

## PROCEDURE FOR RETIREMENT DUE TO ILL HEALTH

- An Ill Health options request can be advised to Irish Life from any of the following ways:
  - (a) A direct request from the member/Employer to [fedvol@irishlife.ie](mailto:fedvol@irishlife.ie)
  - (b) Arising from an Irish Life Advice Team discussion with a member.
  - (c) A request from the Scheme Pension Manager, Maria McMahon, or Professional Trustee, James Skehan.
  
- If it arises that a member **may be** eligible to retire on grounds of ill health and the request was received from either (a) or (b) above, the Irish Life Administration Team will email the Professional Trustee and the Pension Scheme Manager (email: [james@trusteepensionsupport.com](mailto:james@trusteepensionsupport.com) and [pensionadmin@fedvol.ie](mailto:pensionadmin@fedvol.ie)) with the member's contact details i.e., Phone number, email address and postal address. James / Maria will then:
  1. Request Irish Life to prepare retirement options for the member on both retirement basis i.e., normal retirement and ill health. The member can only make an informed decision if both retirement options are prepared and issued to the member so they can establish if it is more favourable for them to retire due to ill health Vs via normal retirement. Accordingly, both sets of retirement options will be prepared and issued to the member by Irish Life.
  
  2. Write to member to:
    - (a) Advise member that if they wish to proceed with the option of retirement on grounds of ill health, a Consultant Medical Declaration Form will be required to be completed and signed by the member's medical consultant that confirms the following definition of ill health applies in respect of the member: *"Ill Health means physical or mental deterioration which is serious enough to prevent the individual from following his / her normal employment or which very seriously impairs his / her earning capacity. It does not mean simply a decline in energy or ability"*.
    - (b) Seek member to complete a consent form which provides the Trustees and Irish Life with permission to consider the consultant medical declaration and determine if he/she is eligible to retire due to ill health.
    - (c) Advise member if they are a member of the Salary Protection Scheme, they will also need to engage with Cornmarket to establish impact of retirement on their disability claim.
    - (d) Inform member that their group life will cease following their retirement either on normal grounds or on grounds of ill health.
    - (e) Advise member if having considered both their retirement options received from Irish Life they wish to proceed on the basis of Ill Health, they will be required to return (a) the Consultant's Declaration Form and (b) Consent Form, directly to the Trustees for consideration by posting to:  
Pension Scheme Trustees,  
National Federation of Voluntary Services Providers' Pension & Life Assurance Scheme,  
Oranmore Business Park,  
Oranmore,  
Galway  
or emailing [pensionadmin@fedvol.ie](mailto:pensionadmin@fedvol.ie).
  
- If the member wishes to engage with the Irish Life Advice Team on receipt of their retirement options, the Advice Team will outline and explain the two retirement routes to the member i.e.:
  - Retirement on normal grounds; and
  - Retirement on grounds of ill health.

It is not the responsibility of the Irish Life Advice Team to confirm to member if they are eligible to retire on grounds of ill health, this will only be confirmed via the member having their Medical Consultant complete a Consultant Declaration confirming they meet the definition of ill health as outlined above.

- If the member is proceeding with retirement on grounds of ill health and accordingly, on receipt of the Consultant's Declaration Form, the Pension Scheme Manager will seek the Trustees approval that the member can proceed to retire on grounds of ill health.
- When the Trustees approve the member's application to retire on grounds of ill health, based on the Consultant Medical Declaration, they will issue a communication confirming their approval to:
  - Irish Life and also enclose a copy of the member's Consultant Declaration.
  - Participating Employer.
  - Member.
- On receipt of the Trustees approval, Irish Life will continue to engage with the member and complete their retirement claim.
- Prior to all claims being paid out, Irish Life will seek approval from the Scheme's Professional Trustee. Again, once notified by Irish Life that this claim is being paid as an ill health request, the Pension Scheme Manager and Professional Trustee will ensure the medical declaration was received, prior to final approval being advised by the Professional Trustee to Irish Life to pay the retirement claim on ill health grounds.

A request for Retirement on Grounds of Ill Health can be advised to Irish Life in the following ways:

- (a) A direct request from the member / Employer to [fedvol@irishlife.ie](mailto:fedvol@irishlife.ie)
- (b) Arising from an Irish Life Advice Team discussion with a member.
- (c) A request from the Scheme Pension Manager or Professional Trustee.

If request is received via (a) or (b) above, Irish Life Admin Team will email the Professional Trustee and the Pension Scheme Manager with the member's contact details, who in turn will:

1. Request Irish Life to prepare retirement options for the member on both retirement basis i.e., ill health and normal retirement, so the member can make an informed decision.
2. Write to member advising if (s)he wishes to proceed with retirement on grounds of ill health (s)he will need to:
  - (a) get his/her Medical Consultant to sign medical declaration form confirming the definition of ill health applies to them.
  - (b) sign consent form.
  - (c) engage with Cornmarket if claiming from Salary Protection Scheme.
  - (d) Be aware their life cover ceases.

On receipt of the member's retirement options, the member should engage with their Irish Life Advice Team contact to discuss both retirement options, or seek their own independent advice.

When member considers both of their retirement options and if s(he) wishes to proceed with retirement on grounds of ill health they will return their Medical Consultant Declaration and Consent Form directly to the Trustees for their approval.

Trustees consider member's Medical Consultant Declaration and if the Trustees confirm their approval, this will be communicated to Irish Life, Employer and Member.

Irish Life to engage with member and complete their retirement claim.

All retirement claims, prior to payment, are submitted to Professional Trustee for approval. This will be another opportunity to confirm the Consultant Medical Declaration was received by the Trustees prior to payment of benefit to member.