



# Seniors Information Kit

**With Compliments from:**

**Simon Crean MP**

Federal Member for Hotham

401 Clayton Road

Clayton VIC 3168

T: (03) 9545 6211

F: (03) 9545 6299

E: [s.crean.mp@aph.gov.au](mailto:s.crean.mp@aph.gov.au)

Web: [www.simoncrean.net](http://www.simoncrean.net)

***March 2012***



# Special Note:

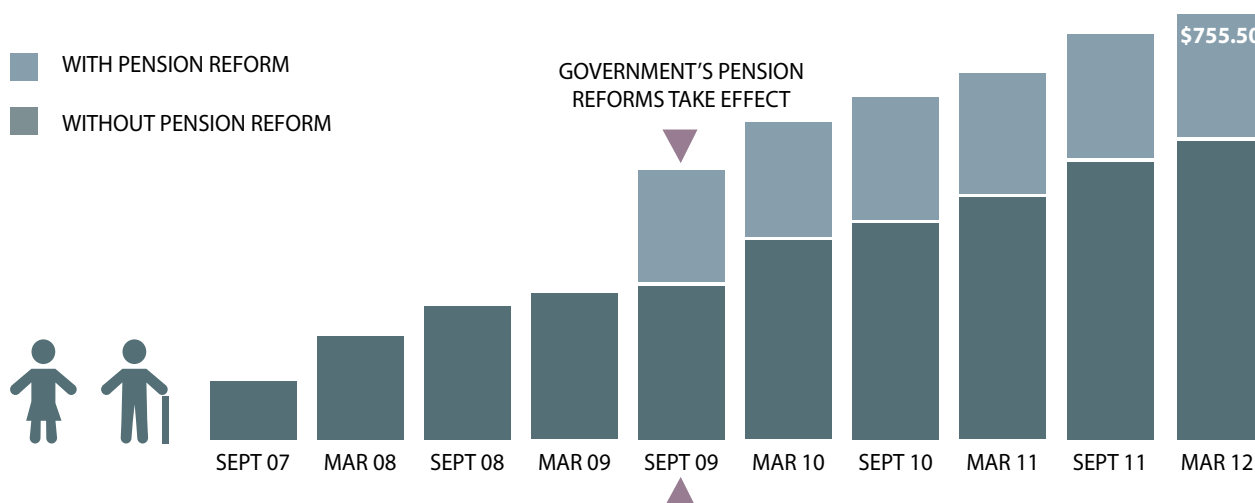
Information in this booklet is subject to change, and whilst all care is taken when collating this information, changes may occur after publication.

Please contact Centrelink or the relevant agency before making any final decisions about your entitlements and finances.

Call me if I can be of any assistance.

## Simon Crean MP

Federal Member for Hotham



The rate from September 2009 includes the base pension and Pension Supplement. The rate prior to September 2009 includes the fortnightly value of Pharmaceutical Allowance, Utilities Allowance and Telephone Allowance (at the internet rate).

**Every effort has been made to ensure the accuracy of the information provided. Payment rates in this guide are current from 20 March 2012.**

# Table of Contents

<b>SERVICES AND PAYMENTS AVAILABLE THROUGH CENTRELINK</b>	4	Mobility Allowance	16
Claiming a payment	4	Pensioner Concession Card	17
<b>BASIC CONDITIONS OF ELIGIBILITY FOR PENSIONS</b>	5	Seniors Card	17
Residence	5	<b>SELF-FUNDED RETIREES</b>	18
Income and assets tests	5	Commonwealth Seniors Health Card	18
Work Bonus	6	Seniors Supplement	18
Deeming	6	Grandparents raising grandchildren	18
Age Pension	8	DVA Payments	18
Disability Support Pension	8	Financial Information Service	19
Carer Payment	9	<b>OTHER SERVICE</b>	19
Carer Payment (Child)	9	National Relay Services (NRS)	20
Parenting Payment	9	<b>AGE CARE</b>	21
Partner Allowance	10	Aged Care Assessment	21
Widow Allowance	10	<b>UNIVERSITY OF THE THIRD AGE (U3A)</b>	21
Bereavement Allowance	11	<b>SAFETY AND SECURITY</b>	22
Bereavement Payments	12	Protection for Senior Citizens	22
Bereavement Counselling	12	Protecting your possessions	23
Special Benefit	12	Locking up	24
Crisis Payment	12	Personal Safety	25
Advance Payments for Recipients of Income Support Payments	13	Elder abuse	26
<b>ADDITIONAL BENEFITS AND PAYMENTS</b>	14	<b>WILLS AND FUNERALS</b>	28
Pension Supplement	14	Making a Will	28
Carer Allowance	14	Planning a funeral	28
Child Disability Assistance Payment	14	<b>TABLES</b>	
Carer Supplement	15	Single pension rates	29
Pharmaceutical Benefits Scheme (PBS) Safety Net and Co - payment Arrangements	15	Couple pension (both partners eligible)	30
Rent Assistance	15	Couple pension (one partner eligible)	31
Clean Energy Advance	15	Homeowner pensions assets test	32
Remote Area Allowance	16	Non-homeowner pensions assets test	33
		<b>OBTAINING MORE INFORMATION</b>	34
		<b>MAP OF HOTHAM ELECTORATE</b>	36

# 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, Republic of Korea, Malta, the Netherlands, New Zealand, Norway, Poland, Portugal, Slovenia, Spain, Switzerland and the United State of America.

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 an 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 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:

- \$150 a fortnight for a single person; or
- \$264 a fortnight for a couple (combined).

From 20 March 2012, there is no payment if fortnightly income exceeds \$1,661.00 for a single person or \$2,542 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 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 2012, the maximum rate of Age Pension increased to \$755.50 a fortnight for a single pensioner or \$1,139 per fortnight for a pensioner couple (combined). This rate comprises the base rate of the pension and the new Pension Supplement. Since September 2009, the maximum pension rate has increased by around \$154 a fortnight for singles and around \$156 a 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 of employment income each fortnight is now excluded from assessment under the income test and any unused amount of the \$250 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, income streams other than asset-tested income streams (short-term).

### **HOW DO THE GOVERNMENT'S DEEMING RULES WORK?**

From 1 July 2011, the first \$44,600 for single people, or the first \$74,400 for couples (combined), of financial investments is deemed to earn three per cent per annum. Any amount over \$44,600 for single people, or over \$74,400 for couples (combined), of financial investments is deemed to earn four and a half 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. But 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 a fortnight for each \$1,000 of assets over the assets thresholds.

The assets thresholds (free areas) are:

- \$186,750 for a single person who owns a home (not including the value of their home);
- \$321,750 for a single person who does not own a home;
- \$265,000 for a couple who own a home (not including the value of their home); or
- \$400,000 for a couple who do not own a home.

The assets thresholds above which no payment is made (cut out points) are:

- \$690,500 for a single person who owns a home (not including the value of their home);
- \$825,500 for a single person who does not own a home;
- \$1,024,500 for a couple who own a home (not including the value of their home); or
- \$1,159,500 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);
- 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 2014), 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.

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.

## 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 a permanent Australian resident for 10 years or acquired their impairment while an Australian resident<sup>1</sup>; 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<sup>2</sup>; 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 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.

The adult rate of DSP (ie. 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 Pensioners on the adult rate receive the fortnightly Pension Supplement (see Additional Payments section). Pensioners 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.

### **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 is paid at the same rate as the Age Pension. People receiving Carer Payment also receive the fortnightly Pension Supplement, a Pensioner Concession Card, and may be eligible for Rent Assistance.

### **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 (Child)**

The qualification process for Carer Payment 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).

*Note: A person who has qualified for Carer Payment (Child) for care of a child or 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.

Parenting Payment can only be made to one member of a couple. Once your youngest child turns six (or even seven for grandfathered Parenting Payment recipients), 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 \$648.50 a fortnight. Partnered parents receive up to \$442.00 a 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 \$174.60 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 \$174.60.

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 \$830.00 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 \$186,750 for homeowners and \$321,750 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 \$265,000 for homeowners and \$400,000 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 \$442.00 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 \$265,000 for homeowners or \$400 000 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:

- \$489.70 for a woman who is under 60 years of age and has no dependent children;
- 529.80 for a woman who has dependent children; or
- \$529.80 (plus Pharmaceutical Allowance of \$6.20) 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 \$186,750 for homeowners and \$321,750 for non-home owners.

## **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 repartnered

### **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 Centrelink 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.

## Bereavement Counselling

If someone close to you has died in the last two years and you do not have the opportunity to talk to family or friends, the Centre for Grief Education provides a free confidential Bereavement Counselling Service for bereaved individuals and families. The Centre for Grief Education is an independent non-profit organisation funded by the Department of Human Services (Victoria).

For an appointment telephone **9265 2111**.

## 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 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 is at the discretion of the Secretary but cannot exceed the amount of Newstart Allowance 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 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 \$186,750 for single homeowners and \$321,750 for single non-home owners.

## 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**

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 for Allowance and Parenting Payment (single) recipients: 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.

Rules for pension recipients 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 and the service pension and income support supplement paid by the Department of Veterans' Affairs changed as part of the Secure and Sustainable Pension Reform package. The minimum and maximum advance payment amount increased and pensioners are able to access multiple advances. Advance payment amounts are linked to increases in pension payments, so that the maximum advance payment keeps pace with adjustments to pension payment rates each March and September. Pensioners are able to obtain multiple advances each year (up to six advances). From 20 March 2012, minimum and maximum advance payment amounts are \$361.55 and \$1,084.65 for singles, and \$272.55 and \$817.65 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. maximum advance payment keeps pace with adjustments to pension payment rates each

March and September. Pensioners are able to obtain multiple advances each year (up to six advances). From 20 September 2011, minimum and maximum advance payment amounts are \$358.30 and \$1,074.90 for singles, and \$270.10 and \$810.30 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 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).**

## 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.

As at 20 March 2012, the maximum Pension Supplement amount is \$60.20 a fortnight for single pensioners and \$90.80 a fortnight for pensioner couples combined. The minimum pension supplement is \$32.40 a fortnight for single pensioners and \$48.80 a 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). 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 Disability Care Load Assessment, child (for children under 16 years of age).

### RATE OF PAYMENT

The basic rate of Carer Allowance is \$114.00 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

A fortnightly payment of Carer Allowance and a Health Care Card are available; firstly, if the child's condition appears on a list of disabilities / medical conditions which results in automatic qualification; or secondly, where the child's condition is not on the list, the Disability Care Load Assessment is used. 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. The Health Care Card is issued only in the name of the child.

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 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.

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 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. CDAP is not regarded as income for the purposes family assistance and is not taxable.

## Carer Supplement

An annual \$600 Carer Supplement is payable to recipients of Carer Allowance for each Carer Allowance they receive. An additional \$600 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, 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 2012, a concession cardholder (single or couple (combined)), needs to pay \$5.80 toward their PBS prescriptions. Once they reach the concessional safety net threshold of \$348.00, they will usually receive any further PBS prescriptions without charge for the remainder of the calendar year.

In 2012, those who do not have a concession card need to pay \$35.40 toward their PBS prescriptions. Once they reach the general safety net threshold of \$1,363.30, this co-payment reduces to \$5.80 for the remainder of the calendar year.

These payments and thresholds are reviewed for January each year.

Further information on the Pharmaceutical Benefits Scheme can be obtained 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; 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	\$106.80
Single, no children, sharer	\$106.80
Couple, no children	\$173.80

#### **Maximum rate of Rent Assistance**

Single, no children	\$120.20
Single, no children, sharer	\$80.13
Couple, no children	\$113.20

## Clean Energy Advance

The Clean Energy Advance is a one-off, tax-exempt payment, paid as a lump sum to pensioners and Seniors Supplement recipients. It is intended to assist pensioners and Seniors Supplement recipients with the modest price impact of carbon price, which begins on 1 July 2012.

The Clean Energy Advance does not need to be claimed. It will be automatically paid to eligible payment recipients from May/June 2012.

**Clean Energy Advance Amounts:**

<b>Pensions</b>	<b>each</b>
(includes over age pension age allowees)	
- Single	\$250.00
- Member of a Couple	\$190.00

**Seniors Supplement**

- Single	\$250.00
- Member of a Couple	\$190.00

**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 Family Tax Benefit (FTB) or regular care (RC) child.

Remote Area Allowance is paid automatically with your income support payment when you move to a designated remote area and give Centrelink your address.

A person may receive both Remote Area Allowance and the zone tax offset through the Australian Taxation Office in any given year (eg: 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 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 \$86.00 a fortnight. The higher rate of Mobility Allowance is \$120.40 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.

## 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,
- 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 (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 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.

## Seniors Card

### What qualifies for the card?

**The Victorian Government's Seniors Card is available to people who are:**

- Persons aged 60 years or over who are,
- Permanent residents of Victoria and who are,
- Employed for less than 35 hours per week or are not in paid employment

### WHAT ARE THE BENEFITS?

The Seniors Card is a Victorian Government initiative in partnership with the private sector. Card holders can take advantage of the "Sixty Plus Fare" on the Met transport system and nominated off peak country services. Card holders are able to obtain a wide range of discounted goods and services from participating business and retailers, including travel, accommodation, hospitality, entertainment, leisure and further education.

### NATIONAL RECIPROCAL TRANSPORT CONCESSIONS

Senior Card Holders can now access concessional fares when they travel interstate. The national seniors concessional arrangements now apply on public transport in all states and territories.

### APPLICATION FORM

Your local post office should have "Seniors Car - Application Form". For further information in Victoria, phone the Seniors Card Hotline on **1300 797 210**. Seniors Card Program, GPO Box 4316PP, Melbourne Vic 3001.

# 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 a year for singles; or
  - under \$80,000 a 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. As at 20 March 2012, the annual rate of Seniors Supplement is \$842.40 a year for singles and \$1,268.80 a year for couples combined. Where only one member of a couple is eligible, the Seniors Supplement is \$634.40 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 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.

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](http://www.familyassist.gov.au); or  
[www.centrelink.gov.au](http://www.centrelink.gov.au).

## 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's pension or MRCA benefits.

DVA service pensioners and income support supplement recipients are issued with a Pensioner Concession Cards 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, ring **133 254** or **1800 555 254** for country callers, or visit [www.dva.gov.au](http://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 can be made by calling Centrelink.

## Other Services

### HOME AND COMMUNITY CARE PROGRAM

The Home and Community Care Program (HACC) funds services to help frail older people, people with dementia and people with disabilities to remain living at home. HACC also provides services to support carers.

**HOME HELP** - services include general household support such as help with cleaning, laundry, cooking, shopping and appointments. Personal care including help with bathing and dressing can be provided. Specific home visiting services offer companionship and arrange referrals to more specialised services if needed.

**HOME MAINTENANCE** - services include repair or maintenance tasks to homes such as changing light globes, replacing tap washers and garden maintenance. These services can include organising advice and referral services and voluntary or paid maintenance services.

### FOOD SERVICES INCLUDING DELIVERED MEALS

- food services cover the provision of meals in the home such as delivered meal services or meals at community based centres. Delivered meals service (sometimes called "Meals on Wheels") can deliver meals to people who have difficulty preparing their own meals. A medical certificate is usually required.

### COMMUNITY NURSING AND PARAMEDICAL SERVICES

- nursing services are provided in your own home or from a community health centre by trained nurses. Services can be on a regular or one off basis.

Locally, home nursing is also provided by the Royal District Nursing Service. Paramedical

services such as physiotherapy and podiatry can also be provided at home or from community centres.

**COMMUNITY TRANSPORT** - HACC provides transport to get clients to and from day care programs or to other activities they need or wish to attend. HACC transport can get you to the doctor or maybe to do some necessary shopping.

**COMMUNITY RESPITE CARE** - this provides a break for people who need care, and their carers, through in-home or centre based day programs. Respite is also available to frail older people living alone.

**PEOPLE FROM NON-ENGLISH SPEAKING BACKGROUNDS** - HACC services must be suitable for people from all backgrounds. If you are a person from a non-English speaking background or have a relative or friend that you are helping, contact your local Council about culturally appropriate services. If you are having trouble getting access to these services a good place to contact is :

New Hope Foundation, 18A Chester Street,  
Oakleigh 3166. Telephone : **9563 4130**

#### CONTACT NUMBERS FOR HACC SERVICES

Glen Eira Council	<b>9524 3333</b>
Monash Council	<b>9518 3553</b>
Greater Dandenong Council	<b>8558 9000</b>
Kingston Council	<b>1300 653 356</b>
Bentleigh Bayside Community Health Service	<b>9575 5333</b>
Monash Link Community Health Service	<b>1300 552 509</b>
Gtr Dandenong Community Health Service	<b>9554 8270</b>
Central Bayside Community Health (Clarinda)	<b>9552 4333</b>

#### SCREENING FOR BREAST CANCER

If you are female and 40 years or over, you are invited for free breast x-ray screening. Breast x-ray (also called a mammogram) is the best way of detecting breast cancer at its earliest stages. The x-ray takes only a few minutes and your results will be sent within two weeks. A doctor's referral is not needed to have this free x-ray.

This free service is one way of looking after your health. Telephone **13 20 50** now to make an appointment at your local screening centre.

#### National Relay Service (NRS):



If you are deaf or have a hearing or speech impairment can call through the National Relay Service (NRS):

- . **TTY users** can phone **133 677** then ask for 03 9545 6211
- . **Speak & Listen (speech-to-speech) users** can phone **1300 555 727** then ask for 03 9545 6211
- . **Internet relay users** can connect to NRS on [www.relayservice.com.au](http://www.relayservice.com.au) then ask for **03 9545 6211**

# Aged Care

## Aged Care Assessment

Aged Care Assessment Teams (ACATS) are funded to provide assessment, information, advice and assistance to aged people who are finding it hard to manage at home, or who are considering moving to a nursing home or hostel.

For admission to a nursing home or hostel funded by the Commonwealth, the first step is to obtain an assessment from an ACAT who will decide if the person being assessed needs hostel or nursing home care.

In most cases your doctor is the person you need to go to when you need health care. ACATS can compliment the role of your doctor if you are looking for longer-term support services. Your doctor will still be your primary health care provider.

The local ACATS that operate within Local Council boundaries are:

### Kingston and Greater Dandenong Councils

Aged Care Assessment Team,  
335 Nepean Highway, Parkdale **8587 0100**

### Glen Eira Council

Caulfield Aged Care Assessment  
260 Kooyong Rd, Caulfield **9076 6314**

### Monash City Council

Peter James Aged Care Assessment **9881 1875**

Or log on to the Internet and visit:

**More Information on Aged Care:**  
**[www.health.gov.au](http://www.health.gov.au)**

### Aged Care Charges

For full details on the accommodation charges applicable for Aged Care, please call the Aged Care Hotline on **1800 500 853**

## University of the Third Age (U3A)

Universities of the Third Age tap the great reservoir of knowledge, skills and experience that is found among older people and is often undervalued or overlooked. All the teaching, planning and administration of U3A is carried out by its own members. There are no entry requirements for membership (however you must be 55 years or over) and annual membership subscriptions are kept as low as possible.

U3A activities are many and varied - Art (practical classes, art appreciation and history), Literature, Computers, Crafts, Dancing, Languages, Health and Medical Matters, Travel, Walking, etc.

For further information about your local U3A, contact:

### Moorleigh U3A

Moorleigh Community Village  
92-94 Bignell Rd, East Bentleigh, 3165  
Enquiries: **9570 3929**  
Monday to Thursday 9.30 am to 3.30 pm  
Friday – 9.30am to 12.00pm

### Dandenong U3A

Paddy O'Donoghue Centre  
18 Buckley Street, Noble Park, 3174  
Enquiries: **9546 2997**  
Monday to Friday 10.00am to 4.00 pm

### Kingston U3A

Old Court House  
37 Albert Street, Mordialloc, 3195 (PO Box 5123)  
Enquiries: **9580 8328**  
Monday to Friday 9.30 am to 12.30pm

### U3A Glen Eira Inc

1151 Glenhuntly Road, Glenhuntly, 3163  
Enquiries: **9572 0571**  
Monday to Thursday 9.30am to 3.00pm  
Friday 9.30am to 12pm

# 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.

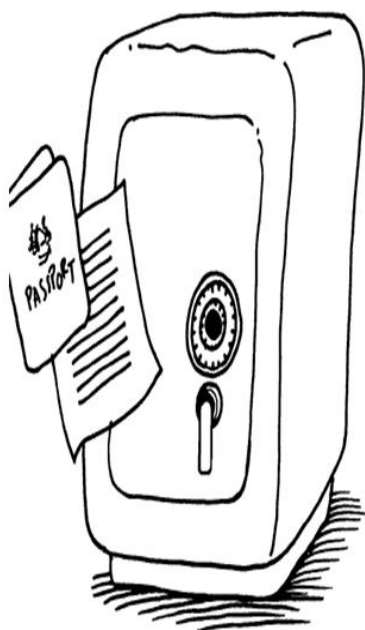
Never carry your PIN number with your cash or credit cards. If you can't memorise it, some banks, credit unions or building societies can provide you with a word instead of a number.

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.

**Victoria: Senior's Rights Victoria**  
**1300 368 821**

**ACT: Elder Abuse Prevention Information Line**  
**02 6205 3535**

**NSW: Seniors Information Service**  
**13 12 44**

**NT: NT Health Services**  
**08 8999 2809** (Darwin General Enquiries)

**Queensland: Elder Abuse Prevention Unit**  
**1300 651 192** (Local Calls) or **07 3520 1955**  
(Interstate Calls)

**South Australia: Aged Rights Advocacy Service**  
**08 8232 5377** (Local Calls) or **1800 700 600**  
(Rural Calls)

**Tasmania: Department of Health and Human Services**  
**03 6233 8514**

**Western Australia: Advocare Inc**  
**08 9479 7566** (Perth Calls) or **1800 655 566**  
(Rural Calls)

For a list of online links to each of these agencies and organisations visit: [www.seniors.gov.au](http://www.seniors.gov.au)

# 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 you 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.

Contact Details for State and Territory Public Trustees area:

### **Vic:** State Trustees

Ph **03 9667 6444** and **1300 138 672** for outside metropolitan area  
[www.statetrustees.com.au](http://www.statetrustees.com.au)

### **NSW:** Trustee and Guardian

Ph **1300 364 103**  
[www.tag.nsw.gov.au](http://www.tag.nsw.gov.au)

### **Qld:** The Public Trustee of Queensland

Ph **07 3213 9288** and **1300 367 711**  
[www.pt.qld.gov.au](http://www.pt.qld.gov.au)

### **SA:** Public Trustee

Ph **1800 673 119**  
[www.publictrustee.sa.gov.au](http://www.publictrustee.sa.gov.au)

### **WA:** Public Trust Office

Ph **1800 642 777**  
[www.publictrustee.wa.gov.au](http://www.publictrustee.wa.gov.au)

### **Tas:** Public Trustee

Ph **1800 068 784** or **03 6233 7598**  
[www.publictrustee.tas.gov.au](http://www.publictrustee.tas.gov.au)

### **NT:** Wills and Public Trustee

Ph Darwin **08 8999 7271** or Alice Springs  
**08 8951 5493**  
[www.nt.gov.au/justice/pubtrust](http://www.nt.gov.au/justice/pubtrust)

### **ACT:** Public Trustee for the ACT

Ph **02 6207 9800**  
[www.publictrustee.act.gov.au](http://www.publictrustee.act.gov.au)

### **Australian Taxation Office**

Australian Taxation Office  
Ph **132 861** (general inquiries)  
[www.ato.gov.au](http://www.ato.gov.au)

## 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 2012

Fortnightly income <sup>^</sup> (\$)	With or without Children (\$pf)*
150.00	755.50
200.00	730.50
250.00	705.50
300.00	680.50
350.00	655.50
400.00	630.50
450.00	605.50
500.00	580.50
550.00	555.50
600.00	530.50
650.00	505.50
700.00	480.50
750.00	455.50
800.00	430.50
850.00	405.50
900.00	380.50
950.00	355.50
1000.00	330.50
1050.00	305.50
1100.00	280.50
1150.00	255.50
1200.00	230.50
1250.00	205.50
1300.00	180.50
1350.00	155.50
1400.00	130.50
1450.00	105.50
1500.00	80.50
1550.00	55.50
1596.20	32.40
1600.00	32.40
1650.00	32.40
1661.00	Nil

## 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. The next indexation date for this payment is 20 March 2012.

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.

<sup>^</sup> 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 2012

Fortnightly income <sup>^</sup> (\$)	With or without Children (\$pf)*
264.00	1139.00
300.00	1121.00
350.00	1096.00
400.00	1071.00
450.00	1046.00
500.00	1021.00
550.00	996.00
600.00	971.00
650.00	946.00
700.00	921.00
750.00	896.00
800.00	871.00
850.00	846.00
900.00	821.00
950.00	796.00
1000.00	771.00
1050.00	746.00
1100.00	721.00
1150.00	696.00
1200.00	671.00
1250.00	646.00
1300.00	621.00
1350.00	596.00
1400.00	571.00
1450.00	546.00
1500.00	521.00
1550.00	496.00
1600.00	471.00
1650.00	446.00
1700.00	421.00
1750.00	396.00
1800.00	371.00
1850.00	346.00
1900.00	321.00
1950.00	296.00
2000.00	271.00
2050.00	246.00
2100.00	221.00
2150.00	196.00
2200.00	171.00
2250.00	146.00
2300.00	121.00
2350.00	96.00
2400.00	71.00
2424.80	48.80
2522.00	Nil

## 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)*.

<sup>^</sup> 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 2012

Fortnightly income <sup>^</sup> (\$)	With or without Children (\$pf)*
264.00	569.50
270.00	568.00
320.00	555.50
370.00	543.00
420.00	530.50
470.00	518.00
570.00	493.00
620.00	480.50
670.00	468.00
720.00	455.50
770.00	443.00
820.00	430.50
870.00	418.00
920.00	405.50
970.00	393.00
1020.00	380.50
1070.00	368.00
1120.00	355.50
1170.00	343.00
1220.00	330.50
1270.00	318.00
1320.00	305.50
1370.00	293.00
1420.00	280.50
1470.00	268.00
1520.00	255.50
1570.00	243.00
1620.00	230.50
1670.00	218.00
1720.00	205.50
1770.00	193.00
1820.00	180.50
1870.00	168.00
1920.00	155.50
1970.00	143.00
2020.00	130.50
2070.00	118.00
2120.00	105.50
2170.00	93.00
2220.00	80.50
2270.00	68.00
2320.00	55.50
2370.00	43.00
2420.00	30.50
2472.00	17.50
2542.00	Nil

## 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)*.

<sup>^</sup> 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 2012

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
186,750	755.50	265,000	1139.00	265,000	569.50
200,000	735.63	270,000	1131.50	270,000	565.75
210,000	720.63	310,000	1071.50	310,000	535.75
220,000	705.63	350,000	1011.50	350,000	505.75
240,000	675.63	390,000	951.50	390,000	475.75
260,000	645.63	420,000	906.50	430,000	445.75
280,000	615.63	460,000	846.50	470,000	415.75
300,000	585.63	500,000	786.50	510,000	385.75
320,000	555.63	540,000	726.50	550,000	355.75
340,000	525.63	580,000	666.50	590,000	325.75
360,000	495.63	620,000	606.50	630,000	295.75
380,000	465.63	660,000	546.50	670,000	265.75
400,000	435.63	700,000	486.50	710,000	235.75
420,000	405.63	740,000	426.50	750,000	205.75
440,000	375.63	780,000	366.50	790,000	175.75
460,000	345.63	820,000	306.50	830,000	145.75
480,000	315.63	860,000	246.50	870,000	115.75
500,000	285.63	900,000	186.50	910,000	85.75
540,000	225.63	920,000	156.50	950,000	55.75
580,000	165.63	940,000	126.50	990,000	25.75
620,000	105.63	992,000	48.80	1,001,000	17.50
640,000	75.63	1,018,000	Nil	1,024,500	Nil
669,000	32.40				
690,500	Nil				

**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 2012

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
321,750	755.50	400,000	1139.00	400,000	569.50
325,000	750.63	440,000	1079.00	440,000	539.50
350,000	713.13	480,000	1019.00	480,000	509.50
375,000	675.63	520,000	959.00	520,000	479.50
400,000	638.13	560,000	899.00	560,000	449.50
425,000	600.63	600,000	839.00	600,000	419.50
450,000	563.13	640,000	779.00	640,000	389.50
475,000	252.63	680,000	719.00	680,000	359.50
500,000	488.13	720,000	659.00	720,000	329.50
525,000	450.63	760,000	599.00	760,000	299.50
550,000	413.13	800,000	539.00	800,000	269.50
575,000	375.63	840,000	479.00	840,000	239.50
600,000	338.13	880,000	419.00	880,000	209.50
625,000	300.63	920,000	359.00	920,000	179.50
650,000	263.13	960,000	299.00	960,000	149.50
675,000	225.63	1,000,000	239.00	1,000,000	119.50
700,000	188.13	1,040,000	179.00	1,040,000	89.50
725,000	150.63	1,080,000	119.00	1,080,000	59.50
750,000	113.13	1,120,000	59.00	1,120,000	29.50
775,000	75.63	1,127,000	48.80	1,136,000	17.50
800,000	38.13	1,153,000	Nil	1,159,500	Nil
804,000	Nil				

**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

## **Cheltenham Centrelink**

1242A Nepean Highway, Cheltenham VIC 3192

*Suburbs dealt with include - Moorabbin, Cheltenham, Highett, Heatherton, Mentone, Bentleigh and Mordialloc.*

## **Oakleigh Centrelink**

88 Atherton Road, Oakleigh VIC 3166

*Suburbs dealt with include - Oakleigh, Oakleigh South, Clayton, East Bentleigh and Murrumbeena.*

## **Springvale Centrelink**

324-334 Springvale Road, Springvale VIC 3171

*Suburbs dealt with include - Springvale, Springvale South, Clayton South, Dingley, Noble Park and Keysborough.*

## INTERNET PAYMENTS

**[www.centrelink.gov.au](http://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 on 9545 6211**

Diabetics and free needles? Free needles are available from your relevant Community Health Service Centre. Please see the table on page 28 for telephone contact details

**Social clubs and activities?** – There is an extensive range of activities and social clubs for senior citizens, from Introduction Agencies to Senior Citizens' Clubs and University of the Third Age (see page 29). A good place to look is the Internet. Your local library may provide a free Internet service. Some libraries provide beginners-training courses. For example "Savvy Seniors". The following are an example of websites that provide a wealth of information on issues specific to senior citizens.

- Centrelink – [www.centrelink.gov.au](http://www.centrelink.gov.au)
- Council on the Ageing: [www.cotavic.org.au](http://www.cotavic.org.au)
- About Seniors: [www.aboutseniors.com.au](http://www.aboutseniors.com.au)

Note: We cannot accept responsibility for the accuracy of information contained in the Internet sites above and we strongly advise that you check with Centrelink or relevant government departments when it concerns your entitlements before making any final decision.

**Centrelink Factsheets?** The latest and up-to date Detailed Factsheets on specific topics can be found on the internet at [www.Centrelink.gov.au](http://www.Centrelink.gov.au) then click on the "publications" tab, then click the "A-Z" tab. Or call Centrelink on **13 23 00**.

**Legal Aid information?** – In Victoria Contact **9269 0120** or visit [www.legalaid.vic.gov.au](http://www.legalaid.vic.gov.au)

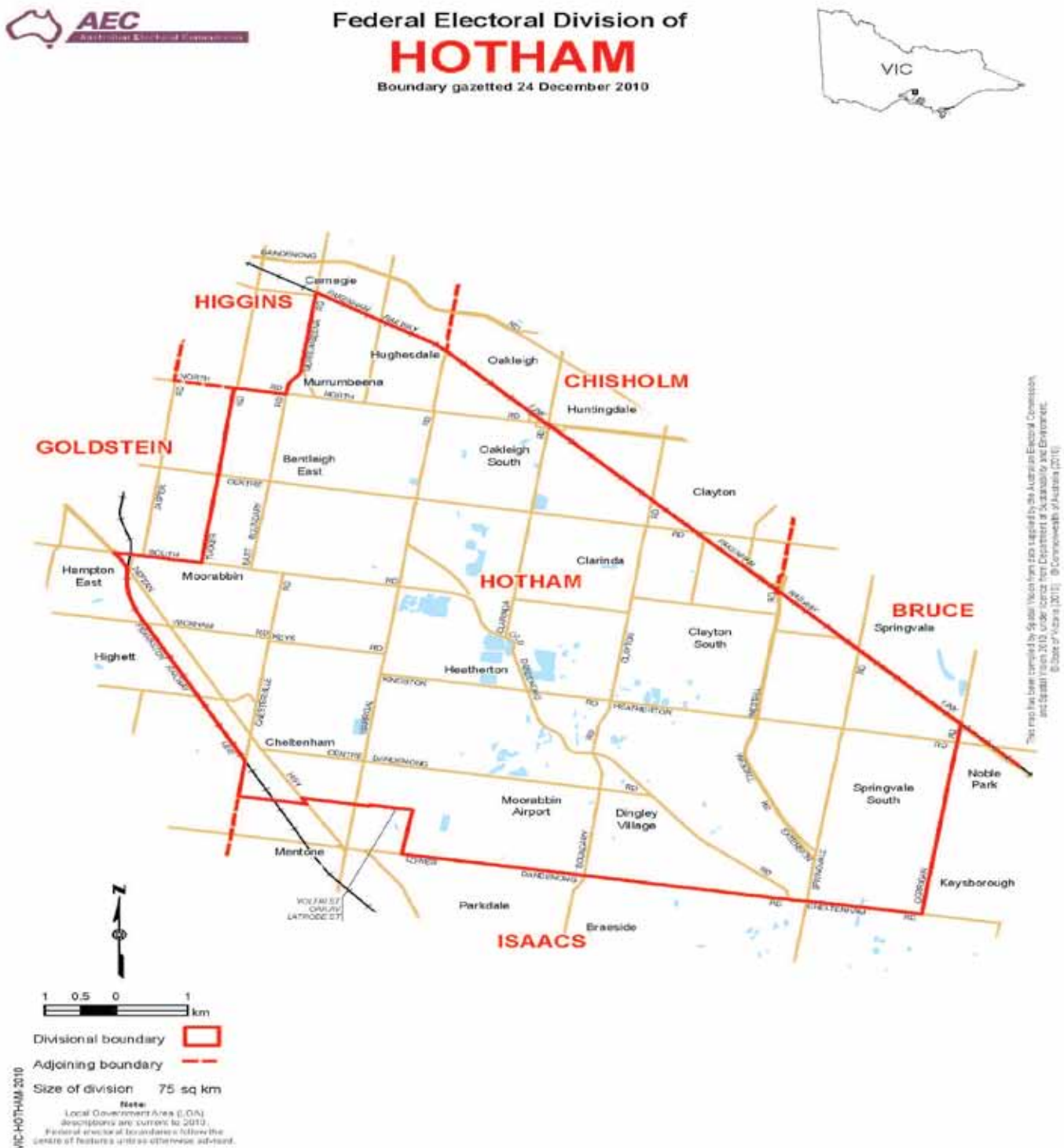
**More information on Aged Care?** Many informative pamphlets are available by calling the Aged and Community Care information line on **1800 500 853** or by visiting [www.health.gov.au](http://www.health.gov.au)

**Death** – The publication "Are you needing help after someone has died" is an informative guide on who to contact for help and advice, etc. when a person close to you has passed away. Call Centrelink on **13 23 00** for a copy or download it from the Internet at [www.centrelink.gov.au](http://www.centrelink.gov.au) and click on the 'publications' tab & then the 'customer publications' tab.

## Map of Hotham Electorate:

Following the 2010 Redistribution by the Australian Electoral Commission, the new Hotham Electorate now extends from Oakleigh in the north to Dingley Village in the south.

The main suburbs now include Bentleigh East, Clarinda, Clayton, Clayton South, Cheltenham, Dingley Village, Keysborough, Mentone, Moorabbin, Murrumbeena, Noble Park, Oakleigh, Oakleigh South, Springvale and Springvale South.



## **Your Notes:**

**Seniors** Information Kit

*With Compliments from:*

**Simon Crean MP**

Federal Member for Hotham

401 Clayton Road

Clayton Vic 3168

T: (03) 9545 6211

F: (03) 9545 6299

E: [s.crean.mp@aph.gov.au](mailto:s.crean.mp@aph.gov.au)

Web: [www.simoncrean.net](http://www.simoncrean.net)