



**cornmarket**  
group financial services ltd

Here to help you



# The Prison Officers' Association Income Continuance Plan



## Plan Summary

Please print and/or save this booklet safely for future reference

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## *“Perhaps the greatest threat to your livelihood is ill health”*



Ivan Ahern

If you fall ill, your sick pay provides you with an income for a limited period only. With the new Public Sector sick leave arrangements, this period is now even shorter than before. Once your sick pay runs out, your income will fall dramatically or cease entirely; a situation that many members unfortunately find themselves in. Have you ever considered how you and your family would cope, if you fell ill and lost your income as a result?

The POA Income Continuance Plan, administered by Cornmarket, provides members with the financial security they deserve. The security and benefits of the Plan are not available anywhere else. The Plan has made provision for the new Public Sector sick pay arrangements. This is an extremely important benefit for Plan members, and a great deal of work was done to ensure that this great benefit was secured. The Plan has grown to become an important benefit of union membership, and it is well placed to provide vital protection for members, at an affordable cost, for many years to come.

Almost everything in your life depends on your income. Please don't risk your future financial security. If you haven't already joined the Plan, I would urge you to do so now.



Director,  
Cornmarket Group Financial Services Ltd.

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## Cornmarket's role as Administrators

### **Cornmarket – working for you**

Cornmarket has been administering the POA Income Continuance Plan since 2006. The Plan aims to provide a realistic level of income in the event of loss of salary through illness.

### **Our role includes:**

- 1** Negotiating with the insurers (currently Friends First) to obtain the most competitive rates and to secure the best possible benefits.
- 2** Assisting POA members who wish to make a claim from the Plan, by guiding them through every stage of the claims process.
- 3** Promoting the Plan to POA members.

# A Claims Service you can trust

Cornmarket has its own dedicated, in-house Income Continuance Claims Team. The team members are specialised, well-informed and easy to talk to, and will do all they can to help in a member's time of need. They provide a vital 'hand-holding' function from start to finish of the claims process.

So should you need to make a claim, you can rest assured that it will be dealt with in the efficient, professional and sensitive manner that you deserve.

## The Plan in action

Through its various Income Continuance Plans, Cornmarket has helped protect the financial security of more Public Sector employees than any other company in Ireland. But the real testament to the quality of these Plans is the amount being paid out to beneficiaries, which is now counted in the hundreds of millions of Euro. Here's what just two of the people (including one of your POA colleagues) who have benefited from our Income Continuance Plans have to say.



Jackie O'Neill,  
Plan Beneficiary,

*"While in work on 23rd of March 2013, I had a brain aneurism which put me out of work. Making the claim was very straightforward, I was on the phone to a representative from Cornmarket and they were very helpful, I really felt they were there to help, and they did, it was very easy. Only for the Plan I'd have nothing to pay the bills or the mortgage, I honestly believe I would be homeless right now without the Plan. I'd say join it immediately, it's just invaluable, no-one knows what tomorrow will bring, you need some form of protection. If you need your wages to pay your bills, you really have to have something there to back it up."*



John Bargary,  
POA Plan Beneficiary

*"After having a family I felt I had to have some form of financial security. At the time, I didn't expect anything to happen to me, but I felt that joining Income Protection was a good idea for my family and I. Then came a time where I found myself out of work for 4 years, as I was constantly experiencing chronic pain. If I didn't have Income Protection, I wouldn't have been able to keep up with my mortgage payments and I probably wouldn't be sitting in my house right now! Since the changes to Public Sector sick pay, it's much more important to have Income Protection. Without it, you could find yourself in a very bad financial situation."*

Please contact Cornmarket on (01) 470 8054 for full details of the Plan.

# Why you need the POA Income Continuance Plan

Although many members feel that they will never need the protection that the Plan provides, sadly our experience has been that even the healthiest person can suffer unexpected illness or have a serious accident. What is more, the changes to Public Sector sick leave arrangements which came into effect on 31st March 2014 mean a dramatic drop in your paid sick leave. Since the changes have been implemented, POA members without Income Continuance face greater financial uncertainty should they fall ill as they will be taken off the payroll sooner than before.

Thankfully, the Plan has made provision for these changes and will pay out Plan benefits earlier than before, in line with members' needs. The Plan provides essential protection for all POA members and membership has never been more vital.

## What happens to your income if you fall ill under the new sick leave arrangements?

### Standard Sick Leave

Under Public Sector sick leave arrangements introduced in 2014, typically you have access to paid sick leave of 13 weeks (92 days) at full pay in one year, followed by 13 weeks (91 days) at half pay. This is subject to a maximum of 26 weeks (183 days) in a rolling 4 year period. If you exceed 183 days paid sick leave you may receive Temporary Rehabilitation Remuneration for a further 18 months (548 days), subject to the terms of the Public Sector sick leave arrangements.

### Extended Sick Leave for Critical Illness\*

Under the Public Sector sick leave arrangements, there is a Critical Illness Protocol whereby employees may be granted extended paid sick leave of 26 weeks (183 days) at full pay in one year, followed by 26 weeks (182 days) at half pay, subject to a maximum of 52 weeks (365 days) in a rolling 4 year period.

If you exceed 365 days paid sick leave, you may receive Temporary Rehabilitation Remuneration for a further 12 months (365 days). Temporary Rehabilitation Remuneration may be extended for a further period up to a maximum of 2 years (730 days).

### Temporary Rehabilitation Remuneration

Temporary Rehabilitation Remuneration (formerly referred to as Pension Rate of Pay) is based on your accrued pension benefits that would have applied had you actually retired on ill health grounds. It may be granted where there is a realistic prospect of an individual returning to work. However, any added years arising from purchase of service arrangements are not taken into account, as no retirement has actually taken place.

### Ill Health Early Retirement Pension

Alternatively, if you retire on the grounds of ill health you may be entitled to an Ill Health Early Retirement Pension. Even if you have many years of service, your Ill Health Early Retirement Pension will only be a fraction of your salary. In addition, those paying PRSI at the 'A' rate may be entitled to a State Illness Benefit, but at just €9,776 (2015 level), the State Illness Benefit provides a subsistent income only. The reality is that long-term illness inevitably means a severe drop in living standards. The need for some kind of additional income is vital.

\* There are certain criteria used to determine whether an illness qualifies for extended paid sick leave. Please contact your HR Department for more information.

## How the Plan works – Disability Benefit

Once your salary has reduced to half pay or Temporary Rehabilitation Remuneration is being paid, the Plan aims to pay you an income of up to 75% of your salary less any other income (e.g. half pay, Temporary Rehabilitation Remuneration, Ill Health Early Retirement Pension, State Illness Benefit) to which you may be entitled.

The Plan goes on paying you until you recover, are deemed fit to return to work by Friends First, die, or right up to your 65th birthday, if you are permanently disabled.

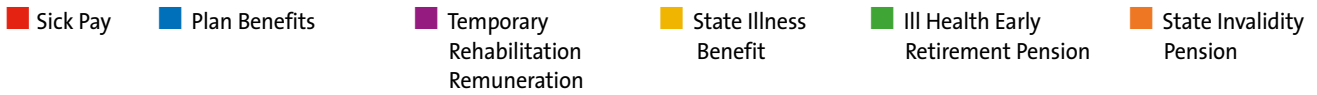
If a member making a claim decides not to apply for Ill Health Early Retirement Pension (perhaps because he/she intends to return to work) and Friends First agrees that there is a reasonable expectation of returning to work, then Friends First may pay a benefit of 75% of salary less any State Illness Benefit/Temporary Rehabilitation Remuneration for a maximum of 2 years. This means no deduction will be made from the benefit paid under the Plan for an amount equivalent to Ill Health Early Retirement Pension, as no Ill Health Early Retirement Pension is being claimed. If a member retires subsequently and an Ill Health Early Retirement Pension is paid, the additional amount that was paid under the Plan since the effective date of early retirement must naturally be repaid to the insurer.

**Important:** You must remain a POA member to remain an eligible member of the Plan. If you leave the POA, you must inform Cornmarket in writing, as you can no longer stay in the Plan, and you will not be able to claim from it.

*Membership of the Plan  
is more vital than ever.*

# Example of how the Plan works

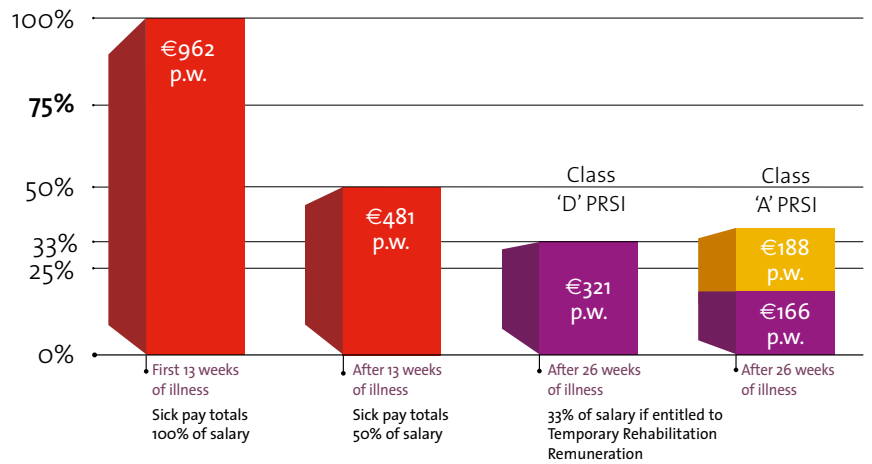
The example below is based on a Public Sector employee, who is a member of the Superannuation Plan with 20 years' service earning €50,000 per annum, who is now unable to work due to illness or disability. It is assumed that standard Public Sector sick leave arrangements apply (i.e. 13 weeks full pay in one year, followed by 13 weeks half pay), extended paid sick leave under the Critical Illness Protocol does not apply and Ill Health Early Retirement Pension is granted after 2 years.



## An example of what happens when sick pay runs out

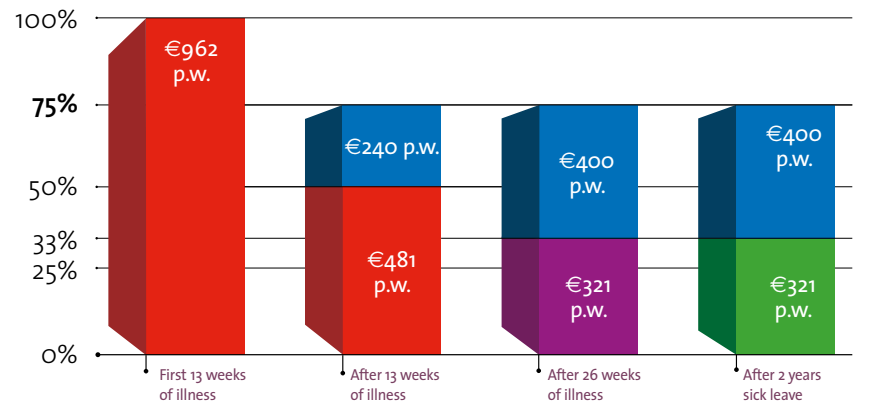
Staff recruited to the Public Service on or after 6th April 1995 pay class A PRSI. Their Superannuation Plan pension is integrated to take account of the value of the Contributory State Pension in calculating the pension payable.

In the event of illness, they may typically claim State Illness Benefit.

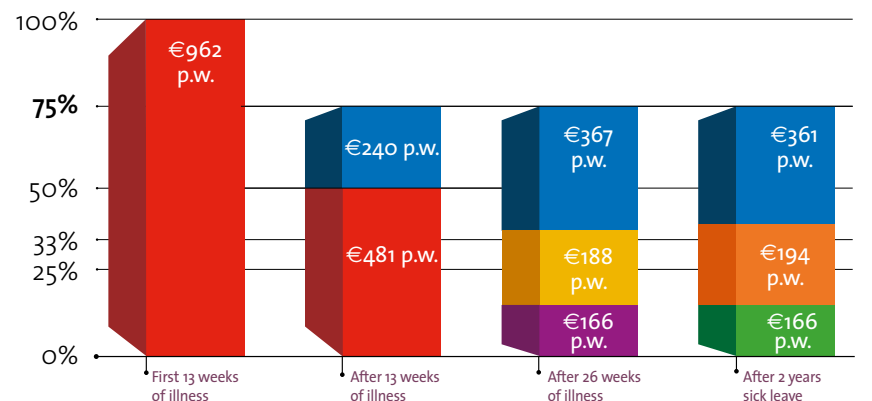


## Examples of how the Plan works

### D Rate PRSI Example



### A Rate PRSI Example



# Additional protection for you and your family

The main purpose of the Income Continuance Plan is to provide you and your family with financial support in the event that you fall ill and find yourself unable to work. The Plan provides additional benefits in the form of:

## 1 Specified Illness Benefit\*

Should you suffer a serious illness (regardless of whether or not this illness keeps you out of work sufficiently long enough to involve a loss of salary) the reality is that you may face significant extra expenses. The Plan recognises this fact by providing an additional benefit in the form of a once-off lump sum of €10,000 in the event that you suffer a 'Specified Illness'. The lump sum this benefit provides can be vital as extra cash is often needed to pay for medical bills, travel to and from hospital, pay for extra childcare, etc.

There is only 1 Specified Illness Payment per life per plan. Other terms and conditions apply, please call **(01) 408 4195** for more information. Once you are paid a claim under the main Specified Illness Benefit, your cover will cease and you will no longer be able to claim under the Specified Illness Benefit.

Friends First has identified 40 Specified Illnesses (see listing below) for which they will pay out this benefit.

**Please note:** The Specified Illnesses marked ❖ below, were introduced on the 1st November 2015 review. The other Specified Illnesses were introduced from 1st December 1997. Only diagnoses that occur after these dates are eligible to claim Specified Illness Benefit for these illnesses. If, prior to joining the Scheme, you have suffered from one of the Specified Illnesses, you will never be covered for that illness.

Alzheimer's Disease before age 65	Kidney failure
Aorta graft surgery	Liver failure
❖ Aplastic Anaemia	Loss of hands or feet
Bacterial Meningitis	Loss of independent existence
❖ Balloon Valvuloplasty	Loss of speech
Benign brain tumour	Major organ transplant
❖ Benign spinal cord tumour	Motor Neurone Disease before age 65
Blindness	Multiple Sclerosis
Cancer	❖ Multiple System Atrophy
❖ Cardiomyopathy	Paralysis of Limbs
❖ Chronic Lung Disease	Parkinson's Disease before age 65
Coma	❖ Pre-Senile Dementia before age 65
Coronary artery surgery	Primary Pulmonary Hypertension
Creutzfeldt-Jakob Disease	❖ Progressive Supranuclear Palsy
Deafness	❖ Pulmonary Artery Surgery
❖ Encephalitis	Rheumatoid Arthritis
Heart attack	Stroke
❖ Heart structural repair	Systemic Lupus Erythematosus
Heart valve replacement or repair	Third-degree burns
HIV infection	Traumatic head injury

## 2 Specified Illness Benefit – Partial Payments\*

Based on recent claims experience, Friends First has identified a further 10 less severe, but still life altering conditions that they will make an additional separate partial payment on (see listing below). The benefit you would receive should you suffer a Specified Illness covered under the Partial Payment section is €5,000.

**Please note:** The qualifying Specified illnesses below were introduced at the 1st November 2015 review. If prior to joining the Scheme, you have suffered from one of the specified Illnesses you will never be covered for that illness.

The qualifying Partial Payment Specified Illnesses covered are:

Brain abscess drained <i>via</i> craniotomy	Ductal carcinoma in situ
Carcinoma in situ	Less extensive third-degree burns
Carotid artery stenosis	Low level prostate cancer with Gleason score between 2 and 6
Cerebral arteriovenous malformation	Serious accident cover
Coronary Angioplasty**	Surgical removal of one eye

**Important note:** There is only 1 Partial payment per life per Plan. Other Terms & Conditions apply.

## 3 Children's Specified Illness Benefit

In the event that a member's child (aged between 0 and 21 years) suffers a Specified Illness (as listed under the Plan), a payment of €3,500 will be paid to a member.

**\*Terms & Conditions apply.** Please contact Cornmarket for the policy definition of each illness and its pre-existing conditions.

**\*\*Please note:** Coronary Angioplasty was moved from the main Specified Illness category to the Partial Payments category at the November 2015 Review.

## Making a claim

Please contact Cornmarket's Claim Team on **(01) 408 4018** for more information on claiming from the Plan.

# Affordable for every member

## How much does the Plan cost?

The Plan is negotiated on a special 'group basis' for POA members. The contribution rate is currently set at 2.50% of gross salary and, for most members, is conveniently deducted from your salary by your employer. Please bear in mind that it is your responsibility to ensure that the correct deductions have, in fact, been made by your employer and that deductions are cancelled where appropriate.

## A helping hand from Revenue

You are eligible for tax relief at your highest rate of tax on your contribution. This means for most members the cost of membership is between €11 and €16\* a week after tax.

\*Based on a POA member on a salary between €30,000 (paying income tax @20%) and €55,000 (paying income tax @40%).

## Example

Income	Weekly Gross	Weekly Net
€30,000	€14.37	€11.50*
€40,000	€19.16	€11.50**
€45,000	€21.56	€12.94**
€55,000	€26.35	€15.81**

The rate above includes the insurance levy of 1%.

**Please note:** This rate (based on the benefits in place at the 2015 review) is guaranteed until the next Plan review on 1st November 2018.

\*Real contribution rate of 2.00% paying income tax @ 20%.

\*\*Real contribution rate of 1.50% paying income tax @ 40%.

# How to join the Plan

## Who is eligible to join?

You may apply to join the Plan if you a POA member who is:

- 1 Under age 60 **and**
- 2 A member of the Superannuation Scheme for Prison Officers **and**
- 3 Actively at work\* **and**
- 4 Working 8 hours or more per week.

### \* Actively at work means that you:

- Are working your normal contracted number of hours
- Have not received medical advice to refrain from work
- Are not restricted from fully performing the normal duties associated with your occupation.

**Please note:** Members on paid or unpaid maternity leave are eligible to join the Plan.

## Job/Work Sharers

Eligible job sharing/work sharing members of POA who satisfy the eligibility conditions opposite may also apply to join the Plan. The level of contribution and benefits which apply for them may differ from those relevant for permanent full-time members.

**Please note:** You must remain a member of the POA to remain an eligible member of the Plan. If you leave the POA, you must inform Cornmarket in writing as you can no longer stay in the Plan, and you will not be able to claim from it.

## HOW TO JOIN

The POA Income Continuance Plan helps POA members maintain the standard of living they deserve. If you haven't already joined the Plan, don't put it on the long finger.

**Apply to join now, simply call us on (01) 470 8054**

Cover begins as soon as Friends First accepts you as a member of the Plan.



# Frequently Asked Questions

## 1 When does my membership begin?

Your cover begins from the date Friends First accepts your application to the Plan. Members receive a formal acceptance letter confirming they have been included as members of the POA Income Continuance Plan. In some cases medical evidence may be required before membership of the Plan can be confirmed. This may involve providing further details over the telephone or attending a medical examination at Friends First's expense.

**Please note:** Friends First have agreed that periods of sick leave prior to joining the Plan will be taken into account in the calculation of the expiry of the deferred period.

## 2 What is the 'deferred period'?

The deferred period is the waiting period before the Plan benefit becomes payable. For the purpose of this Plan, from 2014, the deferred period is 13 weeks (92 days) disability in a 12 month period or 26 weeks (183 days) in a rolling 4 year period, where Standard Sick Leave has been granted. For cases where Extended Sick Leave has been granted, the deferred period is after 26 weeks (183 days) disability in a 12 month period or 26 weeks (365 days) in a rolling 4 year period.

## 3 When does my membership end?

### Membership of the Plan ends:

- On your 60th birthday **or**
  - If you no longer fulfil the eligibility requirements as set out, or if you leave the POA union. **Note:** you must remain a member of the POA to remain a member of the Plan **or**
  - If your contributions to the POA Plan cease (please bear in mind that the responsibility to ensure that the correct contributions to the Plan are paid rests with you) **or**
  - On your retirement (other than on the grounds of ill-health) **or**
  - On your death,
- whichever is the earliest.

## 4 On what salary is my cover based?

If, like most members you are making your contributions to the Plan through salary, your cover and contributions are based on the pensionable salary you receive from your employer, i.e. basic salary plus pensionable allowance.

## 5 When does benefit payment under the Plan begin?

Once Friends First has accepted your claim, and you have completed the relevant deferred period, benefit payment under the Plan will commence.

Please remember that it can take a number of weeks to process your claim. As soon as you become aware that, due to illness or injury, your salary is likely to reduce to half pay or cease altogether, please let us know. Ideally, we should be informed about **8-9 weeks** in advance to enable Friends First to assess your claim and gather the relevant medical and employer information.

As we understand that this may not always be possible, Friends First may not be able to pay your benefit at the time that your salary reduces or ceases. In such cases the benefit will be backdated to the date when your salary reduced to half pay or stopped altogether, where the claim is subsequently admitted.

## 6 For how long will I be paid benefit under the Plan?

The Plan will continue to pay benefit as long as your illness or injury prevents you from doing your normal job and you are not following any other occupation. Disability Benefit payments will stop when either:

- You recover, i.e. when it has been determined by Friends First, based on medical evidence, that you are no longer prevented from doing your normal job because of illness or injury **or**
  - You return to work **or**
  - You die **or**
  - You reach your 60th birthday,
- whichever is the earliest.

In certain cases benefits may be paid where the member returns to work but at a reduced level of earnings due to partial disability.

**Notice period if claim is ended:** In the case of claimants who have been in receipt of benefit for at least one year, where medical evidence indicates that a member is fit to return to work, Friends First will give 3 months' notice before ending the payment of benefit. This only applies to those cases where a claim has been in continuous payment for 12 months or more.

## 7 How disabled do I have to be to qualify for benefit under the Plan?

To qualify for benefit under the Plan, Friends First must be satisfied that you are totally unable to carry out the duties of your normal occupation because of illness or injury, and that you are not engaged in any other occupation for profit, reward or remuneration.

### The Policy Definition of a Period of Disability

A period throughout which a member is totally unable to carry out his/her normal occupation due to a recognised illness or accident, and during which the member is not involved in carrying out any other occupation for profit, reward or remuneration of any kind whatsoever (whether sedentary or otherwise) and whether or not entirely different from his/her normal occupation.

## 8 What is the definition of salary?

### For the purpose of this policy, salary is defined as:

Your basic annual salary and the average of the last 3 years allowances.



## 9 What if I take a career break, unpaid Parental, Maternity, Carers, or Adoptive leave?

If you intend taking a career break, unpaid leave or change your hours (e.g. Job sharing) please contact Cornmarket on (01) 408 4195 to discuss the options available.

## 10 Are there any exclusions under the Plan?

**There are no exclusions under the Disability Benefit of the Plan.**

Please bear in mind that in some cases individual members may be accepted into the Plan subject to exclusions in respect of specific conditions.

Once an exclusion is applied, sick leave due to the excluded condition, including the calculation of the deferred period, cannot be included in relation to any aspect of the claim.

## 11 What benefits do members on a temporary contract get?

A claim in respect of a member on a temporary contract is treated in the normal manner as outlined in questions 5 and 6. If a member is disabled and their contract expires before the expiry date of the deferred period (13 weeks in any 12 month period), their claim will be considered subject to the usual medical evidence requirement. For example, if a member suffers an illness with 3 months remaining on their contract, and remains disabled to the end of the deferred period, their claim will be considered in the normal manner.

## 12 What if I have unearned income?

In general, investment and rental income will not be taken into account when making a claim under the Plan. Benefit from any accident or sickness policy will however be taken into account, except once-off lump sum benefits paid under a critical/serious illness policy.

## 13 Under what circumstances can the Plan be amended?

Benefit levels and the rate of contributions under the Plan are reviewed on a regular basis. The next review of the POA Income Continuance Plan is 1st November 2018. These reviews are designed to provide Cornmarket with an opportunity to canvass the market to ensure that the best deal is being provided for members. Likewise, the reviews provide the insurer with an opportunity to adjust the benefit levels and/or the rate of contribution in the light of relevant factors such as membership level, age profile, and the claims experience of the POA Income Continuance Plan.

## 14 What are the maximum benefits under the Plan?

75% of your salary as paid by your employer *less*

- a) Any amount of salary, earnings, profit, reward, or remuneration which you are in receipt of from your normal occupation or any other occupation or business *and*
  - b) The Ill Health Early Retirement Pension/Temporary Rehabilitation Remuneration entitlement calculated on the normal basis as set down by your employer, irrespective of whether you are receiving this amount or not\* *and*
  - c) An amount equal to the State Illness Benefit payable to a single person, if you are entitled *and*
  - d) Any benefit you are receiving under the Social Welfare Acts other than sickness, disability or treatment benefits *and*
  - e) Any benefit you are entitled to under any other insurance against accident or sickness or other similar arrangement (where appropriate such an amount will be annualised), except benefits paid under a Lump Sum Critical/Serious Illness *and*
  - f) Any annualised amount awarded by a court of law, an agreed settlement sum or ex-gratia payment attributable to loss of earnings arising out of any action relating to your disablement
- or*

The maximum Income Continuance Benefit – currently €250,000 per annum.

\*However, in some cases the insurer may agree to pay a full 75% of salary without deductions for Ill Health Early Retirement Pension/Temporary Rehabilitation Remuneration if they think there is a reasonable expectation of you returning to work.

**Please contact Cornmarket on (01) 470 8054  
for full details of the Plan.**

# Claiming from the Plan – a step-by-step guide

Cornmarket's role is to help guide members through the claims process. We have considerable experience in this area and, on behalf of claimants, work closely with the relevant insurance companies to ensure that all legitimate claims are promptly paid. We are here to talk you through the process and to explain any additional documentation that you may be required to provide.

## 1 Contact Cornmarket

Cornmarket is not automatically notified of your absence from work through illness. This means as soon as you become aware that, due to illness or injury, your salary is likely to reduce to half pay or cease altogether, please let us know. Ideally, we should be informed about **8-9 weeks** in advance to enable Friends First to assess your claim and gather the relevant medical and employer information. As we understand that this may not always be possible, Friends First may not be able to pay your benefit at the time your salary reduces or ceases. In such cases the benefit will be backdated where the claim is subsequently admitted. You can contact us by:

- Calling the Claims Team on **(01) 408 4018**.
- Writing to us at: SPS Claims Department, Cornmarket Group Financial Services Ltd., Christchurch Square, Dublin 8.
- Emailing: [spsclaims@cornmarket.ie](mailto:spsclaims@cornmarket.ie)

## 2 Your Claims Pack

Once you have informed us that you wish to make a claim, you will be issued with a claims pack containing all of the information that is required to enable Friends First to assess your claim.

## 3 Processing your Claim

Upon receipt of your completed claim form, Friends First will begin assessing your claim.

## 4 Medical Examination

Medical evidence will be assessed by Friends First. In most cases the insurer will request that you attend an independent medical examination to confirm you are indeed unable to carry out your normal job because of your disability.

## 5 Additional Medical Evidence

In some cases Friends First may require additional medical evidence from doctors and/or specialists who have attended you. You may possibly be requested to attend a further medical examination (at Friends First's expense).

## 6 Decision on your Claim

Once all the medical evidence and documentation have been received, the insurer will make a decision on your claim.

## 7 Your Benefit

Once a claim is being paid, payment of the benefit is made by Friends First every four weeks in arrears. Benefit payments are subject to income tax.

Your benefit will continue to be paid for as long as you remain unfit to carry out your normal job because of illness or injury. Benefit payments will stop when:

- You recover, i.e. when Friends First decides, based on medical evidence, that you are no longer prevented from doing your normal job because of illness or injury **or**
- You return to work **or**
- You die **or**
- You reach your 60th birthday, if you are permanently disabled, whichever is the earliest.

In certain cases, benefit may be paid where you return to work at a reduced level of earnings due to partial disability. From time to time, Friends First may require medical evidence confirming that you remain unfit to work.

### Important:

**Short-term claims:** As a result of recent changes to Public Sector sick pay arrangements there is a likelihood of an increase in short-term claims. With some short-term claims, the medical evidence required may not be as detailed as that required for a long-term claim.

**Late Notification of Claims:** It is not often possible to retrospectively assess the validity of a claim in cases where a significant period of time (approximately 3 months) has elapsed since your salary reduced or ceased. For this reason, it is vital that you register your claim promptly in line with the guidelines given (**8-9 weeks** before your salary reduces to half pay or ceases altogether). In the case of late notification of a claim, cases will be assessed on individual merit and the insurer reserves the right to decline to assess the claim.

Please contact Cornmarket on **(01) 470 8054**  
for full details of the Plan.





## POA Income Continuance Plan

This guide provides an outline only of the main benefits of the POA Income Continuance Plan as of December 2015, and is issued subject to the provisions of the policy, and does not create or confer any legal rights.

The information contained herein is based upon our current understanding of Revenue law and practice as at December 2015.

The POA Income Continuance Plan is governed by the master Policy Document No. 710765 issued by Friends First. Members of the Plan may request a copy of the policy document from the Head Office of the POA or the Dublin office of Cornmarket Group Financial Services Ltd.

Cornmarket is committed to providing a high level of service and has a complaint handling procedure in place. Should you feel that you have not received a satisfactory level of service, please write in the first instance to Jane Horan, Assistant Manager, Compliance Department, Cornmarket Group Financial Services Ltd, Christchurch Square, Dublin 8.

If you are dissatisfied with the outcome of your complaint through Cornmarket, you may also submit your complaint to the Financial Services Ombudsman's Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2, or logon to [www.financialombudsman.ie](http://www.financialombudsman.ie).