The Royal Engineers Officers’ Widows Society

A Society run by Officers of the Corps since 1785 to provide, through subscriptions, for the spouses and dependent children of deceased Sapper Officers

Registered Office: The Royal Engineers Officers’ Widows Society, Regimental Headquarters Royal Engineers, Brompton Barracks, Chatham, Kent ME4 4UG. Tel: 01634 409110

The REOWS Annuity Fund is a private unlimited company registered in England No. 178994
THE ROYAL ENGINEERS OFFICERS’ WIDOWS SOCIETY

THE SOCIETY

The Society was formed in 1785 by all 68 Officers of the Corps serving at the time. Over the years since then the Society has used the income generated by the subscriptions of Officer members to provide help for their families when they have died in combat or from other causes.

Today the Society has over 1100 members and we look after about 110 widows. Currently we have no dependent children, but if we had they would benefit financially up until age 21. The Society’s Annuity Fund has assets over £4,300,000.

The Society is managed by a Council, elected by members, consisting of serving and retired Royal Engineer Officers who receive no remuneration. The current composition of the Council, Ex Officio Members and a co-opted widow together with details of the Society’s Secretary and Professional Advisers are included at Page 5. Notice of meetings, annual accounts and other details are published in the Supplement to the Royal Engineers Journal.

MEMBERSHIP

Membership of the Society is open to all male and female Royal Engineer Officers of both the Regular and Reserve Forces. Members subscribe to the Annuity Fund during their service and continue to subscribe when they retire, normally until age 60. Membership then continues until death. Where both spouses are officers in the Corps, both may be members of the Society.

Officers may join the Society at any time whilst serving, up to the age of 55, providing they have an in-date unrestricted PULHEEMS medical category. The Society may require additional medical information to provide for those with a PULHEEMS restriction.

All members are entitled to vote in person or by proxy at General Meetings of the Society.

SUBSCRIPTIONS

New members may subscribe for a minimum of 2 and up to a maximum of 10 units of membership. Subscriptions may be increased up to the maximum of 10 units at any time up to age 55, subject to meeting the medical requirement mentioned above for those serving or to satisfying the Society’s general practitioner for those who are retired.

Subscriptions cease at age 60, except for those units acquired after age 50 which must be subscribed to for 10 years.

The subscription rates per unit depend on an Officer’s age on taking up the units and on the rates applicable at the time. The Society reviews the subscription rates every three years based on actuarial advice. However, the rates for existing subscribers for those units they already hold remain those in the table applicable at the time they took out the units.

Single members pay half the appropriate subscription rate and reductions are made for both single and married officers joining within one year of commissioning.

BENEFITS

Each unit of membership provides the following benefits:

- An immediate lump sum cash payment to the widow or widower. (This lump sum payment will be divided equally between eligible children under the age of 21, should a spouse die before or at the same time as the member.)
- In the case of an unmarried member a half rate lump sum cash payment is made to the deceased member’s estate.
- A yearly annuity for the lifetime of the widow or widower.
- A yearly annuity for each child up to the age of 21.

Benefits are reviewed every three years based on actuarial advice. All beneficiaries receive the increased benefits regardless of the level of subscriptions paid by the deceased member. This helps to maintain the value of the benefits paid, especially when an annuity is paid to a spouse for very many years.

The current benefits are included at Page 3 and some examples which cover different family circumstances are at Page 4.
SPECIAL FEATURES

The lump sum cash payment is made as soon as the Society is aware of a member’s death and is extremely useful for covering the financial needs of the family in the first weeks after the death. The annuity provides a valuable supplement to other sources of income throughout the lifetime of a spouse or, for children, during the important years up to 21.

Each family receiving benefits is discreetly watched and regularly approached to see if additional help is required. This can take the form of advice on almost any aspect including housing, schooling and investments and for cases of particular financial need, the Society will consider providing help from the Samaritan Fund.

The experience of the Council of Management is such that it can put its beneficiaries in touch with other charitable organisations and foundations which exist, but about which widows and widowers may know little or nothing. All of this help is offered discreetly and free of charge.

WHEN TO JOIN

The Corps is always heavily committed to operations. Training and preparation prior to deployment are always very demanding and an officer’s own personal affairs are often at the bottom of his priority list. It is important for officers to take steps to provide for their families in the quiet times before being warned for action.

Experience therefore shows that the best time for officers to join is in the first year of commissioned service and the special discounts are provided to encourage this. If officers do not join the Society at this stage they may never do so. Discounts are shown at Page 3.

Other important times to review membership and the number of units held are on marriage, at the birth of children and prior to retirement.

Membership of the Society is thus an extremely good package which officers can provide for their families should the worst happen. But it is much more - it offers a caring after-service provided by members of the Sapper family, if need be for the lifetime of the recipients.

THE FUTURE OF THE SOCIETY WITHIN THE SAPPER FAMILY

The prudence and generosity of Sapper officers over the years has ensured that the Society exists today and is in a position to care for the spouses and children of their brother and sister officers. Most have continued their subscriptions after their families have grown up or their spouses have died and, in some cases, despite remaining unmarried throughout.

Importantly, membership is visible evidence to others in a dangerous profession that officers in the Corps have been responsible and made provision for their own families. In doing so members have reduced the likelihood of their dependants becoming a burden on their fellow officers.

AUGUST 2019

There have been instances in recent conflicts where officers who were not members have died and their families are sadly not benefiting from the Society’s Annuity Fund as they might have done.

With a steady influx of new members the Society will continue to provide valuable support to all our families in the years ahead.

All Sapper Officers are encouraged to join the Society early in their service and to increase their units of membership to the maximum of ten as soon as they are able to do so.

THE SAMARITAN FUND

The Council of Management of the Society are also Trustees of a separate Samaritan Fund, a registered Charity (No. 264432). This fund, which has assets of £500,000, exists to provide help for those widows, widowers or orphans of deceased officers who are in need, hardship or distress. During 2013 the Fund made grants to 19 widows and 3 dependants.

Over the years the Fund has benefited from legacies as well as from donations from Members and Widows. It is this Sapper generosity which enables the Trustees to continue with this aspect of the Society’s very valuable charitable work.
### BENEFITS TABLE
(As from 1 January 2011)

#### Immediate Lump Sum

<table>
<thead>
<tr>
<th>Option</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>a.</td>
<td>£4,000 per unit of subscription payable to the spouse immediately on notification of the death of the member:</td>
</tr>
<tr>
<td>or</td>
<td></td>
</tr>
<tr>
<td>b.</td>
<td>On the death of a member, eligible children under 21 receive £4,000 per unit of subscription, divided equally between them.</td>
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<tr>
<td>or</td>
<td></td>
</tr>
<tr>
<td>c.</td>
<td>A half lump sum benefit of £2,000 per unit of membership payable to the estate of an unmarried deceased member.</td>
</tr>
</tbody>
</table>

#### Annuity Pension

£450 per annum per unit of subscription for the deceased member’s spouse and each eligible child under 21

**Tax Position** Benefits paid by the Society are regarded by the Inland Revenue as a separate estate and are not liable for Inheritance Tax. The Lump Sum is a capital payment and is free from Income Tax. The annuities are considered as investment income and are liable to Income Tax.

### SUBSCRIPTION TABLE
Subscription Rates Per Unit Per Annum for Units Taken Out from 1 January 2014

<table>
<thead>
<tr>
<th>Age on taking up units</th>
<th>Age on payment date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Up to 33 £</td>
</tr>
<tr>
<td>33 and under</td>
<td>44.00</td>
</tr>
<tr>
<td>34 to 42</td>
<td>77.00</td>
</tr>
<tr>
<td>43 to 50</td>
<td>98.00</td>
</tr>
<tr>
<td>51 to 55</td>
<td>110.00</td>
</tr>
</tbody>
</table>

Notes:

1. Single Members pay half the subscription rate except for those joining within one year of commissioning, who pay 25% of the subscription rate up to age 33.
2. Married Members joining within one year of commissioning pay half the subscription rate for the first two years. However any Single or Married Member joining on his/her Troop Commanders Course, and taking out not less than 5 units of membership, will receive a further 10% reduction on all his/her subscription payments up to age 60.
3. Minimum number of units on joining is 2; the maximum at any time is 10.
4. Units acquired over age 50 must be subscribed for 10 years.
5. Members over age 60, having subscribed for ten years, pay no subscription (but are entitled to all benefits).
6. Subscriptions are collected monthly or half-yearly on 1 June and 1 December by Standing Order.
7. Members must advise the Secretary on marriage or benefits may be reduced.
8. Members must monitor their standing order payments and ensure they are increased after turning 34 and 43 and/or upon marriage.
Examples of Benefits

Example 1
A Colonel died in 2013 aged 65 owning 5 units. He had taken out 4 extra units in 1996. His widow got an immediate payment of £20,000 and an annual pension of £2,250 for life.

Example 2
A war widow died aged 92 having been widowed in 1943 when she was 25 years old. Her husband had paid £2.50 into the Fund and she received more than £12,600 over 67 years. The Annuity increased at roughly 3% per year.

Example 3
A Lieutenant-Colonel died of cancer aged 50 in 1997. His widow is still in receipt of her annuity and his daughter received the same annuity for 11 years until she was 21.

Example 4
A young unmarried Captain holding 5 units died in a car accident soon after returning from an operational tour in 2011. He held 5 units and his estate received £10,000

Example 5
A widowed officer died in 2013 with no descendants. His lump sum paid for his funeral.

Example 6
A Major emigrated to New Zealand on retirement. His widow uses her annuity to pay towards her retirement home.

Example 7
A widow receiving an annuity of £450 (1 Unit) in 2013 can no longer climb the stairs. The Samaritan Fund has paid £1,000 towards a downstairs shower room. The balance has been paid by the REA and the Officers' Association, which the REOWS was able to help arrange.

Example 8
Say we have a Troop Commander newly married holding 5 units. If he is killed on operations his young widow will receive a lump sum of £20,000 and a pension of £2,250 a year, which history shows will appreciate at about 3% compound a year. She can expect to live well into her 80's.

“THE REOWS LOOKS AFTER THE FAMILIES OF RE OFFICERS”
APPOMNTMENTS – SEPTEMBER 2017
COUNCIL

Elected Members
Major General R Wardlaw OBE (Chairman)
Brigadier J L Clark CBE
Brigadier D W Southall CBE
Brigadier (Retd) D R Innes
Colonel (Retd) J F Crompton MBE

Ex Officio Members
Corps Secretary Royal Engineers
Corps Colonel Royal Engineer Reserves
SO1 RE Officers Wing, CM Combat Support Branch, APC
Chief Instructor RE Warfare Wing
SO3 RE Troop Commanders Course
Co-opted Widow – Mrs R A Chilton

Secretary – Lieutenant Colonel (Retd) N D Mifsud
Telephone: 01634 409110
Email: secretary@reows.co.uk

REGISTERED OFFICE
Regimental Headquarters Royal Engineers
Brompton Barracks, Chatham
Kent, ME4 4UG

BANKERS
Lloyds Bank Plc
Cox and Kings Branch
PO Box 1190, 7 Pall Mall, London SW1Y 5NA

INVESTMENT MANAGERS
James Hambro Partners LLP
45 Pall Mall
London SW1Y 5JG

INDEPENDENT AUDITORS
Newman & Co

ACTUARY
Mr D Higgs FIA

(For soldier benevolence issues please contact the Royal Engineers Association)
THE ROYAL ENGINEERS OFFICERS’ WIDOWS SOCIETY…

… exists to establish, maintain and administer a fund for the better support and maintenance of the spouses and dependants of Officers of the Corps of Royal Engineers. This brochure gives information about the Society and the Annuity Fund which it administers. The brochure gives details of membership, subscriptions and benefits paid.

The Society is an Unlimited Company for the purpose of administering the Annuity Fund.

The Council of Management of the Society are also the Trustees of a separate Samaritan Fund, a Registered Charity No. 264432. This fund exists to provide help for those widows, widowers or orphans of deceased officers who are in need, hardship or distress.

The Registered Office for both funds is:

The Royal Engineers Officers’
Widows Society
Regimental Headquarters
Royal Engineers
Brompton Barracks
Chatham
Kent ME4 4UG

The Secretary can also be contacted directly, if necessary, using the number shown on the Appointments Sheet.

Members and widows must keep the Secretary informed of changes in their contact details, marital status and number of children. Members must monitor their standing order payments to ensure they are correct: contact the Secretary immediately if in any doubt.