



Pensioners *and* Seniors

Information Kit



This kit is printed, authorised and distributed with the compliments of:

Anthony Albanese MP

FEDERAL MEMBER FOR GRAYNDLER

334a Marrickville Road, Marrickville NSW 2204

T: 02 9564 3588

F: 02 9564 1734

E: a.albanese.mp@aph.gov.au

W: www.anthonyalbanese.com.au

A Message from your local Member of Parliament



Thank you for your interest in the most recent edition of my Information Kit for Pensioners and Seniors. I am very proud to be able to provide this Kit to you and I trust you will find it interesting and useful.

As part of the 2009/10 budget, the Labor Government delivered the most significant reforms to the pension system since the introduction of the age pension in 1909.

These secure and sustainable pension reforms include pension increases, a new consolidated pensioner supplement, better indexation and a pensioner work bonus.

These reforms came into effect as of September 20th 2009. More information on the

Government's pension reforms is available from www.fahcsia.gov.au.

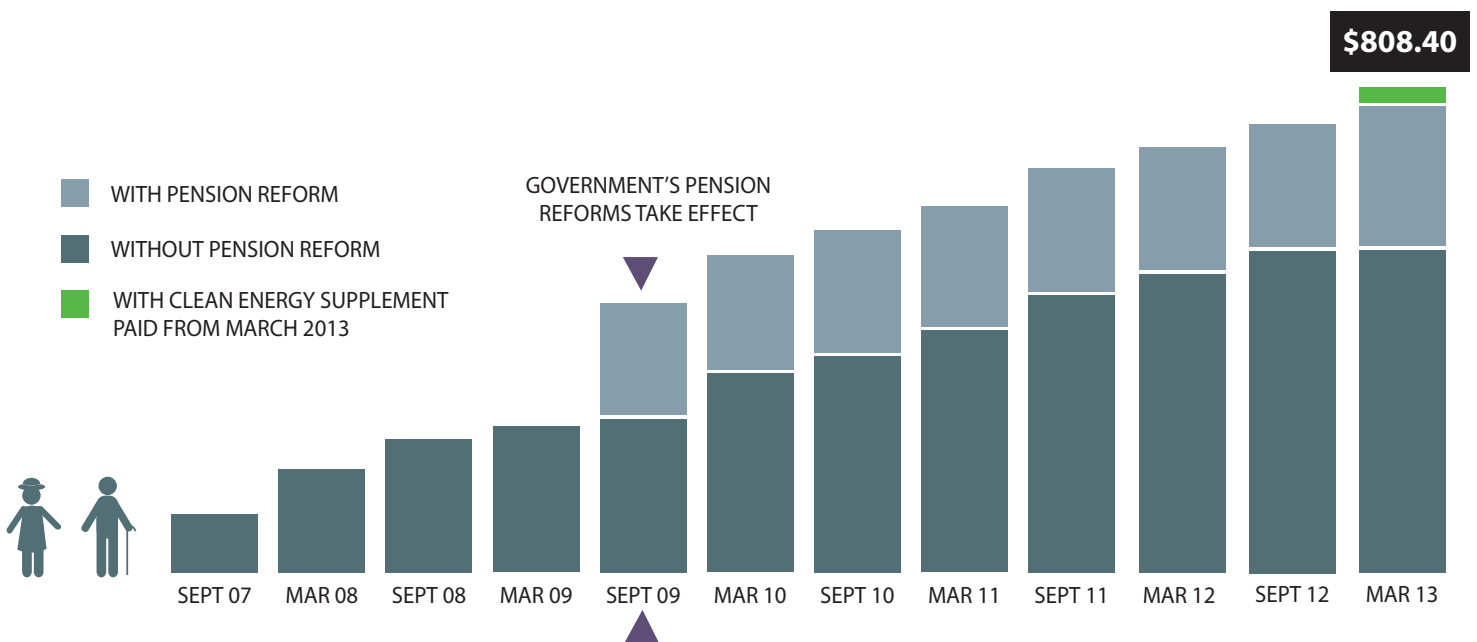
These historic pension reforms have delivered increases of \$207 per fortnight for singles on the maximum rate and \$236 per fortnight for maximum rate pensioner couples.

I will continue to work hard on behalf of our community's pensioners and retirees to ensure that you have the support you need.

Please don't hesitate to contact my office if I can assist you with any pension or retirement issue or if you become aware of any federal issue that you feel requires my attention.

Yours sincerely

Anthony Albanese MP
Federal Member for Grayndler



Every effort has been made to ensure the accuracy of the information provided. Payment rates in this guide are current from 20 March 2013.

Table of Contents

| | | | |
|---|-------|---|----|
| SERVICES AND PAYMENTS AVAILABLE THROUGH CENTRELINK | 4 | Rent Assistance | 19 |
| Claiming a payment | 4 | Remote Area Allowance | 19 |
| | | Mobility Allowance | 20 |
| BASIC CONDITIONS OF ELIGIBILITY FOR PENSIONS | 5 | SELF-FUNDED RETIREES | 21 |
| Residence | 5 | Commonwealth Seniors Health Card | 21 |
| Income and Assets Tests | 5 | Seniors Supplement | 21 |
| Work Bonus | 6 | Grandparents Raising Grandchildren | 21 |
| Deeming | 6 | DVA Payments | 22 |
| Age Pension | 7 | Financial Information Service | 22 |
| Disability Support Pension | 8 | SAFETY AND SECURITY | 23 |
| Carer Payment | 9 | Protection for Senior Citizens | 23 |
| Carer Payment (Child) | 10 | Protecting your Possessions | 24 |
| Parenting Payment | 10 | Locking Up | 25 |
| Partner Allowance | 11 | Personal Safety | 26 |
| Widow Allowance | 11 | Elder Abuse | 27 |
| Bereavement Allowance | 12 | | |
| Bereavement Payments | 12 | WILLS AND FUNERALS | 28 |
| Special Benefit | 13 | Making a Will | 28 |
| Crisis Payment | 13 | Planning a Funeral | 28 |
| Advance Payments for Recipients of Income Support Payments | 14 | | |
| ADDITIONAL BENEFITS AND PAYMENTS | 15-16 | TABLES | 29 |
| Pensioner Concession Card | 17 | Single Pension Rates | 29 |
| Pharmaceutical Benefits Scheme (PBS) Safety Net and Co-payment Arrangements | 17 | Couple Pension (both partners eligible) | 30 |
| Pension Supplement | 17 | Couple Pension (one partner eligible) | 31 |
| Carer Allowance | 18 | Homeowner Pensions Assets Test | 32 |
| Child Disability Assistance Payment | 18 | Non-homeowner Pensions Assets Test | 33 |
| Carer Supplement | 18 | OBTAINING MORE INFORMATION | 34 |

Services and payments available through Centrelink

Centrelink can provide income support for people who are retired, who have a disability, who are unemployed, who have children, and who care for others.

Centrelink can also provide a range of services, including social worker services and financial information services.

This guide provides information about the Centrelink payments and services available for pensioners.

However, you should always check your eligibility with Centrelink.

Claiming a payment

COMPLETE A CLAIM FORM

Before you can be paid a social security payment, you must fill in a claim form. Forms are available at your local Centrelink office or you can ring the Teleservice on 13 23 00 and ask for a claim form to be mailed to you.

You should complete the claim form and lodge it as soon as possible.

INTERVIEW

Anyone who claims a pension will be interviewed by a Centrelink officer to determine basic eligibility and to gather proof of identity, age, residence, income and assets details and any other information needed. If you have a partner, your partner may also have to attend the interview.

A Centrelink officer can visit you at home if you are having difficulty getting to a Centrelink office because of illness, physical difficulties or transport problems. In addition, you may prefer to see a social worker in the privacy of your own home.

CAN'T SPEAK ENGLISH?

To speak to Centrelink in a language other than English, call 13 12 02 from anywhere in Australia for the cost of a local call.

HOW ARE BENEFITS PAID?

From 1 July 1999 all social security payments are paid fortnightly in arrears, calculated from the day you become qualified for the payment.

With the new rules it is now possible to receive your payment on any day you choose.

If you change your payday from a Thursday to another day of the week you will receive a one-off adjustment on the first payday after the change to reflect the shortened or lengthened time between the new payday and the old payday.

WHAT IF YOU DISAGREE?

There are things you can do if you think Centrelink has made an incorrect decision about your payment:

- First, you should contact the person who made the decision and ask for the decision to be reviewed. This person should explain why the decision was made, and give you an opportunity to add any new information you might have;
- Second, you can ask for an Authorised Review Officer (ARO) to review the decision. The ARO is independent of the Centrelink office where the disputed decision was made. If the ARO thinks the decision is wrong, they can change it;

- Third, you can appeal to an independent body, the Social Security Appeals Tribunal (SSAT). The SSAT can only look at a disputed decision after it has been reviewed by an ARO. The SSAT has the power to change decisions; and
- Finally, you can appeal to the Administrative Appeals Tribunal (AAT). Any appeal to the AAT must be made within 28 days of the relevant SSAT decision on the dispute.

If you are not satisfied with any aspect of the service that Centrelink is providing, you can contact the Commonwealth Ombudsman to lodge a complaint on 1300 362 072.

IMPORTANT CONTACT

Commonwealth Ombudsman
1300 362 072

Basic conditions of eligibility for pensions

Residence

To qualify for a pension a person must be an Australian resident and residing in Australia on the date of claiming the pension.

An 'Australian resident' is a person whose normal place of residence is in Australia and who is an Australian citizen or a permanent resident. In most cases you must also have a period of continuous residence to qualify for a pension. The qualifying period varies on the type of pension – for Age Pension it is 10 years.

WHAT IF YOU HAVE COME FROM ANOTHER COUNTRY?

The rules about Australian residence may be different if you come from a country that has a reciprocal social security agreement with Australia.

For example, if you come from such a country, you may qualify for the Age Pension, even if you have not been a resident for 10 years. Australia presently has agreements with the following countries:

Austria, Belgium, Canada, Chile, Croatia, Cyprus, the Czech Republic, Denmark, Finland, the former Yugoslav Republic of Macedonia, Germany, Greece, Ireland, Italy, Japan, Korea, Malta, the Netherlands, New Zealand, Norway, Poland, Portugal, Slovenia, Spain, Switzerland and the USA.

Australia has also signed agreements with the Slovak Republic, Hungary and Latvia and those

agreements are expected to come into force at various times over the next year.

WAITING PERIODS

New residents who arrived in Australia after 4 March 1997 must wait two years before becoming eligible for most social security payments.

You should contact your local Centrelink office to check your eligibility because the rules are very complex and vary from country to country.

Income and assets tests

All social security and Department of Veterans' Affairs (DVA) income support pensions (except Age or Disability Support Pension for a person who is permanently blind, and DVA income support for persons who are permanently blind) are subject to income and assets tests. Centrelink (or DVA) applies both tests to calculate the rate of payment, and pays people under whichever test gives the lower rate. Most income support payments are also affected by special compensation rules.

THE PENSION INCOME TEST

The single rate of pension is reduced by 50 cents per fortnight for each dollar of income over the income 'free area'. For couples, each person's

pension is reduced by 25 cents for each dollar earned over the income 'free area'. From 1 July 2012, the 'free areas' are:

- \$152.00 per fortnight for a single person; or
- \$268.00 per fortnight for a couple (combined).

From 20 March 2013, there is no payment if fortnightly income exceeds \$1,768.80 for a single person or \$2,705.60 for a couple (combined).

WHAT IS COUNTED AS INCOME?

'Income' includes employment income and deemed income from financial investments (see the section on deeming below). There are a range of other income sources that are treated differently.

TRANSITIONAL SAFETY NET

For pensioners receiving payment as at 19 September 2009, who would otherwise have had an immediate payment reduction because of changes to the income test introduced as part of the Government's Secure and Sustainable Pension Reform package, a transitional safety net applies. The pension continues to be worked out under the 40 cent withdrawal rate until the new pension rules, including the 50 cent income test withdrawal rate, provides them with a rate that is equal to or higher than what they would get under the transitional rules, or until the pension ceases to be payable. Once a pensioner is paid under the new rules, they no longer have access to the transitional safety net.

NEW PENSION RATES

From 20 March 2013, the maximum rate of Age Pension increased to \$808.40 per fortnight for a single pensioner or \$1,218.80 per fortnight for a pensioner couple (combined). This rate comprises the base rate of the pension, the Pension Supplement and the Clean Energy Supplement. Since September 2009, the maximum pension rate has increased by around \$207.00 per fortnight

for singles and around \$236.00 per fortnight for couples (combined). Improved pension indexation arrangements introduced as part of the Government's Secure and Sustainable Pension Reform package have contributed substantially to these increases. The new arrangements better respond to changes in pensioner living costs. Further, from 20 March 2010, the benchmark for single pensioners increased from 25 per cent to around 27.7 per cent of Male Total Average Weekly Earnings [41.76 per cent for pensioner couples (combined)].

Work Bonus

The Government recognises that many pensioners continue to work after they reach pension age. The Government is committed to supporting and encouraging working pensioners. From 20 September 2009, a Work Bonus has enabled pensioners over pension age, except Parenting Payment (single) recipients, to keep more of their pension when working. During the 2010 election campaign, the Government announced a commitment to introduce a new, more generous Work Bonus for age pensioners and DVA income support pensioners over qualifying age. The new Work Bonus commenced on 1 July 2011. The Work Bonus increases the benefits older Australians get from working.

The first \$250.00 of employment income each fortnight is now excluded from assessment under the income test and any unused amount of the \$250.00 bonus accrues to a maximum of \$6,500. The accrued balance can be used to offset future employment earnings.

The Work Bonus operates in addition to the pension income test free area.

Deeming

Under the deeming rules, the total value of all financial investments is used to calculate income for assessing pension eligibility.

FINANCIAL INVESTMENTS INCLUDE:

Bank, building society and credit union accounts, cash, term deposits, friendly society

bonds and other managed investments, assets in superannuation funds held by anyone of pension age, shares, short-term asset tested income streams, loans, gold and other bullion.

FINANCIAL INVESTMENTS DO NOT INCLUDE:

A pensioner's house or its contents, car, boat or caravan, stamp or coin collections, antiques, accommodation bonds in aged care homes, assets in superannuation funds held by anyone under pension age, standard life insurance policies, farms, holiday homes or other real estate, or income streams other than asset-tested income streams (short-term).

HOW DO THE GOVERNMENT'S DEEMING RULES WORK?

From 20 March 2013, the first \$45,400 for single people, or the first \$75,600 for couples (combined), of financial investments is deemed to earn 2.5 per cent per annum. Any amount over \$45,400 for single people, or over \$75,600 for couples (combined), of financial investments is deemed to earn 4 per cent per annum. If pensioners earn more than the deeming rate on their financial investments, the extra amount will not be counted as income and will not reduce the pension. However, if pensioners earn less than the deeming rates on their financial investments, the deeming rates will still apply.

THE PENSION ASSETS TEST

Under the assets test, pensions are reduced by \$1.50 per fortnight for each \$1,000 of assets over the assets thresholds. From 1 July 2012, the assets thresholds (free areas) are:

- \$192,500 for a single person who owns a home (not including the value of their home);
- \$332,000 for a single person who does not own a home;
- \$273,000 for a couple who own a home (not including the value of their home); or
- \$412,500 for a couple who do not own a home.

From 20 March 2013, the assets thresholds above

which no payment is made (cut out points) are:

- \$731,500 for a single person who owns a home (not including the value of their home);
- \$871,000 for a single person who does not own a home;
- \$1,086,000 for a couple who own a home (not including the value of their home); or
- \$1,225,500 for a couple who do not own a home.

WHAT ARE COUNTED AS ASSETS?

Assets taken into account for the assets test include:

- Bank, building society or credit union accounts, interest bearing deposits, bonds, debentures, shares, property trusts, investments in friendly societies, equity trusts, mortgage trusts, and bonds trusts;
- Some income stream products purchased before 20 September 2007 – all income stream products purchased on or after 20 September 2007 are counted as assets;
- Household contents and personal effects;
- Motor vehicles, boats and caravans (not used as the pensioner's primary place of residence); and
- Holiday homes or other forms of real estate (not used as the pensioner's primary place of residence).

For more information on these rules and exemptions, please contact Centrelink on 13 23 00.

Age Pension

The Age Pension is an income support payment for Australian seniors.

A person may be eligible for the Age Pension if:

- a woman is aged 64.5 years or over (increasing to 65 from 1 July 2013), or
- a man is aged 65 years or over; and
- meets residence requirements.

People receiving the Age Pension also receive a Pensioner Concession Card, and may be eligible for Rent Assistance if they are renting privately. Pensioners on the adult rate receive the fortnightly Pension Supplement. See Additional

Payments section.

INCREASING THE PENSION AGE

The pension age will increase from 65 to 67. The transition to the higher qualifying age will commence on 1 July 2017, increasing by six months every two years, to reach 67 from 1 January 2024. The change will not affect existing age pensioners and will not affect people born before 1 July 1952.

INCOME AND ASSETS TESTING

The rate of Age Pension is subject to the pension income and assets tests. The assessable income and assets of a person receiving the Age Pension, and their partner (if applicable), must be below certain amounts for full or part pension to be payable.

See tables at the back of this kit for detailed rates of payment for different income and asset levels.

PENSION LOANS SCHEME

The Pension Loans Scheme (PLS) is available to people who do not receive a pension because of their income or assets (but not both), or who only receive a part pension.

The PLS is a voluntary arrangement, which provides support in the form of a loan paid in regular fortnightly instalments, for a short or indefinite period. Eligible people can nominate to receive an amount up to the maximum rate of Age Pension including Pension Supplement and Rent Assistance, each fortnight.

In order to receive a loan the person must have real estate assets in Australia against which the loan is secured (registration of charge with the Land Titles office on the title deed). The total amount of loan a pensioner can receive depends on the value of the property offered as security, the equity they wish to keep in the property, and their age at the time the loan is granted. Compound interest is charged on the loan, calculated on a fortnightly basis. Currently, the compound interest rate is 5.25 per cent.

The loan can be repaid at any time. It is repayable if the real estate which it is secured against is sold

and can be recovered from a pensioner's estate after their death.

A PLS loan IS NOT available to people receiving the maximum rate of Age Pension.

Disability Support Pension

Disability Support Pension (DSP) is an income support payment designed to give people an adequate means of support if they are unable to work for at least 15 hours per week at or above the relevant minimum wage, independent of a program of support, due to a permanent physical, intellectual or psychiatric impairment.

A person may be eligible for DSP if he or she:

- has been an Australian resident for a total of at least 10 years or acquired their impairment while an Australian resident¹; and
- is aged 16 years or over, and under Age Pension age at the date of claim; and
- has a permanent physical, intellectual or psychiatric impairment assessed at 20 points or more under the impairment tables; and
- has a continuing inability to work. This means the person is unable to work 15 or more hours per week, or be retrained for such work within the next two years as a result of their impairment; or
- is permanently blind; or
- is participating in the Supported Wage Scheme.

Please Note:

1. Residence requirements may vary if an international social security agreement is in effect.
2. If the person does not have at least 20 points under a single impairment table, they must have also actively participated in a program of support.

A person may be eligible for DSP if they are aged between 16 and Age Pension age. However, if the person is receiving DSP, they may elect to continue to receive the payment once they reach Age Pension age.

The adult rate of DSP (that is for those aged 21 and over, or under 21 with a dependent child) is paid at the same rate as the Age Pension. Those under age 21 without children are paid at the Youth DSP rate. DSP is non-taxable for people

below Age Pension age, and taxable for people of Age Pension age.

DSP recipients on the adult rate receive the fortnightly Pension Supplement (see Additional Payments section). Recipients under age 21 without dependent children receive the Youth Disability Supplement.

People receiving DSP also receive a Pensioner Concession Card, and may be eligible for Rent Assistance, Mobility Allowance, the Pensioner Education Supplement and an Education Entry Payment.

From 1 July 2012:

- Participation requirements were introduced for certain DSP recipients under the age of 35 with some work capacity. Affected DSP recipients are required to attend regular participation interviews with the Department of Human Services to develop individualised participation plans to help build their capacity and overcome barriers to work. Exemptions from the participation requirements apply in certain situations.
- DSP recipients can work for up to 30 hours a week and continue to receive a part pension, subject to the means test.
- DSP recipients who have a severe and permanent impairment and no future work capacity are able to travel overseas indefinitely while retaining access to their pension. People who apply for indefinite portability of their DSP under these provisions are required to undergo assessment of their impairment and their future work capacity.

INCOME AND ASSETS TESTING

DSP is subject to the pension income and assets tests. The assessable income and assets of a person receiving DSP, and their partner (if applicable), must be below certain amounts for full or part pension to be payable. Income and assets tests do not apply if the DSP recipient is permanently blind, however, their partner must meet an income and assets tests for an income

support payment to be payable to the partner. Rates of payment may be affected, including payment for DSP recipients who are permanently blind, if Workers' Compensation or Third Party damages payments are received.

See tables at the back of this kit for detailed rates of payment for different income and asset levels.

Carer Payment

CARING FOR A PERSON WHO IS AGED 16 YEARS OR OVER

People who care for a person with disability, medical condition or who is frail aged, may be eligible for a fortnightly payment. Carer Payment is paid to people who, because of the demands of their caring role, are unable to support themselves through substantial paid employment.

Carer Payment is paid at the same rate as the Age Pension. People receiving Carer Payment also receive the fortnightly Pension Supplement, in most cases a Pensioner Concession Card, and may be eligible for Rent Assistance (see Additional Benefits and Payments Section).

INCOME AND ASSETS TESTING

The rate of Carer Payment is subject to the pension income and assets tests. The assessable income and assets of a person receiving Carer Payment, and their partner (if applicable), must be below certain amounts for full or part pension to be payable.

Carer Payment (Adult)

Qualification for Carer Payment (adult) requires an assessment of the care receiver using the Adult Disability Assessment Tool (ADAT). The ADAT measures the level of care needed by an adult because of his or her disability, and is designed to provide access to Carer Payment for carers of people with similar levels of disability, even where the cause and type of disability differ.

The ADAT consists of two components, a

questionnaire for the carer and a questionnaire for a treating health professional to complete, each resulting in a score. To qualify for Carer Payment (adult) the person must achieve a score of at least 25 under the ADAT with the Treating Health Professional (THP) component of the score being a minimum of 10.

Carer Payment (Child)

The qualification process for Carer Payment (child) recognises the significant impact of care provided to children with disability or medical condition.

Carer Payment (child) is available to carers of:

- a child with severe disability or severe medical condition; or
- two or more children with disability or medical condition; or
- a disabled adult and one or more children with disability or medical condition; or
- a child with severe disability or severe medical condition on a short-term or episodic basis; and
- where the level of care required is assessed as intense under the Disability Care Load Assessment.

A person who has qualified for Carer Payment (child) for care of a child/children will automatically qualify for Carer Allowance for that child/children.

A person who has qualified for Carer Payment (child) for care of a child/children on a short-term or episodic basis will automatically qualify for a Health Care Card for this period.

Parenting Payment

Parenting Payment is the main income support payment for principal carer parents who have sole or primary responsibility for the care of a young child.

WHO QUALIFIES FOR THE PAYMENT?

To qualify, you must have a qualifying child under six if you are partnered, aged under eight if you are single or aged under 16 if you have been receiving Parenting Payment since before 1 July 2006 under the grandfathering arrangements.

Any child that enters into a grandfathered

Parenting Payment recipient's care from 1 July 2011 will not be covered by the grandfathering arrangements and are only qualifying children until they turn six years for partnered parents, or eight years for single parents.

From 1 January 2013 eligibility for income support for parents will change. From this date, grandfathered Parenting Payment recipients (those on payment before July 2006) will cease to be eligible for Parenting Payment when their youngest child is aged six years (if they are partnered) or eight years (if they are single).

Parenting Payment can only be paid to one member of a couple. Once your youngest child turns six (or seven for Grandfathered Parenting Payment recipients until 1 January 2013), you will have part-time participation requirements of 30 hours per fortnight, unless you have been granted an exemption.

From 1 January 2013, all Parenting Payment recipients will have participation requirements when their youngest child turns six, instead of the current seven years for grandfathered parents and six years for other parents. This will affect grandfathered Parenting Payment recipients whose youngest children are six years old on 1 January 2013, as those with other children will already have commenced their participation requirements on this date.

RATE

Single parents who are under Age Pension age receive up to \$683.50 per fortnight. Partnered parents receive up to \$448.70 per fortnight.

Telephone and Pharmaceutical Allowance may be payable.

Single and partnered parents who have reached the qualifying age for Age Pension receive the Pension Supplement (see Additional Payments section).

INCOME TEST

Single parents with one child are able to earn up to \$176.60 per fortnight before the payment is withdrawn (add \$24.60 for each extra child) at the rate of 40 cents for each dollar earned over \$176.60.

Partnered parents can each earn up to \$62.00 per fortnight before their payment is withdrawn by 50 cents for each dollar earned over \$62.00. If they earn over \$250.00 the payment is withdrawn by 60 cents for each dollar earned over \$250.00. If their partner's income exceeds \$842.00 per fortnight, the payment is withdrawn at 60 cents for each extra dollar.

ASSETS TEST

Single parents may have assets, excluding the family home, worth up to \$192,500 for homeowners and \$332,000 for non-homeowners, before their payment is affected. Over these thresholds, no Parenting Payment is payable.

For partnered parents, the couple's combined assets, excluding the family home, may be worth up to \$273,000 for homeowners and \$412,500 for non-homeowners, before their payment is affected. Over these thresholds no Parenting Payment is payable.

Partner Allowance

No longer open to new entrants.

WHO QUALIFIED FOR THE ALLOWANCE?

You can continue to receive Partner Allowance if you:

- were born on or before 1 July 1955; and
- are the partner of a person aged at least 21 who was receiving a qualifying pension or allowance at the time of the claim; and
- have little or no recent workforce experience. Little or no recent workforce experience means not being employed for 20 hours or more a week for a total of 13 weeks in the previous 12 months; and
- have no dependent children under 16 years of age.

RATE

The maximum rate of the allowance is \$448.70 per fortnight.

Partner Allowance recipients who have reached

the qualifying age for Age Pension receive the Pension Supplement (see Additional Payments section).

Partner Allowance recipients who are under the qualifying age for Age Pension receive a quarterly Utilities Allowance and may receive Telephone Allowance and Pharmaceutical Allowance.

INCOME AND ASSETS TESTING

Under the income test, fortnightly income between \$62.00 and \$250.00 per fortnight reduces the allowance by 50 cents in the dollar. Income above \$250.00 per fortnight reduces the allowance by 60 cents in the dollar. The income of the person's partner may also affect the rate of the allowance. Under the assets test, Partner Allowance will not be payable once the couple's combined assets, excluding the family home, are worth more than \$273,000 for homeowners or \$412,500 for non-homeowners.

Widow Allowance

There will be no new claims for this payment after 1 July 2005, unless the woman was born on or before 1 July 1955. Those who would have previously applied for this payment will instead have to apply for Newstart Allowance.

BASIC CONDITIONS OF ELIGIBILITY

You may be entitled to Widow Allowance now if you:

- are a single woman who was born on or before 1 July 1955, who was widowed, divorced or separated (including separated de facto) since turning 40 years of age; and
- have little or no recent workforce experience. Little or no recent workforce experience means not being employed for more than 20 hours a week for a total of 13 weeks or more during the previous 12 months; and
- attend a participation interview with a Department of Human Services Officer annually.

RATE

The maximum fortnightly rate of the allowance is:

- \$497.00 for a woman who is under 60 years of age and has no dependent children;
- \$537.80 for a woman who has dependent children; or
- \$537.80 (plus Pharmaceutical Allowance of \$6.20) for a woman aged over 60 who has been in receipt of the Allowance for nine months or longer.

Widow Allowance recipients who have reached the qualifying age for Age Pension receive the Pension Supplement (see Additional Payments section).

Widow Allowance recipients who are under the qualifying age for Age Pension receive a quarterly Utilities Allowance and may receive Telephone Allowance and Pharmaceutical Allowance.

Widow Allowance recipients who have reached the qualifying age for Age Pension receive the Pension Supplement (see Additional Payments section).

Widow Allowance recipients who are under the qualifying age for Age Pension receive a quarterly Utilities Allowance and may receive Telephone Allowance and Pharmaceutical Allowance.

INCOME AND ASSETS TESTING

The allowance is subject to income and assets testing. Under the income test, fortnightly income between \$62.00 and \$250.00 per fortnight reduces the allowance by 50 cents in the dollar. Income above \$250.00 per fortnight reduces the allowance by 60 cents in the dollar.

Under the assets test, Widow Allowance is not payable if the recipient has assets, excluding the family home, worth more than \$192,500 for homeowners and \$ 332,000 for non-homeowners.

Bereavement Allowance

Bereavement Allowance provides short-term income support (usually up to 14 weeks) for recently widowed persons to help them adjust to a change in financial circumstances following the death of their partner.

WHO QUALIFIES

Bereavement Allowance is available to individuals whose:

- partner has died;
- who lived with their partner prior to the partner's death and who have not re-partnered.

RATE

Bereavement Allowance is paid at the single pension rate for a maximum of 14 weeks from the date the person's partner died.

INCOME AND ASSETS TESTING

Bereavement Allowance is subject to the pension income and asset tests.

Bereavement Payments

Bereavement payments provide a temporary continuation of income support payments after the death of a person.

WHO QUALIFIES FOR THE PAYMENT

Bereavement payments may be available to couples, single people, parents and carers who are:

- pensioners; or
- long-term benefit recipients where both the deceased and their partner had been in receipt of a social security benefit for a minimum of 12 months prior to the death; or
- the principle carer of a dependent child.

Eligibility for bereavement payments is automatically assessed when the Department of Human Services is notified of the death.

WHO QUALIFIES

A single income support recipient's estate will receive one payment after their death which is for the 14 day income support payment period in which the person died. This payment is to assist in meeting expenses incurred by the deceased prior to their death.

For couples, the surviving partner may receive a lump sum payment, which comprises the difference between the combined couple rate and their new single rate of income support payment for up to seven paydays (14 weeks)

from the date of death.

Carers receiving Carer Payment continue to receive their payment for up to seven paydays (14 weeks) from the date of death of the person they were caring for. This allows them time to adjust their lifestyle from that of a caring role to one where they may need to seek employment or another form of income support.

Special Benefit

Special Benefit is an income support payment available to people who are in financial hardship and who have no other means of support.

WHO QUALIFIES

To qualify for Special Benefit an individual must:

- be in financial hardship
- be unable to earn a sufficient livelihood for themselves and their dependants because of age, physical or mental disability or domestic circumstances, or any other reason over which the person has no control; and
- not be entitled to any other income support payment; and
- be an Australian resident or the holder of an approved visa.

RATE

The rate at which Special Benefit is paid cannot exceed the amount of Newstart Allowance, Austudy or Youth Allowance that would be payable if the person was eligible.

INCOME AND ASSETS TESTING

For long-term cases (payment beyond 3 months), Special Benefit is not payable where the available funds of the individual are over \$5,000. For short-term cases (payment under 3 months), Special Benefit is not payable where available funds exceed two weeks payment.

The value of in-kind support (such as free board and lodgings) and any income is treated as a direct deduction from the rate of Special Benefit.

Under the assets test, Special Benefit is not payable if the person has assets, excluding the family home, worth more than \$192,500 for single homeowners and \$332,000 for single non-homeowners.

Crisis Payment

Crisis Payment is a one-off payment available to income support recipients who are in severe financial hardship.

WHO QUALIFIES

Crisis Payment is available to individuals who:

- are forced to leave their home due to extreme circumstances, such as domestic violence or a natural disaster, and have established or intend to establish a new home; or
- remain in their home after removal of a family member due to domestic or family violence; or
- are released from gaol or psychiatric

confinement after being charged with an offence and serving at least 14 days; or

- are humanitarian entrants who arrive in Australia on or after 1 January 2008 on a qualifying humanitarian visa.

RATE

Crisis Payment is equal to one week's payment (without add-ons) of the person's pension, benefit or allowance.

Advance Payments for Recipients of Income Support Payments

PENSION ADVANCE PAYMENTS

Pension advance payments allow pensioners to receive a portion of their future pension entitlement as a lump sum. For single maximum rate pensioners, the current maximum is \$1,143.15 and minimum is \$381.05.

For maximum rate pensioner couples, the current maximum is \$861.75 and minimum is \$287.25 each. For part rate pensioners, lower maximum amounts apply depending on the person's pension rate.

Pension advances are recovered by spreading the repayment amount over 13 fortnights. The amount available at each application will depend on previous advance payments and on the amount taken. The rate of repayment cannot be reduced unless the customer has advised an exceptional change in circumstances that may lead to financial hardship.

From 1 July 2010, the pension advance payment rules are:

- minimum and maximum advance payment amounts are aligned with indexation increases in pension payments (at 20 March and 20 September each year).
- pensioners may take one maximum or up to three minimum amount advances over a 13 fortnight period.

Applies to:

- Age Pension;
- Disability Support Pension;
- Wife Pension;
- Widow B Pension; and
- Carer Payment.

Allowance rules and former Pension rules

The maximum advance amount is \$500.00 and the minimum amount is \$250.00 for singles and each member of a couple. One advance between the amount of \$250.00 and \$500.00 is available over a 12 month period.

Applies to:

- Newstart Allowance;
- Parenting Payment (single);
- Parenting Payment (partnered);
- Widow Allowance;
- Youth Allowance; and
- Austudy.

Additional benefits and payments

This section provides information on payments which some people will receive in addition to their basic income support payment (eg. Age Pension).

Clean Energy Advance

The Clean Energy Advance is a tax exempt payment, paid as a lump sum to income support recipients, pensioners, families receiving Family Tax Benefit payments and Seniors Supplement recipients, providing they met eligibility requirements.

The Clean Energy Advance covers the period between the introduction of the carbon price and the start of ongoing assistance through the Clean Energy Supplement.

The Clean Energy Advance helps low and middle income households meet the initial impacts of carbon pricing on living expenses and was paid before the carbon price was introduced on 1 July 2012.

Eligible customers received the Clean Energy Advance automatically in May and June 2012.

People who started to receive an eligible government payment after 1 July 2012 will receive a pro-rata amount. Families who chose to receive their Family Tax Benefit payments at the end of the financial year will receive the Clean Energy Advance with their lump sum of Family Tax Benefit after they lodge their tax returns.

People receiving youth or student payments, or receiving Disability Support Pension and aged under 21 without dependent children, may receive a second Clean Energy Advance payment in July 2013. This extra Clean Energy payment will provide assistance for a further six month period before their Clean Energy Supplement commences on 1 January 2014.

Clean Energy Supplement

The Clean Energy Supplement provides ongoing assistance to eligible recipients of government payments.

The Clean Energy Supplements are payable from 20 March 2013 to:

- pensioners – singles will receive \$13.50 fortnightly or around \$351 annually. Couples will receive \$20.40 fortnightly or around \$530 annually. Part rate pensioners receive the same amount as maximum rate pensioners.
- recipients of Newstart Allowance, Sickness, Widow and Partner Allowances- singles will receive up to \$9.10 fortnightly or around \$236 annually. Couples will receive \$15.20 fortnightly or around \$394 annually.
- Parenting Payment Single recipients will receive \$11.60 per fortnight or around \$301 annually.
- Parenting Payment Partnered recipients will receive \$7.60 each per fortnight or around \$197 annually.

From 20 June 2013 to:

- Seniors Supplement recipients will receive \$87.75 per quarter or around \$351 annually for singles and \$132.60 per quarter or around \$530 for a couple.

From 1 July 2013 to:

- Families receiving the Family Tax Benefit A or B will receive the Clean Energy Supplement with the rates to be determined following the release of the data used in the indexation of these payments.

From 1 January 2014 to:

- Youth and students – recipients of Youth Allowance, Austudy, ABSTUDY and people receiving Disability Support Pension and aged under 21 without dependent children. These rates vary according to payment type.

LOW INCOME SUPPLEMENT

The Low Income Supplement (LIS) is an annual tax-exempt payment of \$300.00 that can be claimed by low-income households who miss out on the full benefit of tax cuts and increases to government payments delivered through the Household Assistance Package.

Claims for the Low Income Supplement can be made from 1 July 2012 and customers will need to reapply each year. Claims for the LIS opened from 1 July 2012 and customers will need to reapply each year.

In order to be eligible for the LIS, a person must meet the following basic conditions of eligibility:

- adjusted taxable income for the previous financial year was below:
 - \$30,000 for a single person without a dependent child;
 - \$45,000 for couples without a dependent child;
 - \$60,000 for a single person or a couple with a dependent child.
- claimant was either not required to pay tax in the previous financial year or had a tax liability of less than \$300.00 for the year.
- there must have been 13 weeks or more in the previous financial year in which the claimant did not receive a pension, benefitor other government payment that attracts household assistance.
- claimant must be an Australian resident or special category visa holder residing in Australia; and
- claimant must have been in Australia for at least 39 weeks of the previous financial year.

Customers can apply for the Low Income Supplement through Centrelink.

More information is available at www.humanservices.gov.au/householdassistance.

LOW INCOME FAMILY SUPPLEMENT

The Low Income Family Supplement (LIFS) is an annual tax-exempt payment of \$300.00 that can be claimed by low-income households that do not receive adequate assistance through tax cuts and increases to government payments delivered through the Household Assistance Package.

Claims for the LIFS opened from 1 January 2013 and customers will need to reapply each year.

In order to be eligible for the LIFS, a person must meet the following basic conditions of eligibility

- adjusted taxable income for the previous financial year was below:
 - \$60,000 for a single person or a couple with a dependent child
- claimant and their partner was either not required to pay tax in the previous financial year or had a tax liability of less than \$300.00 for the year;
- there must have been 13 weeks or more in the previous financial year in which the claimant did not receive a pension, benefit (other than Family Tax Benefit) or other government payment that attracts household assistance;
- claimant must be an Australian resident or special category visa holder residing in Australia;
- claimant must have been in Australia for at least 39 weeks of the previous financial year; and
- the claimant or their partner (if applicable) has not received a Low Income Supplement this financial year.

Customers can apply for the LIFS through Centrelink. More information is available at www.humanservices.gov.au/householdassistance.

Pensioner Concession Card

The Pensioner Concession Card may entitle the cardholder and their dependants to access a range of concessions provided by the Commonwealth Government, including:

- cheaper Pharmaceutical Benefits Scheme prescription items;
- a lower threshold of the Extended Medicare Safety net;
- bulk-billed GP appointments, at the discretion of the GP;
- free hearing assessments and hearing rehabilitation, including the supply and fitting of free hearing aids from a range of service providers;
- low-cost maintenance of hearing aids and a regular supply of batteries; and
- a 50 per cent discount on mail redirection services provided by Australia Post.

The Pension Concession Card may also be used by state, territory and local governments, or private organisations, to provide cardholders with other discounts on things like utilities, council rates, motor vehicle registrations, public transport, rail travel and additional health, education and recreation concessions.

WHO QUALIFIES FOR THE CARD?

Pensioner Concession Cards are issued to:

- all social security pensioners – Age Pension, Disability Support Pension (DSP), Wife and Widow B Pensions; Bereavement Allowance, Parenting Payment (single), and Carer Payment (other than short-term or episodic care of a child);
- DVA service pensioners, partner service pensioners and income support supplement recipients;
- recipients of Newstart Allowance (NSA), Partner, Sickness and Widow Allowances; Special Benefit, and Parenting Payment (partnered) who are aged 60 years or over and have been in continuous receipt of payment for at least nine months;
- recipients of Parenting Payment (partnered) with a partial capacity to work;

- recipients of Newstart Allowance and Youth Allowance who have a partial capacity to work or who are the single principal carer of a dependent child; and
- participants of the Pension Loans Scheme who are qualified to receive a part-rate pension and certain Community Development Employment Project (CDEP) participants.

Pharmaceutical Benefits Scheme (PBS) Safety Net and Co-payment Arrangements

A wide range of prescription medicines are subsidised through the PBS. In 2013, a concession cardholder (single or couple (combined)), will usually need to pay only \$5.90 toward their PBS prescriptions. Once they reach the concessional safety net threshold of \$354.00, they will usually receive any further PBS prescriptions without charge for the remainder of the calendar year.

In 2013, those who do not have a concession card will usually need to pay no more than \$36.10 toward their PBS prescriptions. Once they reach the general safety net threshold of \$1,390.60, this co-payment reduces to \$5.90 for the remainder of the calendar year.

These payments and thresholds are reviewed on 1 January each year. Further information on the PBS can be obtained by phoning free call 1800 020 613

Pension Supplement

The Pension Supplement is a fortnightly payment to assist with the cost of living. It accrues on a daily basis and is paid fortnightly with a person's usual payment.

From 20 March 2013, the maximum Pension Supplement amount is \$61.20 per fortnight for single pensioners and \$92.20 per fortnight for pensioner couples combined. The minimum pension supplement is \$32.80 per fortnight for single pensioners and \$49.40 per fortnight for pensioner couples (combined).

Pensioners may elect to receive the minimum Pension Supplement quarterly instead of fortnightly.

Carer Allowance

WHO QUALIFIES FOR THE PAYMENT?

Carer Allowance (adult) recognises the personal care needs of the care receiver and Carer Allowance (child) recognises the level of care required by the care receiver and the care provided by the carer. It may be available to people who care for either an adult (16 or over) or a child (under 16). The Adult Disability Assessment Tool is used (for people 16 years of age and over) to assess eligibility for Carer Allowance (adult) and the Disability Care Load Assessment (child) is used to assess eligibility for Carer Allowance (child), if the child's disability or medical condition is not on the List of Recognised Disabilities.

RATE OF PAYMENT

The basic rate of Carer Allowance is \$115.40 per fortnight.

INCOME AND ASSETS TESTING

There is no income or assets test for this allowance.

CARING FOR PEOPLE WITH A DISABILITY 16 AND OVER

Qualification for Carer Allowance (adult) requires an assessment of the care receiver using the Adult Disability Assessment Tool (ADAT). This assessment measures the level of care needed by an adult because of his or her disability, and is designed to provide access to Carer Allowance for carers of people with similar levels of disability, even where the cause and type of disability differ.

The ADAT consists of two components, a questionnaire for the carer and a questionnaire for a treating health professional to complete, each resulting in a score. To qualify for Carer Allowance (adult) the person must achieve a score of at least 30 under the ADAT with the (THP) component of the score being a minimum of 12.

CARING FOR PEOPLE WITH A DISABILITY WHO ARE UNDER 16

A fortnightly payment of Carer Allowance and a Health Care Card are available; firstly, if the child's condition appears the List of Recognised Disabilities; or secondly, where the child's condition is not on the List, the Disability Care Load Assessment is used to assess eligibility. This assessment considers the level of care required by the child or children with disability or medical condition, and the level of care provided by their carer. The carer and the child must live together in the same private residence.

An ex-Carer Allowance (child) Health Care Card can be claimed by 16-25 year old full-time students who held a Carer Allowance Health Care Card on the day before their 16th birthday.

If the carer is not qualified for Carer Allowance (child) based on the level of care required, the carer may still qualify for a Health Care Card if the child requires at least 14 hours per week of additional care and attention.

The Health Care Card is issued in the name of the child or student and is not means tested.

Child Disability Assistance Payment

The Child Disability Assistance Payment (CDAP) of \$1,000 is payable annually if a person is receiving Carer Allowance who are caring for a child under the age of 16 years on 1 July. Each eligible child cared for attracts a separate \$1,000 payment. CDAP is not regarded as income for the purposes of family assistance and is not taxable.

Carer Supplement

An annual \$600.00 Carer Supplement is payable to recipients of Carer Allowance for each Carer Allowance they receive. An additional \$600.00 Carer Supplement is also payable to recipients of:

- Carer Payment; or
- Wife Pension with Carer Allowance; or
- DVA Carer Service Pension; or

- DVA Partner Service Pension with Carer Allowance.

Carer Supplement is paid to those who are receiving a payment of Carer Allowance and/or another qualifying payment on 1 July each year.

A person who receives a payment of Defence Force Income Support Allowance (DFISA) and a nil rate of a qualifying payment due to their DVA adjusted disability pension being assessed as income is also eligible to receive this supplement.

The Essential Medical Equipment Payment (EMEP)

The Essential Medical Equipment Payment is an annual payment to help meet any additional home energy costs under the carbon price of running essential medical equipment, or medically required heating and/or cooling.

WHO QUALIFIES?

The payment is available to people with medical needs, or their carers who:

- are covered by a Commonwealth Government concession card, or a Department of Veterans' Affairs Gold or White Card; and
- use certain essential medical equipment in their home, or have certain medical conditions that require the use of additional heating and/or cooling; and
- contribute to the payment of the energy account.

HOW DO I CLAIM?

The Essential Medical Equipment Payment can be claimed through Centrelink or the Department of Veterans' Affairs (DVA) for those who hold a DVA card.

Once claimed, the Essential Medical Equipment Payment will be paid annually until the person's circumstances change.

RATE

For more information about the EMEP, including the list of eligible equipment and the medical heating and/or cooling criteria visit the EMEP page at www.humanservices.gov.au/

customer/services/centrelink/essential-medical-equipment-payment.

Rent Assistance

Rent Assistance helps people who pay private rent or rent in community housing (not public housing rent) or similar payments to landlords for accommodation. Proof of the amount of rent paid is required.

RENT ASSISTANCE (PAID UNDER EITHER THE SOCIAL SECURITY ACT 1991 OR THE A NEW TAX SYSTEM (FAMILY ASSISTANCE) ACT 1999)

WHO QUALIFIES FOR THE ASSISTANCE?

You may qualify for Rent Assistance if you are paying more than a threshold amount of rent per week for:

- rent (but not in public housing); or
- services and maintenance fees in some retirement villages; or
- fees paid for the use of a site for a caravan or other accommodation, or to moor a vessel, that the person occupies as a home; or
- fees paid to occupy non-Commonwealth funded beds in an aged care facility such as a hostel or nursing home.

Rent threshold at which payment of Rent Assistance commences:

| | |
|-----------------------------|----------|
| Single, no children | \$109.20 |
| Single, no children, sharer | \$109.20 |
| Couple, no children | \$177.60 |

Maximum rate of Rent Assistance

| | |
|-----------------------------|----------|
| Single, no children | \$123.00 |
| Single, no children, sharer | \$82.00 |
| Couple, no children | \$115.60 |

Remote Area Allowance

Remote Area Allowance is paid in recognition of the additional costs incurred by social security income support customers who live in remote areas and their exclusion, in many cases, from the benefits of the zone tax offsets which are available to taxpayers living in remote areas.

WHO QUALIFIES FOR THE ALLOWANCE?

You may qualify if you receive an income support payment and live in a designated remote area.

RATE

Remote Area Allowance is paid fortnightly at the rate of \$18.20 (single) or \$15.60 each (couple) plus \$7.30 for each dependant.

Remote Area Allowance is paid automatically with your income support payment when you move to a designated remote area and give the Department of Human Services your address. A person may receive both Remote Area Allowance and the zone tax offset through the Australian Taxation Office in any given year (for example, participation in part-time seasonal work). However Remote Area Allowance reduces, on a dollar-for-dollar basis, the amount of the zone tax offset that would otherwise be received.

Mobility Allowance

Mobility Allowance is a non-means tested payment to encourage self-help and financial independence by providing assistance to people with a disability who are in employment, looking for work or undergoing vocational training and who, because of their disabilities, are unable to use public transport without substantial assistance.

WHO QUALIFIES?

You may qualify for the standard rate of Mobility Allowance if you:

- are aged 16 years or over;
- have a disability which prevents you from using public transport without substantial assistance;
- are undertaking an approved activity such as job search or any combination of paid work, voluntary work and vocational training for 32 hours every 4 weeks;
- are required to travel to and from home in order to undertake the activity; and
- do not receive assistance under the Vehicle

Assistance Scheme or the Motor Vehicle Compensation Scheme (both administered by the Department of Veterans' Affairs).

You do not have to be receiving a primary income support payment to qualify for the standard rate of Mobility Allowance.

You may qualify for a higher rate of Mobility Allowance if you satisfy the basic eligibility criteria, are receiving Newstart Allowance, Youth Allowance (other), Parenting Payment or Disability Support Pension and are:

- working 15 hours or more per week for wages at or above the minimum wage, or
- working 15 hours or more per week for wages determined under the Supported Wage System, or
- looking for such work under an agreement with an employment services provider.

RATE

The standard rate of Mobility Allowance is \$87.00 per fortnight. The higher rate of Mobility Allowance is \$121.80 per fortnight. A lump sum advance equal to six months Mobility Allowance can be claimed once a year.

INCOME AND ASSETS TESTING

Mobility Allowance is not subject to an income and assets test.

Self-funded retirees

This section provides information on benefits available to certain self-funded retirees.

Commonwealth Seniors Health Card

The Commonwealth Seniors Health Card provides access to Pharmaceutical Benefits Scheme prescription items at a cheaper rate and a lower Extended Medicare Safety Net threshold, payment of the Seniors Supplement and concessional travel on Great Southern Rail services.

WHO QUALIFIES FOR THE CARD?

To qualify a person must:

- not be receiving an income support payment from Centrelink or the Department of Veterans' Affairs; and
- be an Australian resident; and
- meet an income test. A person's adjusted taxable income must be:
 - under \$50,000 per year for singles; or
 - under \$80,000 per year for couples (combined income).
 - under \$100,000 combined for couples separated by, for example, illness or respite care.

An amount of \$639.60 per year is added for each dependent child.

There is no assets test.

Seniors Supplement

The Seniors Supplement is available to Commonwealth Seniors Health Card holders and certain Department of Veterans' Affairs Gold Card holders to assist with the cost of living. From 20 March 2013, the annual rate of Seniors Supplement is \$852.80 per year for singles and \$1,284.40 per year for couples combined. Where only one member of a couple is eligible, the Seniors Supplement is \$642.20 per year.

Seniors Supplement accrues on a daily basis, and is paid quarterly, as soon as possible after 20 March, 20 June, 20 September, and 20 December.

Commonwealth Seniors Health Card holders who receive a Seniors Supplement received a tax-exempt Clean Energy Advance in June of \$250.00 for singles and \$380.00 for couples combined.

From June 2013, eligible seniors will begin receiving their Clean Energy Supplement, worth more than \$351 per year for singles and more than \$530 a year for couples.

Grandparents raising grandchildren

Grandparents and other relative carers who have responsibility for raising a child may be eligible for assistance on the same basis as other families, including Parenting Payment, Family Tax Benefit, Schoolkids Bonus, Child Care Benefit and Child Care Rebate.

Relative carers may get concession card coverage for the children in their care through their own Pensioner Concession Card or Health Care Card, or through a foster child Health Care Card, specifically issued for each child.

For more information, call 13 61 50, or visit www.humanservices.gov.au.

Grandparent Advisers

To support grandparents with full-time caring responsibility for their grandchildren, grandparent advisers are available in selected Service Centres.

Getting help

Grandparent advisers provide assistance by:

- assessing family circumstances;
- providing information and help to access payments and services;
- arranging appointments with specialist staff such as social workers; and
- arranging referrals to other federal, state and community service providers who may also be able to assist.

Grandparent advisers can be contacted on freecall 1800 245 965.

Grandparents living outside the local area where grandparent advisers are based can still get help and support, by visiting their nearest DHS Service Centre.

DVA Payments

Service pensions are means-tested pensions, like the social security Age Pension and Disability Support Pension. They are paid on the grounds of age or invalidity to eligible veterans. Service pension can also be paid to eligible partners and widows/ers. Veterans must have qualifying service (which broadly means that they incurred danger from hostile enemy forces) and can receive the Age Service Pension five years earlier than eligible people can receive the social security Age Pension, acknowledging that the effects of war may be intangible and result in premature ageing.

Income support supplement is payable to eligible Australian war widows/ers and Military Rehabilitation and Compensation Act 2004 (MRCA) wholly dependent partners.

The income support supplement is a means-tested payment paid in addition to the war widow/er's pension or MRCA wholly dependent partner payment.

DVA service pensioners and income support supplement recipients are issued with a

Pensioner Concession Card and they also have access to additional payments such as pension supplement, Rent Assistance and remote area allowance.

Benefits for self-funded retirees such as the Commonwealth Seniors Health Card and the Seniors Supplement are available from DVA for eligible members of the veteran community.

DVA also administers compensation payments under the Veterans' Entitlements Act 1986, the Safety, Rehabilitation and Compensation Act 1988 and the Military Rehabilitation and Compensation Act 2004 where the need for compensation has arisen because of events during military service.

For more information on DVA payments and services, call 13 32 54 or 1800 555 254 for country callers, or visit www.dva.gov.au.

Financial Information Service

WHO QUALIFIES FOR THE SERVICE?

The Financial Information Service (FIS) is a free service to help anyone improve their standard of living by using their own resources to best advantage.

WHAT ARE THE BENEFITS?

FIS officers can explain how income and assets will be treated under the Social Security income and assets tests. Information provided by FIS officers is intended to give pensioners an idea of the financial options that may be available and of the general principles pensioners need to take into account when making investment decisions. FIS officers cannot, however, recommend or give you an opinion on a particular investment or investment type, nor can they make financial decisions for pensioners. An appointment to see a FIS officer

Safety and Security

Protection for Senior Citizens

Many senior citizens, especially those who live alone, feel vulnerable at times. Here is some advice that is handy for everyone, but may be particularly helpful for older people to feel secure and confident.

Don't isolate yourself behind locked doors. One way of encouraging neighbours to keep an eye out for your welfare is to keep an eye out for theirs.

Get involved with your neighbours, the local community and a Neighbourhood Watch group. Criminals are less likely to see you as a target if you are careful, alert and living confidently in a community.

Consider home security measures such as deadlocks, security screens, door chains and viewers.

Don't hide spare keys in obvious places.

PHONE CALLS

If you don't know the caller, don't give personal information over the phone, even if the caller claims to be from a legitimate organisation. If you have any doubts, take the caller's name and number and call them back.

Keep police, emergency services, relatives and doctor's phone numbers listed next to the phone.

VISITORS

People from legitimate companies all carry identification cards. Phone their company if you are not sure about their identification and don't let them into your home until you are satisfied.

ROAD SAFETY

Be careful crossing roads and use traffic lights and pedestrian crossings where possible.

Never cross a road from behind a parked car as oncoming vehicles often can't see you.

LEGAL MATTERS

Before you sign any legal documents, read them carefully and have them checked by a trusted family member, solicitor or legal aid officer—especially if you are in doubt.

Keep all legal documents such as your Will, insurance policies and share certificates together in a safe place at home, or with your solicitor or bank.

Refuse to sign any paper if you feel you are being pressured to sign it before you have had time to think about it.

CON SCHEMES

Be cautious about schemes that sound too good to be true or have to be kept a secret. Keep informed by reading the newspaper and talking to friends.

Be wary of 'good deals' on home repairs and improvement jobs, and 'get rich quick' schemes which involve giving someone money before the scheme is completed or revealed. If it seems too good to be true, it almost certainly is.

If you are anxious about a possible fraud, contact the Police.

SHOPPING

If you carry a handbag, carry it close to your body. If you use a wallet, put it inside a jacket pocket or a front pocket. Try not to carry more money than you need.

If you feel you are being followed, turn to see if someone is there, rather than being caught off guard. Go into a shop or building where there are people if you think you are being followed.

If someone tries to snatch your bag, do not resist. No amount of money is worth serious injury.

If a friend or taxi takes you home, ask them to wait until you are safely inside. Have your car or house key in your hand as you approach the door.

IN YOUR NEIGHBOURHOOD

Keep a lookout for pushbike riders and skateboard riders on the footpath, particularly when walking around corners.

Have a local contact, family or friend who can keep an eye on you and your home. You may be able to do the same for them.

If you are going away, make arrangements for someone to collect mail and keep an eye on things.

BANKING

Keep your savings in a bank, building society or invest it. Don't keep large amounts of money at home, in your handbag or wallet.

Put your money into your purse or wallet before moving away from the teller or the Automatic Teller Machine.

Many banks, credit unions, building societies or investment organisations have investment plans especially for older people. Find a recommended company and seek their advice.

Protecting your possessions

Thieves want easy opportunities. They want to get into your home or car quickly and leave without being seen or caught.

A determined thief only needs a moment to make off with your valuables.

That's why it's a good idea to engrave identification, such as your driver's licence number, preceded by the initial of your State, on your valuable possessions.

By leaving an identifying mark, you will discourage thieves as well as make it difficult for them to sell your property.

If they do steal identified property and it is recovered, it will be easier for you to identify it.

Televisions, DVD and CD players, computers, cameras, power tools, lawnmowers, kitchen appliances, stereos, and furniture are just a few items that could be engraved.

It's also a good idea to photograph items of particular value to you, such as jewellery.

Photograph it beside a matchbox or ruler to provide a good idea of size.

If you don't have a photographic record, then make sure you write down a description of the valuable items, and if possible, make a drawing of them.

Never mark your keys with your address or a thief who steals your keys could get into your home.

OTHER VALUABLES - PASSPORTS AND PERSONAL RECORDS

Keep them safe at home. A floor or wall safe is the best, although a locked filing cabinet is also quite good. Only tell a trusted friend or relative where these papers are kept. Keep a separate list of your possessions on a Valuable Property record.

CASH AND CREDIT CARDS

Never make a display of your cash or credit cards.

If you are taking money out of an Automatic Teller Machine, make sure no-one can see you key in your PIN number. Be careful because someone can come up behind you while you are at the machine.

If your credit cards are stolen, inform the credit card company immediately so transactions can be stopped. Keep the phone number handy and keep a record of card numbers so you can report them easily.

Never carry your PIN number with your cash or credit cards. If you can't memorise it, some banks, credit unions or building societies can provide you with a word instead of a number.

Cash is always a favourite target for thieves. Always try to avoid carrying large amounts with you, either at home or when travelling.

HANDBAGS AND WALLETS

Handbags can be an easy target for thieves and should be held securely and kept closed. It is not wise to put a handbag down on a counter or on the floor beside you. Keep it in front or beside you with your hand looped around the handle or strap. Be careful in the street, as it is easy for someone to snatch your bag before you are really aware of what has happened.

At work, never leave wallets, bags or other valuables lying around. Lock such items in a drawer or cabinet. Your workmates could be unfairly under suspicion if something goes astray.

Locking up

Ensuring your property is secure can be an expensive business. Before you make any decisions, think about your security needs and then shop around.

No-one wants to turn their home into Fort Knox, but the following guide for securing your home may help you keep it safe and secure.

It may well be a combination of some of the following tips and a better sense of home security will give you and your house better protection.

AUTOMATIC DEADLOCKS

A rim mounted deadlock locks automatically when the door is closed. At the turn of a key, the lock can be prevented from being opened on the inside. Another type of deadlock is the morticed deadbolt lock which is ideal for solid core doors.

BACK DOOR

Fit a deadlock and use it. Many burglars enter through the back door because they can do so without being seen.

BURGLAR ALARMS

Correctly installed and maintained burglar alarms offer a high level of security for those who require it. However, alarms should not be used instead of other good security measures. If you have a security system, use it and have it serviced regularly.

DOOR VIEWERS

These help you to identify callers before opening the door.

ELECTRICAL METER BOXES

A lock up meter box is recommended to prevent would be burglars from interfering with the power supply to your home.

EXTERNAL LIGHTING

Movement activated outside lights are a good idea. Seniors should consider installing a light outside the front entrance, with an inside switch to see night time visitors.

GARAGE

Keep it locked. Tools and ladders provide burglars with a ready kit of implements for forcing a window or door.

SECURITY DOORS

A security screen is a good idea. Keep it locked on the inside, especially when you are at home, out the back or in the garden.

SHEDS

Keep these padlocked because thieves can steal tools to break into your home.

SIDE GATES

Stop would-be intruders before they venture around the back of your house. Fit a strong lock.

SLIDING DOORS

These need special locks, preferably at the top and bottom.

SMALL WINDOWS

It is possible for a thief to wriggle through any gap larger than a human head. Cover small windows with security screens or screw them shut permanently.

SMOKE DETECTORS

Consider installing at least one smoke detector in your home to give you warning in case of fire. Service and maintain it regularly. This is required by law in some States.

SPARE KEY

Never leave a spare key in a convenient hiding place such as under a door mat, in a flower pot or in an unlocked meter box. Leave it with a trustworthy neighbour or close family member.

STANDARD LATCH LOCKS

Standard 'key in the knob latch sets' offer only limited protection when used on their own. If you already have one fitted to your front or back door, use it in tandem with a suitable deadlock.

STREET NUMBERING

Your street number should be clearly visible at the front of your house to help police, ambulance or the fire brigade to quickly find you in an emergency.

TIME SWITCHES

These offer good security when your house is left unattended for a long time, such as when you are on holidays. Use them with lights, radios or televisions.

SECURITY COMPANIES

Many security companies offer value for money—but don't sign up until you are sure you are getting value for money.

Personal safety

Some simple precautions at home and in public places can help you sidestep danger and stay safe.

The best way to avoid danger is to be alert and to think carefully about the best way to handle the situation.

SOME TIPS TO HELP YOU:**AT HOME**

If a stranger asks to use your phone, direct them to the nearest public phone or keep them outside while you make the call for them.

Close curtains as soon as indoor lights are turned on.

Make sure windows and doors are secure—even in daytime.

If you are in the back garden or at the back of the house, make sure the front door is locked.

ANSWERING THE DOOR

Don't let strangers into the house unless you are sure of who they are. Ask for identification and if you're not satisfied, phone the organisation they say they're from.

Be cautious about door-to-door tradespeople recommending house repairs.

Seek advice from someone you know or a recommended tradesperson before you commit yourself.

Door chains and door viewers are worthwhile.

Although expensive, fitting a security door is a good idea. Keep it locked from the inside and don't leave the key outside the door.

INTRUDERS IN YOUR HOME

If you arrive home and suspect an intruder is in the house:

- Do not go in. Phone the police from somewhere outside the house.
- Keep out of sight and a safe distance from the house. If you see the intruder leave, jot down or memorise a description of the person, their vehicle and numberplate.

Be prepared—plan ahead for what to do if an intruder is inside your home. This could involve:

- Getting to a phone if possible and ringing the police.
- Switching on lights and making plenty of noise to try and scare them off. If the intruder confronts you, stay calm—shout and scream if you think the noise may alert someone.

THE TELEPHONE

Don't give your phone number, personal or financial information to people you don't know over the phone.

Don't let strangers know you are home alone, or when you will be away.

Consider installing a phone extension in the bedroom, or a mobile phone near the bed.

Leave emergency numbers next to your phone, including the number of a neighbour or someone nearby. You could program these numbers into your speed dial.

If you receive obscene or threatening calls, don't talk to the caller, hang up or blow a whistle down the phone. If calls continue, contact the Police.

THE INTERNET

With more and more people chatting on the Internet every day, many of the same tips apply as with the phone.

- Don't give your phone number, personal or financial information to people you don't know. Don't give your address.
- Do not respond to emails apparently coming from banks. They are bogus emails designed to trick you into revealing your account details.
- Don't let strangers know you are home alone, or when you will be away.

OUT AND ABOUT

Walk only on busy or well lit streets. Don't take shortcuts through dark alleys, across parks or through isolated areas.

If you regularly walk home after dark, consider buying a screech alarm or a mobile phone. Carry it in your hand, not in a bag where it may be difficult to reach in an emergency.

Don't hitch hike or accept lifts from anyone you're not completely sure of.

Walk facing the traffic and on the left hand side of the footpath.

If you are going to be out late, arrange for a lift, or book a taxi in advance.

When using a public phone, stand with your back to the phone so you can see around you.

When returning to your home or car, have your keys ready.

When you return to your car in a parking area, check nobody is hiding, in or around the car.

Keep all your car doors locked when driving.

In shopping centres keep your handbag or wallet closed and secure. Never leave it unattended, eg in a shopping trolley.

PUBLIC TRANSPORT

Avoid isolated transport stops and sit near other passengers when using public transport.

Avoid travelling alone at night.

If you must travel alone at night, sit or stand near the guard, conductor or driver and arrange to be met at your destination.

Report any strange people who talk to you or follow you.

If you feel threatened on public transport, move closer to others or get off immediately.

Elder Abuse

Elder abuse can be defined as abuse or neglect of an elderly person. It is of concern that elder abuse is more likely to occur where an older person is reliant on others for care and assistance. Often elder abuse is perpetrated by a family member.

Types of elder abuse can be:

- Physical (including sexual abuse)
- Financial
- Psychological
- Neglect

Elderly Australians have the right to be protected from abuse or neglect and any abuse should be considered a breach of trust of those who are often not in a position to protect themselves.

It is extremely important that any form of abuse is reported and assistance provided. All states and territories have contact details for agencies or organisations that can provide information or assistance in regard to elder abuse.

Wills and funerals

Making a Will

It is recommended that all people over the age of eighteen make a will. A will that is regularly reviewed after major changes in life such as marriage, birth of children, death etc can ensure that your decisions in relation to your financial assets are complied with.

A will must appoint an Executor who will be responsible for carrying out your instructions in your will and how your estate will be distributed. It is your decision who you appoint as your Executor and can be a family member or friend. State Governments also provide Public Trustees who can act as your Executor. Alternatively you can also appoint your Lawyer to act on your behalf.

Planning a funeral

Like the making of a will, planning a funeral can assist family and friends to ensure that your final wishes can be complied with. As a funeral can be a significant cost both financially and emotionally, planning for a funeral ensures the time spent grieving for a loved one is without the stress of deciding how they would have wanted their funeral to be arranged. Pre-planning ensures your wishes in regard to the type and cost of service can be complied with.

Most funeral providers offer customers a range of methods to assist in planning a funeral. It is worth visiting a number of funeral service providers and getting a number of quotes before you make your final decision. Most funeral service providers also offer a variety of financial payment methods that you can choose from.

As with all important information, keep any documentation in a safe place and ensure that either your family members or Executor of your will is aware where to find this information.

Centrelink also has a Financial Information Service that can provide information on retirement planning. They can be contacted by telephone on 13 23 00.

Single pension rates

as at 20 March 2013

| Fortnightly Income [^] (\$) | With or without Children (\$pf)* |
|--------------------------------------|----------------------------------|
| 152.00 | 808.40 |
| 200.00 | 784.40 |
| 250.00 | 759.40 |
| 300.00 | 734.40 |
| 350.00 | 709.40 |
| 400.00 | 684.40 |
| 450.00 | 659.40 |
| 500.00 | 634.40 |
| 550.00 | 609.40 |
| 600.00 | 584.40 |
| 650.00 | 559.40 |
| 700.00 | 534.40 |
| 750.00 | 509.40 |
| 800.00 | 484.40 |
| 850.00 | 459.40 |
| 900.00 | 434.40 |
| 950.00 | 409.40 |
| 1000.00 | 384.40 |
| 1050.00 | 359.40 |
| 1100.00 | 334.40 |
| 1150.00 | 309.40 |
| 1200.00 | 284.40 |
| 1250.00 | 259.40 |
| 1300.00 | 234.40 |
| 1350.00 | 209.40 |
| 1400.00 | 184.40 |
| 1450.00 | 159.40 |
| 1500.00 | 134.40 |
| 1550.00 | 109.40 |
| 1676.20 | 46.30 |
| 1700.00 | 46.30 |
| 1768.80 | 0.00 |

DISCLAIMER: The Commonwealth accepts no responsibility for the accuracy or completeness of any material contained in this publication.

Additionally, the Commonwealth disclaims all liability to any person in respect of anything, and of the consequences of anything, done or omitted to be done by any such person in reliance, whether wholly or partially, upon any information presented in this publication.

This table must be considered in conjunction with all tables and information relevant to a person's circumstances. Pension rates specified in this publication do not reflect the potential rate payable to an eligible recipient. Existing or potential recipients should approach Centrelink directly for information regarding their eligibility and/or payment rates that may be applicable to them. Rate payable is the lowest calculated under either the income test or assets test

Adult Pension Rates are indexed at 20 March and 20 September each year. Actual eligibility and payment rates for an individual can only be determined on the basis of personal information provided.

CAUTION: Material in this publication is made available on the understanding that the Commonwealth is not providing professional advice. Before relying on any of the material in this publication, users should obtain appropriate professional advice.

NOTE: * From 20 September 2009, the Adult Pension Income Free Area does not include an additional amount for dependent children (except for Parenting Payment (single)). Income limits for pensioners receiving a transitional amount may vary from the amounts shown in this table.

[^] Income is based on non-earnings income, does not include the benefit of Work Bonus for Pensioners

Couple pensioner (both partners eligible)

as at 20 March 2013

| Fortnightly income [^] (\$) | With or without Children (\$pf)* |
|--------------------------------------|----------------------------------|
| 268.00 | 1218.80 |
| 300.00 | 1202.80 |
| 400.00 | 1152.80 |
| 500.00 | 1102.80 |
| 600.00 | 1052.80 |
| 700.00 | 1002.80 |
| 800.00 | 952.80 |
| 900.00 | 902.80 |
| 1000.00 | 852.80 |
| 1100.00 | 802.80 |
| 1200.00 | 752.80 |
| 1300.00 | 702.80 |
| 1400.00 | 652.80 |
| 1500.00 | 602.80 |
| 1600.00 | 552.80 |
| 1700.00 | 502.80 |
| 1800.00 | 452.80 |
| 1900.00 | 402.80 |
| 2000.00 | 352.80 |
| 2100.00 | 302.80 |
| 2200.00 | 252.80 |
| 2300.00 | 202.80 |
| 2400.00 | 152.80 |
| 2500.00 | 102.80 |
| 2566.00 | 69.80 |
| 2600.00 | 69.80 |
| 2705.60 | 0.00 |

DISCLAIMER: The Commonwealth accepts no responsibility for the accuracy or completeness of any material contained in this publication.

Additionally, the Commonwealth disclaims all liability to any person in respect of anything, and of the consequences of anything, done or omitted to be done by any such person in reliance, whether wholly or partially, upon any information presented in this publication.

This table must be considered in conjunction with all tables and information relevant to a person's circumstances. Pension rates specified in this publication do not reflect the potential rate payable to an eligible recipient. Existing or potential recipients should approach Centrelink directly for information regarding their eligibility and/or payment rates that may be applicable to them. Rate payable is the lowest calculated under either the income test or assets test

Adult Pension Rates are indexed at 20 March and 20 September each year.

Actual eligibility and payment rates for an individual can only be determined on the basis of personal information provided.

CAUTION: Material in this publication is made available on the understanding that the Commonwealth is not providing professional advice. Before relying on any of the material in this publication, users should obtain appropriate professional advice.

NOTE: * From 20 September 2009, the Adult Pension Income Free Area does not include an additional amount for dependent children (except for Parenting Payment (single)). Income limits for pensioners receiving a transitional amount may vary from the amounts shown in this table.

Definition of Member of a Couple, Couple or Partnered as per Social Security Act 1991 s.4 items (2),(3),(3a),(6),(6a) and (11).

[^] Income is based on non-earnings income, does not include the benefit of Work Bonus for Pensioners

Couple pensioner (one partner eligible)

as at 20 March 2013

| Fortnightly income [^] (\$) | With or without Children (\$pf)* |
|--------------------------------------|----------------------------------|
| 268.00 | 609.40 |
| 300.00 | 601.40 |
| 400.00 | 576.40 |
| 500.00 | 551.40 |
| 600.00 | 526.40 |
| 700.00 | 501.40 |
| 800.00 | 476.40 |
| 900.00 | 451.40 |
| 1000.00 | 426.40 |
| 1100.00 | 401.40 |
| 1200.00 | 376.40 |
| 1300.00 | 351.40 |
| 1400.00 | 326.40 |
| 1500.00 | 301.40 |
| 1600.00 | 276.40 |
| 1700.00 | 251.40 |
| 1800.00 | 226.40 |
| 1900.00 | 201.40 |
| 2000.00 | 176.40 |
| 2100.00 | 151.40 |
| 2200.00 | 126.40 |
| 2300.00 | 101.40 |
| 2400.00 | 76.40 |
| 2500.00 | 51.40 |
| 2566.00 | 34.90 |
| 2600.00 | 34.90 |
| 2705.60 | 0.00 |

DISCLAIMER: The Commonwealth accepts no responsibility for the accuracy or completeness of any material contained in this publication.

Additionally, the Commonwealth disclaims all liability to any person in respect of anything, and of the consequences of anything, done or omitted to be done by any such person in reliance, whether wholly or partially, upon any information presented in this publication.

This table must be considered in conjunction with all tables and information relevant to a person's circumstances. Pension rates specified in this publication do not reflect the potential rate payable to an eligible recipient. Existing or potential recipients should approach Centrelink directly for information regarding their eligibility and/or payment rates that may be applicable to them. Rate payable is the lowest calculated under either the income test or assets test.

Adult Pension Rates are indexed at 20 March and 20 September each year.

Actual eligibility and payment rates for an individual can only be determined on the basis of personal information provided.

CAUTION: Material in this publication is made available on the understanding that the Commonwealth is not providing professional advice. Before relying on any of the material in this publication, users should obtain appropriate professional advice.

Definition of Member of a Couple, Couple or Partnered as per Social Security Act 1991 s.4 items (2),(3),(3a),(6),(6a) and (11).

[^] Income is based on non-earnings income, does not include the benefit of Work Bonus for Pensioners

Homeowner pensions assets test

as at 20 March 2013

| Single Pensioner | | Couple (both pensioners) | | Couple (only one pensioner) | |
|-----------------------------|---------------------|-----------------------------|---------------------|-----------------------------|---------------------|
| Assets (not including home) | Fortnightly Payment | Assets (not including home) | Fortnightly Payment | Assets (not including home) | Fortnightly Payment |
| 192,500 | 808.40 | 273,000 | 1218.80 | 273,000 | 609.40 |
| 200,000 | 797.15 | 300,000 | 1178.30 | 300,000 | 589.15 |
| 225,000 | 759.65 | 350,000 | 1103.30 | 350,000 | 551.65 |
| 250,000 | 722.15 | 400,000 | 1028.30 | 400,000 | 514.15 |
| 275,000 | 684.65 | 450,000 | 953.30 | 450,000 | 476.65 |
| 300,000 | 647.15 | 500,000 | 878.30 | 500,000 | 439.15 |
| 325,000 | 609.65 | 550,000 | 803.30 | 550,000 | 401.65 |
| 350,000 | 572.15 | 600,000 | 728.30 | 600,000 | 364.15 |
| 375,000 | 534.65 | 650,000 | 653.30 | 650,000 | 326.65 |
| 400,000 | 497.15 | 700,000 | 578.30 | 700,000 | 289.15 |
| 425,000 | 459.65 | 750,000 | 503.30 | 750,000 | 251.65 |
| 450,000 | 422.15 | 800,000 | 428.30 | 800,000 | 214.15 |
| 475,000 | 384.65 | 850,000 | 353.30 | 850,000 | 176.65 |
| 500,000 | 347.15 | 900,000 | 278.30 | 900,000 | 139.15 |
| 525,000 | 309.65 | 950,000 | 203.30 | 950,000 | 101.65 |
| 550,000 | 272.15 | 1,000,000 | 128.30 | 1,000,000 | 64.15 |
| 575,000 | 234.65 | 1,039,000 | 69.80 | 1,039,000 | 34.90 |
| 600,000 | 197.15 | 1,050,000 | 69.80 | 1,086,000 | 0.00 |
| 625,000 | 159.65 | 1,086,000 | 0.00 | | |
| 650,000 | 122.15 | | | | |
| 675,000 | 84.65 | | | | |
| 707,566.67 | 46.30 | | | | |
| 725,000 | 46.30 | | | | |
| 731,500 | 0.00 | | | | |

DISCLAIMER: The Commonwealth accepts no responsibility for the accuracy or completeness of any material contained in this publication.

Additionally, the Commonwealth disclaims all liability to any person in respect of anything, and of the consequences of anything, done or omitted to be done by any such person in reliance, whether wholly or partially, upon any information presented in this publication.

This table must be considered in conjunction with all tables and information relevant to a person's circumstances. Pension rates specified in this publication do not reflect the potential rate payable to an eligible recipient. Existing or potential recipients should approach Centrelink directly for information regarding their eligibility and/or payment rates that may be applicable to them. Rate payable is the lowest calculated under either the income test or assets test

Adult Pension Rates are indexed at 20 March and 20 September each year.

Actual eligibility and payment rates for an individual can only be determined on the basis of personal information provided.

CAUTION: Material in this publication is made available on the understanding that the Commonwealth is not providing professional advice. Before relying on any of the material in this publication, users should obtain appropriate professional advice.

NOTE: * Asset limits for pensioners receiving a transitional amount of pension may vary from the amounts shown in these tables. Definition of Member of a Couple, Couple or Partnered as per Social Security Act 1991 s.4 items (2),(3),(3a),(6),(6a) and (11).

Non-homeowner pensions assets test

as at 20 March 2013

| Single Pensioner | | Couple (both pensioners) | | Couple (only one pensioner) | |
|-----------------------------|---------------------|-----------------------------|---------------------|-----------------------------|---------------------|
| Assets (not including home) | Fortnightly Payment | Assets (not including home) | Fortnightly Payment | Assets (not including home) | Fortnightly Payment |
| 332,000 | 808.40 | 412,500 | 1218.80 | 412,500 | 609.40 |
| 350,000 | 781.40 | 450,000 | 1162.55 | 450,000 | 581.28 |
| 375,000 | 743.90 | 500,000 | 1087.55 | 500,000 | 543.78 |
| 400,000 | 706.40 | 550,000 | 1012.55 | 550,000 | 506.28 |
| 425,000 | 668.90 | 600,000 | 937.55 | 600,000 | 468.78 |
| 450,000 | 631.40 | 650,000 | 862.55 | 650,000 | 431.28 |
| 475,000 | 593.90 | 700,000 | 787.55 | 700,000 | 393.78 |
| 500,000 | 556.40 | 750,000 | 712.55 | 750,000 | 356.28 |
| 525,000 | 518.90 | 800,000 | 637.55 | 800,000 | 318.78 |
| 550,000 | 481.40 | 850,000 | 562.55 | 850,000 | 281.28 |
| 575,000 | 443.90 | 900,000 | 487.55 | 900,000 | 243.78 |
| 600,000 | 406.40 | 950,000 | 412.55 | 950,000 | 206.28 |
| 625,000 | 368.90 | 1,000,000 | 337.55 | 1,000,000 | 168.78 |
| 650,000 | 331.40 | 1,050,000 | 262.55 | 1,050,000 | 131.28 |
| 675,000 | 293.90 | 1,100,000 | 187.55 | 1,100,000 | 93.78 |
| 700,000 | 256.40 | 1,150,000 | 112.55 | 1,150,000 | 56.28 |
| 725,000 | 218.90 | 1,178,500 | 69.80 | 1,178,500 | 34.90 |
| 750,000 | 181.40 | 1,225,000 | 0.00 | 1,220,000 | 34.90 |
| 775,000 | 143.90 | | | 1,225,500 | 0.00 |
| 800,000 | 106.40 | | | | |
| 825,000 | 68.90 | | | | |
| 840,066.67 | 46.30 | | | | |
| 871,000 | 0.00 | | | | |

DISCLAIMER: The Commonwealth accepts no responsibility for the accuracy or completeness of any material contained in this publication.

Additionally, the Commonwealth disclaims all liability to any person in respect of anything, and of the consequences of anything, done or omitted to be done by any such person in reliance, whether wholly or partially, upon any information presented in this publication.

This table must be considered in conjunction with all tables and information relevant to a person's circumstances. Pension rates specified in this publication do not reflect the potential rate payable to an eligible recipient. Existing or potential recipients should approach Centrelink directly for information regarding their eligibility and/or payment rates that may be applicable to them.

Rate payable is the lowest calculated under either the income test or assets test.

Adult Pension Rates are indexed at 20 March and 20 September each year.

Actual eligibility and payment rates for an individual can only be determined on the basis of personal information provided.

CAUTION: Material in this publication is made available on the understanding that the Commonwealth is not providing professional advice. Before relying on any of the material in this publication, users should obtain appropriate professional advice.

NOTE: * Asset limits for pensioners receiving a transitional amount of pension may vary from the amounts shown in these tables. Definition of Member of a Couple, Couple or Partnered as per Social Security Act 1991 s.4 items (2),(3),(3a),(6),(6a) and (11).

Obtaining more information

If, after reading this guide, you need more information about entitlements for seniors, social security payments or services, call in to your local Centrelink office or phone one of the call centre numbers listed below.

Your local Centrelink offices are located at

Marrickville Centrelink

373 Illawarra Road
Marrickville NSW 2204

Leichhardt Centrelink

23 Balmain Road
Leichhardt NSW 2040

Burwood Centrelink

56 Railway Parade
Burwood NSW 2134

Campsie Centrelink

19-21 Anglo Road
Campsie NSW 2194

FOR INFORMATION ABOUT PENSIONS PHONE

13 23 00

TO MAKE AN APPOINTMENT WITH A FIS OFFICER PHONE

13 23 00

FOR INFORMATION ABOUT DISABILITY, SICKNESS & CARERS PHONE

13 27 17

FOR INFORMATION ABOUT NEWSTART ALLOWANCE AND OTHER ALLOWANCES

13 28 50

FOR INFORMATION ABOUT PAYMENTS FOR FAMILIES PHONE

13 61 50

FOR INFORMATION IN A LANGUAGE OTHER THAN ENGLISH PHONE

13 12 02

For internet payments

www.centrelink.gov.au



This kit is printed, authorised and distributed with the compliments of:

Anthony Albanese MP

FEDERAL MEMBER FOR GRAYNDLER

334a Marrickville Road, Marrickville NSW 2204

T: 02 9564 3588

F: 02 9564 1734

E: a.albanese.mp@aph.gov.au

W: www.anthonyalbanese.com.au