pension Scheme Rules". I also accept that members of the Scheme shall be at the sole discretion of the National Executive Council of the Union as provided for by the "Orphans Pension Scheme Rules".

FULL NAMES OF CHILD

DATE OF BIRTH

My full name is: _____
(BLOCK CAPITALS)

Home Address: _____
(BLOCK CAPITALS)

My email address is: _____
(CONFIRMATION OF INCLUSION IN THE SCHEME WILL BE PROVED BY EMAIL)

Contact telephone number: _____
(MOBILE) (HOME) (WORK)

I am currently employed by _____
(NAME OF EMPLOYER/COMPANY)

My current place of employment is _____
(OFFICE/LOCATION)

My current grade is: _____ My date of birth is ____/____/____

I have been with my current employer since ____/____/____

My staff/employee number is: _____
(CAN BE FOUND ON PAYSリップ)

My Union Branch is: _____

I have read and agreed to be bound by the Rules of the Scheme

Signed: _____ **Dated:** ____/____/____

