



Australian Government

Pensioners and Seniors

Information Kit



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

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A Message from your local Member of Parliament



Dear Pensioners and Seniors Information Kit Reader

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

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

A handwritten signature in blue ink that reads "Anthony Albanese". The signature is fluid and cursive, with a large initial 'A'.

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 1 July 2010.**

Table of Contents

SERVICES AND PAYMENTS AVAILABLE THROUGH CENTRELINK	4	OTHER ASSISTANCE	15
Basic conditions of eligibility for pensions	5	Pensioner Concession Card	15
Residence	5	Self-funded retirees	15
Income and assets tests	5	Commonwealth Seniors Health Card	15
New work bonus	6	Seniors Supplement	16
Deeming	6	Grandparents raising grandchildren	16
		Financial Information Service	16
PENSIONS AND OTHER PAYMENTS	8	SAFETY AND SECURITY	17
Age Pension	8	Protection for Senior Citizens	17
Disability Support Pension	8	Protecting your possessions	18
Carer Payment	9	Locking up	19
Carer Payment (Child)	9	Personal Safety	20
Parenting Payment	9	Elder abuse	21
Partner Allowance	10		
Widow Allowance	10	WILLS AND FUNERALS	22
Advance Payments for Recipients of Income Support Payments	11		
		TABLES	23
ADDITIONAL PAYMENTS	12	Single pension rates	23
Pension Supplement	12	Couple pension (both partners eligible)	24
Carer Allowance	12	Couple pension (one partner eligible)	25
New Carer Supplement	13	Homeowner pensions assets test	26
Pharmaceutical Benefits Scheme (PBS) Safety Net and Co - payment Arrangements	13	Non-homeowner pensions assets test	27
Rent Assistance	13	OBTAINING MORE INFORMATION	28
Remote Area Allowance	13		
Mobility Allowance	14		
Bereavement payments	14		

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, Denmark, Finland, Germany, Greece, Ireland, Italy, Japan, Korea, Malta, The Netherlands, New Zealand, Norway, Portugal, Slovenia, Spain, Switzerland, United States of America

Australia has also signed agreements with the

Republic Of Korea, Japan, Finland and Greece 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 veteran pensions (except Age or Disability Support Pension for a person who is permanently blind, and pensions for veterans who are permanently blind) are subject to an income or assets test. Centrelink 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.

Under changes to the income test introduced from 20 September 2009, the single rate of pension is now reduced by 50 cents a 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'. The 'free areas' are:

- \$146 a fortnight for a single person;
- \$256 a fortnight for a couple (combined), including illness-separated couples (combined) receiving a DVA service pension.

Pensioners with private income below these amounts will not be affected by income test changes. You get no payment if your fortnightly income exceeds \$1,548.20 single or \$2,370.00 for a couple (combined).

WHAT IS COUNTED AS INCOME?

'Income' includes earned 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 at 19 September 2009, who would have otherwise faced an immediate payment reduction because of the new income test from 20 September 2009, a transitional safety net applies. The transitional safety net ensures that payment rates for part pensioners are maintained in real terms, and that these pensioners benefited from an increase of \$20.20 a fortnight for singles and \$20.30 a fortnight for couples combined. Their pension will continue to be worked out under the 40 cent withdrawal rate and they will continue to receive their existing entitlements, including the above increase, until they are better off under the new pension rules, including the new 50 cent income test withdrawal rate or pension ceases to be payable. Once a pensioner is paid under the new rules, they will no longer have access to the transitional safety net.

INCREASING THE PENSION AGE

The qualifying age for Age Pension will increase from 65 to 67 by 2023. The transition to the higher qualifying age will commence on 1 July 2017, increasing by six months every two years, to reach 67 by 1 July 2023. The change will not affect existing age pensioners and will not affect people born before 1 July 1952.

NEW PENSION RATES

From 20 March 2010, the maximum rate of Age Pension increased to \$701.10 a fortnight for a single pensioner or \$1,057.00 per fortnight for a pensioner couple combined. This rate comprises the base rate of the pension and the new Pension Supplement. 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 reflect changes in pensioner living costs, and a higher benchmark to average wages has been introduced.

INCOME AND ASSETS TESTING

The rate of Age Pension is subject to the pension income and assets tests (see pages 24–31 for details).

New Work Bonus

The Government recognises that many pensioners continue to work after they reach pension age. The Government is also committed to supporting and encouraging working pensioners. That is why a new Work Bonus now enables pensioners over pension age to keep more of their pension when working. From 20 September 2009, only half of the first \$500 of employment income earned in a fortnight is assessed under the income test. This enables up to \$250 of earnings a fortnight to be disregarded under the income test.

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

Deeming

Under the deeming rules, the total value of all your financial investments is used to calculate your 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:

Your house or its contents, your 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, income streams other than asset-tested income streams (short-term).

HOW DO THE GOVERNMENT'S DEEMING RULES WORK?

From 1 July 2010, the first \$43,200 for single people, or the first \$72,000 for couples, of financial investments is deemed to earn three per cent per annum. Any amount over \$43,200 for single people, or over \$72,000 for couples, of financial investments is deemed to earn four and a half per cent per annum. If you earn more than the deeming rate on your financial investments, the extra will not be counted as income and will not reduce your pension. But if you earn less than the deeming rates on your financial investments, the deeming rates will still apply.

THE ASSETS TEST

Under the assets test, pensions are reduced by \$1.50 a fortnight for each \$1,000 of assets over the assets thresholds. The assets thresholds are:

- \$181,750 for a single person who owns a home (not including the value of their home);
- \$313,250 for a single person who does not own a home;
- \$258,000 for a couple who own a home (not including the value of their home); or
- \$389,500 for a couple who do not own a home.

The assets thresholds above which you will not get any payment are:

- \$649,250 for a single person who owns a home (not including the value of their home);
- \$780,750 for a single person who does not own a home;
- \$963,000 for a couple who own a home (not including the value of their home); or
- \$1,094,500 for a couple who do not own a home.

WHAT ARE COUNTED AS ASSETS?

The following are taken into account for the Assets Test:

- 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 will be counted as assets;
- Household contents and personal effects;
- Motor vehicles, boats and caravans (not used as the primary place of residence);
- Holiday homes or other forms of real estate (not used as the primary place of residence).

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

Pensions and other payments

Age Pension

The Age Pension is a fortnightly payment provided to people of retirement age. There are a number of criteria which determine whether a person is eligible for the Age Pension.

QUALIFYING AGE

To qualify for Age Pension men must be aged 65 years or over. For women, consult the table below.

Over the next few years, the Age Pension age for women will gradually increase to 65 years. The following table gives the age at which women will become eligible for Age Pension.

Your date of birth:	The age you qualify
<i>Before 1/7/1935</i>	60
<i>1/7/1935 and 31/12/1936</i>	60.5
<i>1/1/1937 and 30/6/1938</i>	61
<i>1/7/1938 and 31/12/1939</i>	61.5
<i>1/1/1940 and 30/6/1941</i>	62
<i>1/7/1941 and 31/12/1942</i>	62.5
<i>1/1/1943 and 30/6/1944</i>	63
<i>1/7/1944 and 31/12/1945</i>	63.5
<i>1/1/1946 to 30/6/1947</i>	64
<i>1/7/1947 to 31/12/1948</i>	64.5
<i>1/1/1949 and late</i>	65

RATE

The maximum rate of Age Pension is \$671.90 per fortnight for a single or \$506.50 for each member of a couple.

INCOME AND ASSETS TESTING

The rate of Age Pension is subject to the pension income and assets tests (see pages 26–31 for details).

Disability Support Pension

The Disability Support Pension is a fortnightly 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 a permanent Australian resident for 10 years or acquired their impairment while an Australian resident; and
- is aged 16 years or over, and under age pension age at the date of claim; and
- has physical, intellectual or psychiatric impairment assessed at 20 points or more under the impairment tables; and
 - is unable to work 15 or more hours per week for the next two years as a result of their impairment; and
 - is unable to undertake a training activity which would equip them for work within the next two years; or
- is permanently blind; or
- is participating in the Supported Wage Scheme.

Note:

1. Residence requirements may vary if an international social security agreement is in effect.
2. People continuously in receipt of DSP since 11 May 2005 may still be subject to the 30 hours a week work test.

RATE

Aged 21 years or over, or under 21 with dependent child	Maximum fortnightly payment
Single	\$701.10*
Couple	\$528.50 (each)*

Note: These rates include a Pension Supplement of \$56.90 for singles and \$42.90 (each) for couples.

* People continuously in receipt of a pension since 19 September 2009 may be assessed under transitional arrangements and receive different rates of payment.

Note: DSP recipients, under age 21 who do not have children, are paid at youth rates. Please contact Centrelink on **13 2717** for more information.

A person may be eligible to claim 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.

People receiving DSP will 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 September 2009, Utilities Allowance, Telephone Allowance, Pharmaceutical Allowance and the GST Pension Supplement were incorporated into the new fortnightly Pension Supplement, for pensioners on the adult rate.

DSP is non-taxable for people below age pension age, and taxable for people of age pension age.

INCOME AND ASSETS TESTING

The rate of 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 any 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.

Carer Payment

CARING FOR A PERSON WHO IS AGED 16 YEARS OR OVER

People who care for a person aged 16 or over years with disability, medical condition or who is frail aged, may be eligible for a fortnightly payment. Carer Payment is paid at the same rate as other social security pensions to people

who, because of the demands of their caring role, are unable to support themselves through substantial paid employment.

Carer Payment (Child)

CHANGES WHICH TOOK EFFECT FROM 1 JULY 2009

From 1 July 2009 the way qualification for Carer Payment is assessed for carers of children under the age of 16 years changed. The new assessment process recognises the significant impact of care provided to children with disability or medical condition.

Carer Payment 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.

The level of care required must be assessed as intense under the *Disability Care Load Assessment (Child)*.

Other changes introduced are:

- More sensitive and generous arrangements for carers of children who have been diagnosed with a terminal condition;
- More generous arrangements for carers of children on hospital;
- Provision for a wider range of treating health professionals able to complete medical forms.

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. Parenting Payment can only be made to one member of a couple. Once your youngest child turns six, you will have part-time participation requirements of 30 hours per fortnight, unless you have been granted an exemption.

RATE

Single parents who are under age pension age receive up to \$601.30 a fortnight. Partnered parents receive up to \$417.70 a fortnight.

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 \$170.60 a fortnight before the payment is withdrawn (add \$24.60 for each extra child) at the rate of 40 cents for each dollar earned over \$170.60.

Partnered parents can each earn up to \$62 a fortnight before their payment is withdrawn by 50 cents for each dollar earned over \$62. If they earn over \$250 the payment is withdrawn by 60 cents for each dollar earned over \$250. If their partner's income exceeds \$790.00 a 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 \$181,750 for homeowners and \$313,250 for non-home owners, 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 \$258,000 for homeowners and \$389,500 for non-home owners, 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;
- Are the partner of a person aged at least 21 who is receiving a pension or allowance;
- 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 in the previous 12 months; and
- Have no dependent children under 16 years of age.

RATE

The maximum rate of the allowance is \$417.70 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 and \$250 per fortnight reduces the allowance by 50 cents in the dollar.

Income above \$250 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 \$258,000 for homeowners or \$389,000 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.

WHO QUALIFIED FOR THE ALLOWANCE?

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 Centrelink Officer annually.

RATE

The maximum fortnightly rate of the allowance is:

- \$462.80 for a woman who is under 60 years of age and has no dependent children;
- \$500.70 for a woman who has dependent children; or
- \$500.70 (plus Pharmaceutical Allowance of \$6.00) for a woman aged over 60 who has been in receipt of the Allowance for 9 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.

INCOME AND ASSETS TESTING

The allowance is subject to income and assets testing. Under the income test, fortnightly income between \$62 and \$250 per fortnight reduces the allowance by 50 cents in the dollar. Income above \$250 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 \$181,750 for homeowners and \$313,250 for non-home owners.

Advance Payments for Recipients of Income Support Payments

Advance payments provide income support recipients with flexibility in how they receive their payment enabling them to receive a portion of their future entitlement as a lump sum. This provides assistance in budgeting for major expenses.

Current rules: The maximum advance payment amount is \$500 and the minimum advance amount is \$250. Advance payments are limited to one a year and are recovered from a recipient's ongoing income support entitlement over the following 13 fortnights. Members of a couple can each receive an advance in their own right. Advances cannot be paid to people with outstanding social security debts.

New rules for pension advances (excluding parenting payment – single) from 1 July 2010: Advance payment arrangements for Age Pension, Widow B Pension, Wife Pension, Disability Support Pension and Carer Payment will be modernised and made more flexible. This change is part of the Secure and Sustainable Pension Reform package. The maximum advance payment amount will increase from \$500 to \$1,005.75 for singles and \$758.10 for each member of a couple (based on 20 March 2010 maximum pension rates).

Advance payment amounts will be linked to increases in pension payments, so that the maximum advance payment will keep pace with increases in pension payments into the future. Pensioners will be able to obtain multiple advances each year (up to six advances).

Maximum rate pensioners will be able to obtain advances totalling \$1,005.75 for singles and \$758.10 for each member of a couple in each 13 fortnight period (the exact amounts will depend on pension rates at the time of application). The amounts can be taken as one advance, or drawn down by two or three advances in the 13 fortnight period.

Additional payments

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

Pension Supplement

The Pension Supplement combines the value of the GST Supplement, Pharmaceutical Allowance, Utilities Allowance and the higher rate of Telephone Allowance with a further increase for singles and couples. It accrues on a daily basis and is paid fortnightly with a person's usual payment.

As at 20 March 2010, the maximum Pension Supplement amount is \$56.90 a fortnight for single pensioners and \$85.80 a fortnight for pensioner couples combined. The minimum pension supplement is \$30.60 a fortnight for single pensioners and \$46.20 a fortnight for pensioner couples combined.

From 1 July 2010, pensioners may elect to receive the minimum pension supplement quarterly instead of fortnightly.

Carer Allowance

WHO QUALIFIES FOR THE PAYMENT?

Carer Allowance is available to people who care for a family member and is paid in recognition of the impact of a person's disability on the carer. It may be available to people who care for either an adult (16 or over) or a child (under 16). Two methods are used to work out whether or not a person may be eligible for Carer Allowance. They are the Adult Disability Assessment Tool (for people 16 years of age and over) and the Child Disability Assessment Tool.

RATE OF PAYMENT

The basic rate of Carer Allowance is \$106.70 a fortnight.

INCOME AND ASSETS TESTING

There is no income or assets test for this allowance.

CARING FOR PEOPLE WITH A DISABILITY WHO ARE UNDER 16

For carers of a child or children with disability under age 16, Carer Allowance may be a payment and a Health Care Card, or a Health Care Card only, depending on the severity of the child's or children's condition, and the impact on the carer.

A fortnightly payment of Carer Allowance AND a Health Care Card are available if the child's condition appears on a list of disabilities / medical conditions which results in automatic qualification, or if the condition causes the child to function below the standard for his or her age level. The carer and the child must live together in the same private residence.

If a child's disability or medical condition does not qualify the carer for Carer Allowance, the carer may still qualify for a Health Care Card if the child requires 'substantially more care and attention' in comparison to a child their age without a disability.

CHILD DISABILITY ASSISTANCE PAYMENT

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

New Carer Supplement

An annual \$600 Carer Supplement will be paid to recipients of Carer Allowance for each Carer Allowance they receive. An additional \$600 Carer Supplement will also be paid 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 will be paid to those who are receiving a payment Carer Allowance and / or another qualifying payment on 1 July each year, starting from 1 July 2010.

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

A wide range of prescription medicines are subsidised through the PBS. In 2010, a single person or couple (combined) who have a concession card, need to pay \$5.40 toward their PBS prescriptions. Once they reach the concessional safety net threshold of \$324.00, they will usually receive any further PBS prescriptions without charge for the remainder of the calendar year.

In 2010, those who do not have a concession card need to pay \$33.30 toward their PBS prescriptions. Once they reach the general safety net threshold of \$1,281.30, this co-payment reduces to \$5.40 for the remainder of the calendar year.

Further information on the Pharmaceutical Benefits Scheme can be obtained from Medicare Australia by phoning free call 1800 020 613.

Rent Assistance

Rent Assistance helps people who pay private rent (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 a retirement village; 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.

Rent threshold at which payment of Rent Assistance commences:

Single, no children	\$100.80
Single, no children, sharer	\$100.80
Couple, no children	\$164.40
Single with one or two children	\$132.86
Couple with children	\$196.56

Maximum rate of Rent Assistance

Single, no children	\$113.40
Single, no children, sharer	\$75.60
Couple, no children	\$107.00
Single or couple, with one or two children	\$133.28
Single or couple, with three or more children	\$150.64

Remote Area Allowance

The purpose of Remote Area Allowance is to provide assistance to people receiving income support payments who live in a designated remote area.

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 dependent. Remote Area Allowance is not indexed.

The Remote Area Allowance is non-taxable but offsets the Zone Tax Rebate.

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 over 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; and
- Are required to travel to and from home in order to undertake the activity.

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 \$80.50 a fortnight. The higher rate of Mobility Allowance is \$112.70 a 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.

Bereavement payments

WHO QUALIFIES FOR THE PAYMENT?

Bereavement payments provide temporary financial help after the death of a pensioner. They are 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 Centrelink is notified of the death.

RATE

A single person's estate will receive one pension payment after their death. For couples, the surviving partner may receive a lump sum payment, which is the difference between the combined married rate and their new single rate of pension for up to seven paydays from the date of death.

Carers receiving Carer Payment continue to receive their payment for up to seven paydays 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.

Other assistance

Pensioner Concession Card

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

- Medicines listed in the Pharmaceutical Benefits Scheme (PBS) at the concessional rate and, once they reach the safety net threshold (currently \$324.00), any further PBS prescriptions without charge for the remainder of the calendar year.
- Bulk-billed GP appointments, at the discretion of the GP.
- Reduced out-of-hospital medical expenses above a concessional threshold (currently \$562.90) through the extended Medicare Safety Net.
- 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.
- A 50% discount on mail redirection services provided by Australia Post.

State, territory and local governments may provide the following concessions to Pensioner Concession cardholders. This will vary between State, territory and local governments as these concessions are funded by the respective government:

- Discounted fares on public transport,
- Reduced rates (eg council and water),
- Reduced utilities (eg electricity),
- Discounted motor vehicle registrations,
- For cardholders, discounted rail travel on Great Southern Rail services, and in most (but not all) states, at least one free rail journey a year within the state of residence.

State, territory and local governments and some private providers may offer some additional health, household, transport, education and recreation concessions to PCC holders.

WHO QUALIFIES FOR THE CARD?

Pensioner Concession Cards are issued to:

- All social security pensioners – Age Pension, Disability Support (DSP), Wife and Widow B Pensions; Bereavement Allowance, Parenting Payment (single), and Carer Payment;
- DVA service pensioners and war widows receiving an income support supplement;
- Recipients of Newstart (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 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.

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 Veteran's Affairs; and
- Be an Australian Resident; and

- Meet an income test. A person's adjusted taxable income must be:
 - under \$50,000 a year for singles; or
 - under \$80,000 a year for couples (combined income).
 - under \$100,000 combined for couples separated by illness, respite or prison.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. It incorporates the former Seniors Concession Allowance, and the higher rate of Telephone Allowance. The annual rate of Seniors Supplement is \$795.60 a year for singles and \$1,201.20 a year for couples combined. Where only one member of a couple is eligible, the Seniors Supplement is \$600.60 a 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.

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, Child Care Benefit and Child Care Rebate. Relative carers can also get concession card coverage for the children in their care via the Pensioner Concession Card, or a foster child Health Care Card.

Centrelink's booklet, *Are you a grandparent or relative caring for children?* has details on the assistance available. To obtain a copy or for more information, telephone the Family Assistance Office on 13 61 50, or visit www.familyassist.gov.au or www.centrelink.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 your income and assets will be treated under the Social Security income and assets tests. Information provided by FIS officers is intended to give you an idea of the financial options that may be open to you and of the general principles you will 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 you. Call Centrelink to make 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 1 July 2010

Fortnightly income (\$)	With or without Children (\$pf)*
146.00	701.10
150.00	699.10
200.00	674.10
250.00	649.10
300.00	624.10
350.00	599.10
400.00	574.10
450.00	549.10
500.00	524.10
550.00	499.10
600.00	474.10
650.00	449.10
700.00	424.10
750.00	399.10
800.00	374.10
850.00	349.10
900.00	324.10
950.00	299.10
1000.00	274.10
1050.00	249.10
1100.00	224.10
1150.00	199.10
1200.00	174.10
1250.00	149.10
1300.00	124.10
1350.00	99.10
1400.00	74.10
1450.00	49.10
1475.00	36.60
1500.00	30.60
1548.20	Nil

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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.

Couple pensioner (both partners eligible)

as at 1 July 2010

Fortnightly income (\$)	With or without Children (\$pf)*
256.00	1057.00
280.00	1045.00
300.00	1035.00
340.00	1015.00
380.00	995.00
400.00	985.00
450.00	960.00
500.00	935.00
550.00	910.00
600.00	885.00
650.00	860.00
700.00	835.00
750.00	810.00
800.00	785.00
850.00	760.00
900.00	735.00
950.00	710.00
1000.00	685.00
1050.00	660.00
1100.00	635.00
1150.00	610.00
1200.00	585.00
1250.00	560.00
1300.00	535.00
1350.00	510.00
1400.00	485.00
1450.00	460.00
1500.00	435.00
1550.00	410.00
1600.00	385.00
1650.00	360.00
1700.00	335.00
1750.00	310.00
1800.00	285.00
1850.00	260.00
1900.00	235.00
1950.00	210.00
2000.00	185.00
2050.00	160.00
2100.00	135.00
2150.00	110.00
2200.00	85.00
2250.00	60.00
2300.00	46.20
2370.00	Nil

Couple pensioner (one partner eligible)

as at 1 July 2010

Fortnightly income (\$)	With or without Children (\$pf)*
256.00	528.50
270.00	525.00
320.00	512.50
370.00	500.00
420.00	487.50
470.00	475.00
520.00	462.50
570.00	450.00
620.00	437.50
670.00	425.00
720.00	412.50
770.00	400.00
820.00	387.50
870.00	375.00
920.00	362.50
970.00	350.00
1020.00	337.50
1070.00	325.00
1120.00	312.50
1170.00	300.00
1220.00	287.50
1270.00	275.00
1320.00	262.50
1370.00	250.00
1420.00	237.50
1470.00	225.00
1520.00	212.50
1570.00	200.00
1620.00	187.50
1670.00	175.00
1720.00	162.50
1770.00	150.00
1820.00	137.50
1870.00	125.00
1920.00	112.50
1970.00	100.00
2020.00	87.50
2070.00	75.00
2120.00	62.50
2170.00	50.00
2220.00	37.50
2270.00	25.00
2320.00	23.10
2370.00	Nil

Homeowner pensions assets test

as at 1 July 2010

Single Pensioner		Couple (both pensioners)		Couple (only one pension)	
Assets (not including home)	Fortnightly Payment	Assets (not including home)	Fortnightly Payment	Assets (not including home)	Fortnightly Payment
181,750	701.10	258,000	1057.00	258,000	528.50
200,000	673.73	270,000	1039.00	270,000	519.50
210,000	658.73	310,000	979.00	310,000	489.50
220,000	643.73	350,000	919.00	350,000	459.50
240,000	613.73	390,000	859.00	390,000	429.50
260,000	583.73	420,000	814.00	420,000	407.00
280,000	553.73	460,000	754.00	460,000	377.00
300,000	523.73	500,000	694.00	500,000	347.00
320,000	493.73	540,000	634.00	540,000	317.00
340,000	463.73	580,000	574.00	580,000	287.00
360,000	433.73	620,000	514.00	620,000	257.00
380,000	403.73	660,000	454.00	660,000	227.00
400,000	373.73	700,000	394.00	700,000	197.00
420,000	343.73	740,000	334.00	740,000	167.00
440,000	313.73	780,000	274.00	780,000	137.00
460,000	283.73	820,000	214.00	820,000	107.00
480,000	253.73	860,000	154.00	860,000	77.00
500,000	223.73	900,000	94.00	900,000	47.00
540,000	163.73	920,000	64.00	920,000	32.00
580,000	103.73	940,000	46.20	940,000	23.10
620,000	43.73	963,000	Nil	963,000	Nil
640,000	30.60				
649,250	Nil				

Non-homeowner pensions assets test

as at 1 July 2010

Single Pensioner		Couple (both pensioners)		Couple (only one pension)	
Assets (not including home)	Fortnightly Payment	Assets (not including home)	Fortnightly Payment	Assets (not including home)	Fortnightly Payment
313,250	701.10	389,500	1057.00	389,500	528.50
320,000	690.98	400,000	1041.25	400,000	520.63
343,000	656.48	420,000	1011.25	420,000	505.63
366,000	621.98	440,000	981.25	440,000	490.63
389,000	587.48	460,000	951.25	460,000	475.63
412,000	552.98	500,000	891.25	500,000	445.63
435,000	518.48	540,000	831.25	540,000	415.63
458,000	483.98	580,000	771.25	580,000	385.63
481,000	449.48	620,000	711.25	620,000	355.63
504,000	414.98	660,000	651.25	660,000	325.63
527,000	380.48	700,000	591.25	700,000	295.63
550,000	345.98	740,000	531.25	740,000	265.63
573,000	311.48	780,000	471.25	780,000	235.63
596,000	276.98	820,000	411.25	820,000	205.63
619,000	242.48	860,000	351.25	860,000	175.63
642,000	207.98	900,000	291.25	900,000	145.63
665,000	173.48	940,000	231.25	940,000	115.63
688,000	138.98	960,000	201.25	960,000	100.63
711,000	104.48	980,000	171.25	980,000	85.63
734,000	69.98	1,040,000	81.25	1,040,000	40.63
757,000	35.48	1,080,000	46.20	1,080,000	23.10
780,000	30.60	1,094,500	Nil	1,094,500	Nil
780,750	Nil				

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

373 Illawarra Road
Marrickville NSW 2204

23 Balmain Road
Leichhardt NSW 2040

For internet payments

www.centrelink.gov.au

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



**IF YOU NEED ASSISTANCE WITH ANY CENTRELINK MATTERS,
PLEASE CONTACT MY OFFICE:**

Anthony Albanese MP

FEDERAL MEMBER FOR GRAYNLDER

334a Marrickville Road
Marrickville NSW 2204
T: 02 9564 3588
F: 02 9564 1734
E: a.albanese.mp@aph.gov.au