

**RAAF WELFARE TRUST FUND  
GROUP LIFE INSURANCE SCHEME**

**CONDITIONS AND RULES**

**1. PURPOSE.**

The RAAF Welfare Trust Fund (RWTF) Group Life Insurance Scheme is a self contributory scheme administered by the RWTF for the following purposes:

- a. In the event of the death of a financial member of the scheme, to provide a lump sum cash payment to that member's nominated beneficiary. The payment will be made within 48 hours where possible.
- b. At the sole discretion of the Trustees of the RWTF and dependent upon availability of funds, to make low cost loans available to financial members of the scheme. (Please note that a member will not be eligible for a Group Life Loan until at least one payment has been made by direct debit arrangement).

**DEFINITION OF FINANCIAL MEMBER.** An eligible member on full-time duty who is making contribution payments in the prescribed manner and at the prescribed rate.

**2. ELIGIBILITY.**

- All PAF Members or
- Reserve members serving on continuous full-time service for a period of six months or more are eligible to join the scheme for the period of continuous full-time service.  
(Eligibility ceases when these conditions are not met)

**3. RATE OF CONTRIBUTION:**

- \$28.00 per annum paid in quarterly instalments of \$7.00 or \$6-50 every 6<sup>th</sup> Payday (84 days)

**4. PAYMENT METHOD:**

- Direct Debit arrangement via Ezidebit Pty Ltd

**5. DEATH BENEFIT.**

- \$15,000 (rate effective from 1 September 2004)

**6. EXCLUSIONS.**

- a. Death by suicide within 13 months of becoming a financial member of the scheme.
- b. Within 2 years of becoming a financial member of the scheme, death arising from AIDS, or suicide while infected with the AIDS virus.
- c. Claims arising from the death of any former member of the scheme who for whatever reason, had ceased to contribute to the scheme prior to the time of death.
- d. Claims arising from the death of any financial member of the scheme while within an actual war or combat zone or death arising from injuries sustained while in such a zone.

**7. MEDICAL QUALIFICATION.** It is an underwriters requirement that where a member has been absent from work on account of illness or injury for more than 10 days during the preceding three months of the date the member applies for membership of the scheme, the death benefit is not payable until the member has resumed normal duties for a period of three consecutive months with less than 10 days absence on account of illness or injury.

**8. MEMBERS SERVING IN A WAR OR COMBAT ZONE.** Members serving in a war or combat zone may, on return from such duty, request a refund of contributions for the period served in that war or combat zone. Notwithstanding any refund of contributions that may be made, members will remain eligible for any other benefit of the scheme during the period of service in a war or combat zone.

**9. DEATH OF NOMINATED BENEFICIARY.** In the event that a member's nominated beneficiary pre-deceases the member, the Executor of the member's estate will have the power to nominate an alternate beneficiary.

**10. TRUSTEES DISCRETION.** Contribution rates, the value of death benefit payments, the maximum value of loans, charges on loans and repayment rates and other benefits will be determined from time to time by the Trustees of the RWTF.

Enquiries may be made to:  
RAAF Welfare Trust Fund  
Department of Defence  
F4-2-010  
PO Box 7909  
CANBERRA BC ACT 2600

*(Effective 18 Feb 18)*