



Parliament of Australia

# Pensioners & Seniors Information Kit

Includes *Safety & Security for Seniors*



## Alan Griffin MP

FEDERAL MEMBER FOR BRUCE

Shop 98A, Waverley Gardens Shopping Centre  
Police Road, Mulgrave VIC 3170

T: 03 9547 1444

F: 03 9547 7944

E: [alan.griffin.mp@aph.gov.au](mailto:alan.griffin.mp@aph.gov.au)

PO Box 1034

WAVERLEY GARDENS VIC 3170

[www.griffinmp.com](http://www.griffinmp.com)

**Every effort has been made to ensure the accuracy of the information provided.  
Payment rates in this guide are current from 1 July - 19 September 2010**



# A Message from your local Member of Parliament



Dear Pensioners and Seniors Information Kit Reader,

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

This Information Kit for Pensioners and Seniors has been produced so that pensioners and seniors can check their entitlements with the minimum of fuss.

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

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

These reforms came into effect as of September 20<sup>th</sup> 2009. More information on the Government's pension reforms is available from [www.budget.gov.au](http://www.budget.gov.au).

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

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

Yours sincerely

A handwritten signature in blue ink, appearing to read 'Alan Griffin'.

Alan Griffin MP

**Federal Member for Bruce  
Minister for Veterans' Affairs  
Minister for Defence Personnel**

**Whilst every effort has been made to ensure the accuracy of the information provided this publication should be used as a guide only.  
Always check your eligibility with Centrelink. Payment rates in this guide are valid from 1 July - 19 September 2010.**

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# 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 **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?

All social security payments are paid fortnightly in arrears, calculated from the day you become qualified for the payment.

It is 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 23 countries:

- |           |                   |
|-----------|-------------------|
| ■ Austria | ■ Ireland         |
| ■ Belgium | ■ Italy           |
| ■ Canada  | ■ Japan           |
| ■ Chile   | ■ Malta           |
| ■ Croatia | ■ The Netherlands |
| ■ Cyprus  | ■ New Zealand     |

- |                       |               |
|-----------------------|---------------|
| ■ Czech Republic      | ■ Norway      |
| ■ Denmark             | ■ Portugal    |
| ■ Germany             | ■ Slovenia    |
| ■ Korea (Republic of) | ■ Spain       |
| ■ Greece              | ■ Switzerland |
| ■ Finland             | ■ USA         |

### 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 pensions (except Age or Disability Support Pension for a person who is permanently blind) are subject to an income or assets test.

Centrelink applies both tests to calculate the rate of payment, and pays people under whichever test gives the lowest rate.

### New Work Bonus

The Government recognises that many pensioners continue to work after they reach age pension age. The Government is also committed to supporting and encouraging working pensioners.

That is why a new Work Bonus now enables pensioners over age pension age to keep more of the money they earn through work.

Since 20 September 2009, only half of the first \$500 of employment income earned in a fortnight will be assessed under the income test. This will enable up to \$250 of earnings a fortnight to be excluded from means testing. The Work Bonus will not apply to people paid under the transitional safety net (explained below).

### **THE INCOME TEST**

Under changes to the income test effective 20 September 2009, the single rate of pension is now reduced by 50 cents a fortnight for each dollar of income over the income 'free area'. For couples each person's pension is reduced by 25 cents for each dollar earned over the income 'free area'.

The 'free areas' are:

- \$146 a fortnight for a single person;
- \$256 a fortnight (combined) for a couple (including illness-separated for DVA pensioners);

Pensioners with private income below these amounts will not be affected by income test changes.

You get no payment if your fortnightly income exceeds \$1,548.20 single or \$2,370.00 for a couple (no children) combined.

### **WHAT IS COUNTED AS INCOME?**

'Income' includes earned income (including reportable superannuation contributions), deemed income from financial investments (see the section on deeming below) and total net losses from rental property or investment income. There are a range of other income sources that are treated differently. These are dealt with in detail shortly.

### **TRANSITIONAL SAFETY NET**

For existing pensioners who would otherwise face a payment reduction because of the new income test, a transitional safety net will apply

The transitional safety net will ensure that current payment rates for part pensioners are maintained in real terms.

Their pension will continue to be worked out under the 40 cent withdrawal rate and they will continue to receive their existing entitlements until they are better off under the new pension rules, including the new 50 cent income test withdrawal rate.

Once a pensioner is paid under the new rules, they will no longer have access to the transitional safety net.

### **THE ASSETS TEST**

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

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

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

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

### **WHAT ARE COUNTED AS ASSETS?**

The following are taken into account for the Assets Test:

- bank, building society or credit union accounts, interest bearing deposits, bonds, debentures, shares, property trusts, investments in friendly societies, equity trusts, mortgage trusts, and bonds trusts;

- **some** income stream products purchased **before** 20 September 2007 – **all** income stream products purchased on or after 20 September 2007 will be counted as assets;
- household contents and personal effects;
- motor vehicles, boats and caravans (not used as the primary place of residence);
- holiday homes or other forms of real estate (not used as the primary place of residence).

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

## Deeming

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

### FINANCIAL INVESTMENTS INCLUDE:

Bank, building society and credit union accounts, cash, term deposits, friendly society bonds and other managed investments, assets in superannuation and rollover funds held by anyone of Age Pension age, shares, short-term asset tested income streams, loans, gold and other bullion.

### FINANCIAL INVESTMENTS DO NOT INCLUDE:

Your house or its contents, your car, boat or caravan, stamp or coin collections, antiques, accommodation bonds in aged care homes, assets in superannuation and rollover funds held by anyone under Age 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 2009, the first \$43,200 for single people, or the first \$72,000 for couples, of financial investments is deemed to earn 3 per cent per annum.

Any amount over \$43,200 for single people, or over \$72,000 for couples, of financial

investments is deemed to earn 4.5 per cent per annum.

If you earn more than the deeming rate on your financial investments, the extra will not be counted as income and will not reduce your pension. But if you earn less than the deeming rates on your financial investments, the deeming rates will still apply.

If you would like more information on deeming, you may wish to make an appointment with a Centrelink Financial Information Service Officer to receive up to date advice (phone **13 23 00**).

## Gifting rules

Although there are occasions when your family may encounter financial difficulty, gifting rules are in place to prevent people from giving away very large sums of money or assets for the sole purpose of increasing their pension entitlement.

Currently individuals (and couples) may give away up to \$10,000 per year without penalty (up to a maximum of \$30,000 over five years). Any sum in excess is deemed to still be an asset for five years for the purposes of the assets and income test (via deeming rules). The pension rate is not reduced by both tests, but rather by the test that delivers the lowest pension entitlement.

## Income streams

An income stream is a regular series of payments made for life or a fixed term and purchased with a capital sum or made directly from accumulated superannuation contributions. Income streams include allocated pensions and superannuation pensions.

Since 20 September 2004 changed rules apply to income stream products. Products purchased after this date may have a 50% asset test exemption applied if they are a 'complying' product. This exemption will also apply to new 'market-linked' income streams.

These rules do not affect income stream products purchased before 20 September 2004. These will continue to be subject to the old rules which may include a 100% asset test exemption

for certain complying products.

Since 20 September 2007 products purchased on or after this date will not be exempt. In addition, if you have a fully or partially exempt product and you commute it to a new product

on or after 20 September 2007, you will lose the exemption.

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

## Pensions and other payments

### Age Pension

The Age Pension is a fortnightly income support payment. There are a number of criteria which determine whether a person is eligible for the Age Pension.

#### QUALIFYING AGE

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

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

Woman's date of birth	Qualifying age
on or between 1 January 1946 and 30 June 1947	64
on or between 1 July 1947 and 31 December 1948	64.5
on or after 1 January 1949	65

#### INCREASING THE AGE PENSION AGE

From 1 July 2017, the qualifying age for Age Pension will increase from 65 to 65½ years. The qualifying age for Age Pension will then rise by six months every two years, reaching 67 by 1 July 2023.

The change will not affect existing age pensioners and will not affect people born before 1 July 1952.

This change is being introduced to respond to the long-term cost of demographic change, and to reflect improvements in life expectancy. It is consistent with international trends for a number of OECD countries. The United States, Germany, Iceland, Norway and

Denmark currently have, or are moving towards, retirement ages of 67. The United Kingdom is going further still and increasing the Age Pension age to 68.

#### NEW PENSION RATES

Through indexation and the Government's Secure and Sustainable Pension Reform package the maximum rate of Age Pension has increased to \$701.10 per fortnight for a single pensioner or \$1,057.00 for a pensioner couple combined. These rates include the Pension Supplement (explained below).

#### INCOME AND ASSETS TESTING

The rate of Age Pension is subject to the pension income and assets tests (see pages 26–29 for details).

### Pension Supplement

The previous Goods and Services Tax Supplement, Pharmaceutical Allowance, Utilities Allowance, Telephone Allowance (at the higher internet rate), along with increased assistance is included in the new fortnightly Pension Supplement.

The Pension Supplement is worth \$56.90 per fortnight for singles and \$85.80 per fortnight for couples combined.

From 1 July 2010, pensioners will be able to elect to receive some of their Pension Supplement on a quarterly basis.

### Disability Support Pension

The Disability Support Pension is a fortnightly payment provided to people who have some form of substantial and long-term disability. There are a number of criteria which determine

whether a person is eligible for the pension (including a medical assessment of their degree of impairment).

You may qualify for Disability Support Pension if you are aged 16 years or over but less than Age Pension age on the day the claim is lodged, and have a physical, intellectual or psychiatric impairment of at least 20 per cent and:

- are unable to work for at least 15 hours a week, or be trained for work, for the next two years as a result of the impairment; or
- are permanently blind.

### **RATE**

Through indexation and the Government's Secure and Sustainable Pension Reform package, the maximum rate of Disability Support Pension for a pensioner over 21 years of age has increased to \$701.10 per fortnight for a single DSP recipient pensioner or \$1,057.00 for a DSP recipient couple combined.

Those under 18 receive \$313.00 per fortnight if they live at home and \$483.70 per fortnight if they are independent.

Disability pensioners who are between 18 and 20 receive \$354.80 if they live at home and \$483.70 per fortnight if they are independent.

These amounts include the Youth Disability Supplement of \$106.70.

Members of a couple under 21 receive \$483.70 per fortnight.

Pharmaceutical Allowance of \$6.00 per fortnight for singles and \$3.00 for each eligible member of a couple may be payable to Disability Support Pensioners under 21 years of age without children.

### **INCOME AND ASSETS TESTING**

The rate of Disability Support Pension is subject to the pension income and assets tests.

## **Carer Payment**

The Carer Payment (previously known as the Carer's Pension) is a fortnightly payment provided to people providing constant care to a person who has a disability.

There are a number of criteria which determine whether a person is eligible for the Carer Payment.

### **WHO QUALIFIES FOR THE PAYMENT?**

You may qualify for Carer Payment if you are personally providing constant care for:

- a person who has a physical, intellectual or psychiatric disability;
- a profoundly disabled child; or
- two or more disabled children.

The person receiving the care must need care permanently or for an extended period.

The person being cared for must also:

- receive a social security payment or service pension;
- be ineligible for such a payment only because of pension residency requirements; or
- meet particular income and assets tests.

The carer does not have to live with or next to the person being cared for, so long as constant care is being provided.

### **RESPITE**

Carer Payment recipients can temporarily cease caring for up to 63 days in a calendar year without losing their payment. Carers can also spend up to 25 hours a week working, doing unpaid voluntary work, studying or training without losing their payment.

Since 1 July 1998 a carer providing care to a profoundly disabled child under 16 has been able to claim the Carer Payment.

### **RATE**

Through indexation and the Government's Secure and Sustainable Pension Reform package, the maximum rate of Carer Payment has increased to \$701.10 per fortnight for a single pensioner or \$1,057.00 for a couple combined.

### **INCOME AND ASSETS TESTING**

The rate of Carer Payment is subject to the pension income and assets tests as per the tables at the end of this kit. If the care receiver

does not receive a social security benefit a special income and assets test applies – see Centrelink for details.

## Carer Allowance

Carer Allowance recognises the impact of a person's disability on the carer. It may be paid to people who care for either an adult (16 or over) or a child (under 16).

### WHO QUALIFIES FOR THE ALLOWANCE?

People who care for a person with a disability or medical condition may be eligible to receive Carer Allowance. A health professional must provide a report to help establish eligibility. Both the carer and the person being cared for must be Australian residents.

### CARING FOR PEOPLE WITH A DISABILITY WHO ARE UNDER 16

People who care for a child under 16 have two levels of assistance:

- One is the provision of a Health Care Card and no allowance for a person caring for a dependent child who is under 16 who requires "substantially more care and attention" in comparison to a child their age without a disability **OR**
- A fortnightly payment of Carer Allowance AND a Health Care Card if the child's disability appears on a list of disabilities/ conditions which result in automatic qualification or must cause the child to function below the standard for his or her age level.

The child and the carer must live together in the same private residence. The Child Disability Assessment Tool (CDAT) is used to assess medical eligibility for Carer Allowance (Child). This tool measures the functional ability of the child receiving care.

### CARING FOR A PEOPLE WITH A DISABILITY WHO ARE 16 YEARS AND OVER

The disability or medical condition of the person or persons being cared for must be such that it causes a 'substantial functional impairment'. You need not live with the person you are

caring for. You can get Carer Allowance for up to two adults if you are caring for both of them. Two carers may share the payment of Carer Allowance if they are both providing care to the same person.

The Adult Disability Assessment Tool (ADAT) is used to assess medical eligibility for Carer Allowance. This tool measures the level of care needed by an adult as a result of his or her disability or medical condition.

### RATE

The basic rate of Carer Allowance is \$106.70 a fortnight. An additional \$1,000 per annum is payable to a person receiving Carer Allowance for each child under the age of 16 being cared for.

### INCOME AND ASSETS TESTS

There is no income or assets test for this allowance.

## New Carer Supplement

A new Carer Supplement was introduced in June 2009 to assist people with caring responsibilities.

Eligible recipients of Carer Allowance, Carer Payment, Wife Pension with Carer Allowance, DVA Carer Service Pension and DVA Partner Service Pension with Carer Allowance receive \$600.

All Carer Allowance recipients will receive a Carer Supplement up to \$600 for each eligible person in their care. Some carers will receive 2 or more Carer Supplements and those receiving a part rate of Carer Allowance under shared care arrangements will receive a proportion of the Carer Supplement.

Carer Supplement will be paid every July to people who qualified for and received payment for the fortnight which includes 1 July.

The Carer Supplement will be an ongoing, non-indexed annual lump sum payment.

The Child Disability Assistance Payment (CDAP) will continue annually in July each year and is unaffected by these changes.

## 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 6 if you are partnered, aged under 8 if you are single or aged under 16 if you have been receiving Parenting Payment since before 1 July 2006. Parenting Payment can only be made to one member of a couple. Once your youngest child turns 6, you will have part-time participation requirements of 30 hours per fortnight, unless you have been granted an exemption.

### RATE

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

Single parents under age pension age are also eligible for \$6.00 per fortnight Pharmaceutical Allowance.

Partnered parents under age pension age and either temporarily incapacitated or over 60 years of age and who have been in receipt of income support continuously for at least 9 months may also be eligible for Pharmaceutical Allowance of \$3 per fortnight.

### INCOME TEST

**Single parents** with one child are able to earn up to \$170.60 a fortnight before the Payment is withdrawn (add \$24.60 for each extra child) at the rate of 40 cents for each dollar earned over \$170.60.

**Partnered parents, where the partner is not a pensioner**, the customer can 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. Partner's income up to \$790 per fortnight has no effect, income over this amount reduces the rate by 60 cents for each extra dollar.

**Where the partner is a pensioner**, the couples' combined income must be no more than \$124 per fortnight. Combined income reduces the rate by 25 cents for each dollar between \$124 and \$500, and by 30 cents for each dollar above \$500.

### ASSETS TEST

**Single parents** may have assets, excluding the family home, worth up to \$181,750 for homeowners and \$313,250 for non-homeowners, before their payment is affected. Over these thresholds, no Parenting Payment is payable.

**For partnered parents**, the couple's combined assets, excluding the family home, may be worth up to \$258,000 for homeowners and \$389,500 for non-homeowners, before their payment is affected. Over these thresholds no Parenting Payment is payable.

## Partner Allowance

**IMPORTANT: Partner Allowance is being phased out – no new applications for this payment will be accepted**

*Those who would have otherwise applied for this payment after 20 September 2003 will instead have to apply for Newstart Allowance.*

### WHO QUALIFIED FOR THE ALLOWANCE?

You can continue to receive Partner Allowance if you:

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

### RATE

The maximum rate of the allowance is \$417.70 per fortnight.

**INCOME AND ASSETS TESTS**

Under the income test, fortnightly income between \$62 and \$250 per fortnight reduces the allowance by 50 cents in the dollar. Income above \$250 per fortnight reduces the allowance by 60 cents in the dollar. The income of the person's partner may also affect the rate of the allowance.

Under the assets test, Partner Allowance will not be payable once the couple's combined assets, excluding the family home, are worth more than \$258,000 for homeowners or \$389,500 for non-homeowners.

**Widow Allowance****IMPORTANT: Widow Allowance is being phased out**

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

**WHO QUALIFIED FOR THE ALLOWANCE?**

You may be entitled to Widow Allowance now if you:

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

- attend a participation interview with a Centrelink Officer annually.

**RATE**

The maximum fortnightly rate of the allowance is:

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

**INCOME AND ASSETS TESTS**

The allowance is subject to income and assets testing.

Under the income test, fortnightly income between \$62 and \$250 per fortnight reduces the allowance by 50 cents in the dollar. Income above \$250 per fortnight reduces the allowance by 60 cents in the dollar.

Under the assets test, Widow Allowance is not payable if the recipient has assets, excluding the family home, worth more than \$181,750 for homeowners and \$313,250 for non-home owners.

# Additional payments

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

## Pharmaceutical Allowance (PhA)

For most pensioners and other income support recipients who have reached age Pension age, the value of Pharmaceutical Allowance has either been added into the Pension Supplement or forms part of the rate paid under transitional arrangements.

The following are some of the circumstances under which Pharmaceutical Allowance may now be payable.

Payment	Conditions under which PhA is paid
DSP	Automatically paid to those under 21 years of age without children
Parenting Payment (Single)	Automatically paid if under Age Pension age
Partner Allowance Widow Allowance	If either temporarily incapacitated, or over 60 years of age and have been in receipt of income support continuously for at least 9 months
Parenting Payment (Partnered) if under Age Pension age	If over 60 years of age and have been in receipts of income support continuously for nine months, or have a partial capacity to work or unable to meet participation requirements due to a temporary incapacity.

## PBS SAFETY NET SCHEME

A single person or couple (combined) with a Centrelink Pensioner Concession Card, Health Care Card or Commonwealth Seniors Health Card can receive free prescription items if they have spent more than \$324.00 on medicines in the current calendar year.

This arrangement requires a person or couple to keep a record of their prescriptions.

Pensioners (single or couple combined) who purchase 60 prescriptions in a calendar year, receive any further prescriptions free for the rest of the year.

If you have purchased more than 14 prescriptions in a three-month period, you may be eligible for an advance payment of Pharmaceutical Allowance.

The safety net 20 days rule also means that for certain specified PBS medicines a resupply within 20 days of a previous supply will fall outside of safety net benefits.

Persons who do not hold an eligible Centrelink Concession Card can receive PBS prescriptions at the concessional co-payment rate of \$5.40 once they spend \$1,281.30 (60 prescriptions) in the current calendar year.

Ask at your local Centrelink office or Medicare office for more information about PBS Safety Net scheme.

## Telephone Allowance

Telephone allowance helps with the cost of maintaining a telephone and internet service.

For most pensioners and other income support recipients who have reached Age Pension age, the value of Telephone Allowance has either

been added into the Pension Supplement or forms part of the rate paid under transitional arrangements.

### WHO QUALIFIES FOR THE PAYMENT?

Disability Support Pensioners under 21 years of age without children and Parenting Payment (Single) recipients who are under age pension age. Telephone Allowance is also payable to certain other social security allowance recipients in specific circumstances. Check with Centrelink for more information.

### RATE

Telephone Allowance is a non-taxable payment of \$23.40 paid every three months. If you have a home internet connection a higher rate of \$35.20 per quarter may be payable.

The amount is shared between both members of an eligible couple.

## Utilities Allowance

Utilities Allowance assists with the payment of regular household bills like electricity, gas and water.

For most pensioners and other income support recipients who have reached Age Pension age, the value of Utilities Allowance has either been added into the Pension Supplement or forms part of the rate paid under transitional arrangements.

### WHO QUALIFIES FOR THE ALLOWANCE?

Recipients of Widow Allowance and Partner Allowance who are under age pension age, and Disability Support Pensioners under 21 years of age without children.

### RATE

The current annual rate is \$530.00 for singles and \$265.00 for each eligible member of a couple and is paid quarterly.

## 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.

### 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
- service and maintenance fees in a retirement village (check with Centrelink for details on how this works); or
- fees paid for the use of a site for a caravan or other accommodation, or to moor a vessel, that the person occupies as a home.

Rent Assistance is paid at the rate of 75 cents for each dollar of rent paid over the threshold, up to the maximum amount.

### RENT ASSISTANCE RATES & THRESHOLDS

(paid under either the Social Security Act 1991 or the Family Assistance Act 1999)

Maximum payment	Maximum payment per fortnight:	No payment if your fortnightly rent is less than:	Maximum payment if you fortnightly rent is more than
Single, no children	\$113.40	\$100.80	\$252.00
Single, no children, sharer	\$75.60	\$100.80	\$201.60
Couple, no children	\$107.00	\$164.40	\$307.07
one of a couple who are separated due to illness, no dependent children	\$113.40	\$100.80	\$252.00
a couple who are temporarily separated, no dependent children	\$107.00	\$100.80	\$243.47
single with 1 or 2 children	\$133.28	\$132.86	\$310.57
single with 3 or more children	\$150.64	\$132.86	\$333.71
a couple with 1 or 2 children	\$133.28	\$196.56	\$374.27
a couple with 3 or more children	\$150.64	\$196.56	\$397.41

## Mobility Allowance

Mobility Allowance is a payment to encourage self-help and financial independence by providing assistance to people with disability who are unable to use public transport without substantial assistance and who are undertaking approved activities such as employment, voluntary work, job search or vocational training.

### WHO QUALIFIES FOR THE ALLOWANCE?

To qualify for Mobility Allowance, a person must be aged 16 or over, have a disability that prevents them from using public transport without substantial assistance and be undertaking an approved activity.

Approved activities for the basic rate of Mobility Allowance include:

- undertaking voluntary work, paid work, self employment, vocation training (including living/life skills training) or any combination of these activities, for at least 32 hours every 4 weeks on a continuing basis, **or**
- receiving Newstart Allowance, Austudy or Youth Allowance and fulfilling the activity test associated with these payments, **or**
- participating in a vocational Rehabilitation Services Program, **or**
- looking for work with an employment services provider.

You may qualify for a higher rate of Mobility Allowance if you are receiving Newstart Allowance, Youth Allowance, 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 basic rate of Mobility Allowance is \$80.50 a fortnight.

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

A lump sum advance equal to 6 months mobility allowance can be claimed once a year.

### INCOME AND ASSETS TESTING

Mobility Allowance is not subject to the pension income and assets tests.

## Bereavement Payment

### WHO QUALIFIES FOR THE PAYMENT?

Bereavement Payment provides temporary financial help after the death of a pensioner. Eligibility for any Bereavement Payment is automatically assessed when you advise Centrelink of the death.

### RATE

When a pensioner suffers the death of their pensioner partner, they may receive a lump sum Bereavement Payment of up to seven payments of the difference between the combined married rate the couple were paid and the single rate the survivor will be paid.

Carer Payment recipients continue to be eligible for a payment for seven paydays after the death of the person they were caring for.

When a single pensioner dies, one extra fortnightly payment will be made to the person's estate.

## Bereavement Allowance

If you are recently bereaved, have no dependent children and have not been getting a payment from Centrelink, Bereavement Allowance helps give you an adequate level of income while you make funeral arrangements, settle financial affairs, look for work and find out whether you are eligible for a longer term payment from Centrelink.

### WHO QUALIFIES FOR THE PAYMENT?

You may get Bereavement Allowance if:

- your partner dies
- you were living with your partner immediately before your partner's death
- you have not re-partnered
- you do not have any children who qualify you for the Parenting Payment

- you are not eligible for Widow B Pension, Parenting Payment, Service Pension or War Widows Pension
- you lodge your claim within 4 weeks to be paid from the date your partner died, or within 14 weeks to be paid from the date you claim, unless you were pregnant when your partner died.
- your income and assets are below a certain amount, and
- you meet residence requirements.

**RATE**

You may get paid up to the maximum single rate of pension, which is \$701.10 per fortnight, for up to 14 weeks after the death of your partner. If you are pregnant when your partner dies, you may get Bereavement Allowance for a longer time.

**INCOME AND ASSETS TESTING**

Bereavement Allowance is subject to the pension income and assets tests (see pages 26–29 for details).

**Remote Area Allowance**

The purpose of remote area allowance is to provide assistance to people receiving social security payments who live in remote areas.

**WHO QUALIFIES FOR THE ALLOWANCE?**

You may qualify if you receive a social security/DVA pension, allowance or benefit and live in a remote area.

**RATE**

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

Remote Area Allowance is not indexed.

**INCOME AND ASSETS TESTING**

Remote Area Allowance is not subject to the pension income and assets tests. The Remote Area Allowance is non-taxable but the amount of the zone tax offset you would usually receive is reduced dollar-for-dollar.

**Seniors Supplement**

The Seniors Supplement is available to self-funded retirees who are eligible for the Commonwealth Seniors Health Card or the Department of Veterans' Affairs Gold card.

It incorporates the now phased out payments of Seniors Concession Allowance and the higher rate of Telephone Allowance.

The Seniors Supplement is \$795.60 a year for singles and \$600.60 a year for each eligible member of a couple. Payments are made quarterly.

The Seniors Supplement is equivalent to the minimum rate of the Pension Supplement to be paid to part pensioners. This alignment will allow a seamless transition as seniors move from the part pension onto the Commonwealth Seniors Health Card if their income increases.

Eligible seniors will also continue to be eligible for other concessions linked to the Commonwealth Seniors Health Card.

These concessions include a reduction in prescription medicines under the Pharmaceutical Benefits Scheme, a discounted Medicare safety net threshold, and concessional travel on the Great Southern Rail Services.

## Other assistance

### Pensioner Concession Card

The Pensioner Concession Card may entitle you to a range of concessions, including:

- Items under the Pharmaceutical Benefits Scheme for \$5.40;
- Free hearing aids and discounted maintenance services at an annual fee of \$35.70 provided by Australian Hearing Services or an accredited provider;
- Reductions in property and water rates\*;
- Reductions in energy bills and motor vehicle registration\*;
- Reduced fares on public transport\*;
- One or more free rail journeys within the state each year\*;
- Discount fares on services operated by Great Southern Rail;
- Reduced cost for redirection of your mail from Australia Post if you change address (concession rates are only available to holders of a Centrelink Pensioner Concession Card, Department of Veteran Affairs Pensioner Concession Card or Centrelink Health Care Card).

*\* Since local and state government authorities fund these concessions they do vary from state to state and region to region.*

#### WHO QUALIFIES FOR THE CARD?

You can get a Pensioner Concession Card if you receive one of the following:

- a pension;
- Mature Age Allowance or Mature Age Partner Allowance;
- Newstart Allowance if you have been assessed as having a partial capacity to work or you are a single principal carer of a dependant child.

Or if you are aged over 60 and have been receiving an allowance continuously for more than nine months.

For more information call in to your local Centrelink office or phone the **13 23 00**.

### Commonwealth Seniors Health Card

#### WHO QUALIFIES FOR THE CARD?

The Commonwealth Seniors Health Card is available to some people of retirement age who don't qualify for a pension because of assets or have not lived in Australia long enough to access the pension.

#### WHAT ARE THE BENEFITS?

The Commonwealth Seniors Health Card provides access to a number of items including prescriptions under the Pharmaceutical Benefits Scheme for \$5.40, and the Seniors Supplement of \$795.60 a year for singles and \$600.60 a year for each eligible member of a couple (paid quarterly).

#### INCOME TEST

The Commonwealth Seniors Health Card is not available to singles with an adjusted taxable income of more than \$50,000 and couples with a combined adjusted taxable income of more than \$80,000 (+\$639.60 for each dependent child).

#### NEW DEFINITION OF INCOME SINCE 1 JULY 2009

Since 1 July 2009, income that is salary sacrificed to superannuation will be added back on to other taxable income for CSHC assessment purposes. All CSHC customers will be required to provide a tax return for the most recent financial year or, where a tax return is not available, an estimate for that year. In addition, each member of a couple must provide a return or estimate for the same financial year. This will ensure that income received by seniors is treated equally, and will ensure that the income test is applied to all CSHC holders consistently.

#### ASSETS TEST

There is no assets test for the Commonwealth Seniors Health Card.

## State Seniors Cards

All state and territory governments issue their own seniors cards to eligible residents aged 60 and over.

Each card has a blue and gold 'S' logo.

### WHO QUALIFIES FOR THE CARDS?

The eligibility criteria and benefits vary from state to state and are partly restricted by the weekly number of hours of paid employment. In Victoria, this is 35 hours per week.

### WHAT ARE THE BENEFITS?

- The common government concession in each state is public transport concessions.
- In the Northern Territory a special low priced Seniors Tour Card is available from all Darwin bus interchanges as well as the Darwin Regional Tourist Association.
- Interstate visitors to South Australia can apply for a SA Seniors card that will be accepted in the SA public transport system.
- Some states offer additional government concessions.
- Seniors cards from any state can be presented at over 20,000 businesses around Australia to obtain discounts. These businesses display a 'Seniors Card Welcome' sticker on their premises.
- Directories outlining discounts are available to resident and visiting seniors. These are available from the seniors card office of the state you plan to visit.

### NATIONAL RECIPROCAL TRANSPORT CONCESSIONS

As a result of the Government's election promise, Senior Card Holders can now access concessional fares when they travel interstate. The national seniors transport concessional arrangements now apply on public transport in all states and territories.

### MORE INFORMATION

Contact details to apply for a seniors card are outlined below and also on the website:

[www.seniorscard.com.au](http://www.seniorscard.com.au)

### VICTORIA:

Seniors Card Program,  
GPO Box 4316 Melbourne VIC 3001  
Call: **1300 797 210**

## Financial Information Service

### WHO QUALIFIES FOR THE SERVICE?

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

### WHAT ARE THE BENEFITS?

FIS officers can explain how your income and assets will be treated under the social security income and assets tests. Information provided by FIS officers is intended to give you an idea of the financial options that may be open to you and the general principles you need to take into account when making investment or retirement decisions. FIS officers cannot recommend or give you an opinion on a particular investment or investment type; nor can they make financial decisions for you.

Call Centrelink on **13 23 00** to make an appointment to see a FIS officer.

## Lump Sum Pension Advances

### WHO QUALIFIES FOR AN ADVANCE?

From 1 July 2010, pensioners will have access to a more flexible advance payment system as well as the option of quarterly Pension Supplement payments, as part of the final stage of the Australian Government's Secure and Sustainable Pension Reform.

From 1 July, pensioners can receive advance payments of up to a maximum amount of \$1,005.75 for singles and \$758.10 for each member of a couple in a six month period. This is a significant increase on the previous maximum advance of \$500 a year for singles and each member of a couple.

Part-rate pensioners will also have access to increased advance payment amounts, depending on the amount of pension they receive. For the first time, pensioners can receive

multiple advance payments each year up to the maximum rate, compared to only one advance payment under the old system.

The improved advance payments will be available to Age Pensioners, Disability Support Pensioners, and people receiving Carers, Wife and Veterans' pensions. The advance payments will be repaid from subsequent pension payments.

The advance payments will increase in line with adult pension rate increases in March and September each year. In addition, pensioners can now choose to receive around half of the new Pension Supplement on a quarterly basis.

Contact Centrelink for more information on pension advances.

### **Pensions Loan Scheme**

The Pensions Loan Scheme can help you if your pension is reduced or cancelled because of the income or assets tests.

#### **HOW DOES IT WORK?**

Under this scheme people of Age Pension age who own real estate in Australia which can be used as security against the loan can apply

for a loan of up to the maximum fortnightly pension rate.

The maximum loan is the difference between the amount the person now receives, or would receive under the income and assets test, and the maximum rate of pension. You can choose to borrow less if you wish.

Compound interest is charged on the loan, and the interest rate varies from time to time in line with official interest rates. Contact Centrelink for further details.

### **Pensions Bonus Scheme**

The Pension Bonus Scheme is closed to new entrants who did not become qualified for Age Pension before 20 September 2009. The scheme pays a one-off lump sum payment to people

# Safety and Security

who defer receiving Age Pension and continue working past age pension age.

Existing members may remain in the scheme and continue to accrue entitlements if they or their member partner continue to work 960 hours a year. Members who are not working and rely on their non-member partner's employment to remain in the scheme will no longer be able to do so. Generally these members will need to claim their bonus within 13 weeks of 20 September 2009.

Any existing members who are interested in testing their eligibility for Age Pension under the new rules, or who are concerned that they are not meeting the scheme's requirements, are advised to contact a Centrelink Financial Information Service Officer, or their own financial planner to get more information and discuss their options.

## 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.

## Neighbourhood Watch

By working together, communities can cut crime and make their neighbourhoods safer for everyone. That is why Neighbourhood Watch programs have been successful in many areas.

Neighbourhood Watch is a program organised by the community to reduce residential crime.

Neighbours watching out for each other can decrease prowling, loitering and burglary by being alert and observant, by recording licence plate numbers and descriptions of

suspicious people and reporting this information to the police.

### **LOCAL NEIGHBOURHOOD WATCH GROUPS**

To find out more about Neighbourhood Watch groups operating in your area, please contact your local Police Liaison Officer.

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#### **Waverley, Mulgrave and Wheelers Hill Residents**

Contact the Co-ordinator at the Nunawading Police Station on tel. 9871 4169 for your local Zone Leader.

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#### **Greater Dandenong Residents**

Contact Cranbourne Police Complex on tel. 5991 0613 for your local Zone Leader.

[www.neighbourhoodwatch.com.au](http://www.neighbourhoodwatch.com.au)

Many Neighbourhood Watch groups hold social activities to enable neighbours to get to know each other better and build community spirit.

Friendly neighbourhoods have more success in avoiding crime.

Remember that burglars are afraid of other people seeing them commit crimes.

If there is not a Neighbourhood Watch scheme in your area, think about starting one.

### **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. 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 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. Contact details for State and Territory agencies or organisations that can provide information and assistance about elder abuse are:

#### **AUSTRALIAN CAPITAL TERRITORY**

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

#### **NEW SOUTH WALES**

Seniors Information Service: **13 12 44**

#### **NORTHERN TERRITORY**

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

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## Wills and funerals

### **QUEENSLAND**

Elder Abuse Prevention Unit: **1300 651 192**  
(local) **07 3250 1836** (Interstate calls)

### **SOUTH AUSTRALIA**

Aged Rights Advocacy Service: **08 8232 5377**  
(Adelaide) or **1800 700 600** (Rural)

### **TASMANIA**

Department of Health and Human Services:  
**03 6233 8514** (Hobart)

### **VICTORIA**

Seniors Rights Victoria: **1300 368 821**

### **WESTERN AUSTRALIA**

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

For a list of online links to each of these

agencies and organisations visit:

[www.seniors.gov.au/internet/seniors/publishing.nsf/Content/Elder+abuse+prevention](http://www.seniors.gov.au/internet/seniors/publishing.nsf/Content/Elder+abuse+prevention)

### **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 are:

**AUSTRALIAN CAPITAL TERRITORY**

**(02) 6207 9800**

[www.publictrustee.act.gov.au](http://www.publictrustee.act.gov.au)

**NEW SOUTH WALES**

**1300 364 103**

[www.pt.nsw.gov.au](http://www.pt.nsw.gov.au)

**NORTHERN TERRITORY**

**(08) 8999 7271**

[www.nt.gov.au/justice/pubtrust](http://www.nt.gov.au/justice/pubtrust)

**QUEENSLAND**

**(07) 3213 9288**

[www.pt.qld.gov.au](http://www.pt.qld.gov.au)

**SOUTH AUSTRALIA**

**1800 673 119**

[www.publictrustee.sa.gov.au](http://www.publictrustee.sa.gov.au)

**TASMANIA**

**03 6233 7598**

[www.publictrustee.tas.gov.au](http://www.publictrustee.tas.gov.au)

**VICTORIA**

**03 9667 6444**

[www.statetrustees.com.au](http://www.statetrustees.com.au)

**WESTERN AUSTRALIA**

**1300 746 116**

[www.publictrustee.wa.gov.au](http://www.publictrustee.wa.gov.au)

**AUSTRALIAN TAXATION OFFICE**

Australian Taxation Office

Ph **132 861** (general inquiries)

**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. Preplanning 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**.

# Tables

The following tables give a guide to new pension rates for Age Pension, Disability Support Pension (over 21 years of age) and Carer Payment. They may not apply for payments made under the transitional rules or for Parenting Payment.

For further information please contact Centrelink.

**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 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 payments rates that may be applicable to them.

Actual eligibility and payments 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: Income & asset limits for pensioners receiving a transitional amount may vary from the amounts shown in these tables.**

# Pensions income test\*

\* New Pension Rates as at 1 July 2010

Single Pensioner		Couple (both pensioners)		Couple (only one pensioner)	
Fortnightly Income (\$)	With or without Children (\$pf)*	Fortnightly Income (\$)	With or without Children (\$pf)*	Fortnightly Income (\$)	With or without Children (\$pf)*
\$146.00	\$701.10	\$256.00	\$1,057.00	\$256.00	\$528.50
\$150.00	\$699.10	\$280.00	\$1,045.00	\$250.00	\$530.00
\$200.00	\$674.10	\$300.00	\$1,035.00	\$300.00	\$517.50
\$250.00	\$649.10	\$350.00	\$1,010.00	\$350.00	\$505.00
\$300.00	\$624.10	\$400.00	\$985.00	\$400.00	\$492.50
\$350.00	\$599.10	\$450.00	\$960.00	\$500.00	\$467.50
\$400.00	\$574.10	\$500.00	\$935.00	\$600.00	\$442.50
\$450.00	\$549.10	\$550.00	\$910.00	\$700.00	\$417.50
\$500.00	\$524.10	\$600.00	\$885.00	\$800.00	\$392.50
\$550.00	\$499.10	\$650.00	\$860.00	\$900.00	\$367.50
\$600.00	\$474.10	\$700.00	\$835.00	\$1,000.00	\$342.50
\$650.00	\$449.10	\$800.00	\$785.00	\$1,100.00	\$317.50
\$700.00	\$424.10	\$900.00	\$735.00	\$1,200.00	\$292.50
\$800.00	\$374.10	\$1,000.00	\$685.00	\$1,300.00	\$267.50
\$900.00	\$324.10	\$1,100.00	\$635.00	\$1,400.00	\$242.50
\$1,000.00	\$274.10	\$1,200.00	\$585.00	\$1,500.00	\$217.50
\$1,100.00	\$224.10	\$1,300.00	\$535.00	\$1,600.00	\$192.50
\$1,200.00	\$174.10	\$1,400.00	\$485.00	\$1,700.00	\$167.50
\$1,300.00	\$124.10	\$1,500.00	\$435.00	\$1,800.00	\$142.50
\$1,400.00	\$74.10	\$1,600.00	\$385.00	\$1,900.00	\$117.50
\$1,487.00	\$30.60	\$1,700.00	\$335.00	\$2,000.00	\$92.50
\$1,548.20	<b>NIL</b>	\$1,800.00	\$285.00	\$2,100.00	\$67.50
		\$1,900.00	\$235.00	\$2,200.00	\$42.50
		\$2,000.00	\$185.00	\$2,277.60	\$23.10
		\$2,100.00	\$135.00	\$2,370.00	<b>NIL</b>
		\$2,200.00	\$85.00		
		\$2,277.60	\$46.20		
		\$2,370.00	<b>NIL</b>		

# Homeowner pensions assets test\*

\* New Pension Rates as at 1 July 2010

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
\$181,750	\$701.10	\$258,000	\$1,057.00	\$258,000	\$528.50
\$190,000	\$688.73	\$270,000	\$1,039.00	\$270,000	\$519.50
\$200,000	\$673.73	\$300,000	\$994.00	\$300,000	\$497.00
\$225,000	\$636.23	\$325,000	\$956.50	\$325,000	\$478.25
\$250,000	\$598.73	\$350,000	\$919.00	\$350,000	\$459.50
\$275,000	\$561.23	\$375,000	\$881.50	\$375,000	\$440.75
\$300,000	\$523.73	\$400,000	\$844.00	\$400,000	\$422.00
\$325,000	\$486.23	\$425,000	\$806.50	\$425,000	\$403.25
\$350,000	\$448.73	\$450,000	\$769.00	\$450,000	\$384.50
\$375,000	\$411.23	\$475,000	\$731.50	\$475,000	\$365.75
\$400,000	\$373.73	\$500,000	\$694.00	\$500,000	\$347.00
\$425,000	\$336.23	\$525,000	\$656.50	\$525,000	\$328.25
\$450,000	\$298.73	\$550,000	\$619.00	\$550,000	\$309.50
\$475,000	\$261.23	\$575,000	\$581.50	\$575,000	\$290.75
\$500,000	\$223.73	\$600,000	\$544.00	\$600,000	\$272.00
\$525,000	\$186.23	\$625,000	\$506.50	\$625,000	\$253.25
\$550,000	\$148.73	\$650,000	\$469.00	\$650,000	\$234.50
\$575,000	\$111.23	\$675,000	\$431.50	\$675,000	\$215.75
\$600,000	\$73.73	\$700,000	\$394.00	\$700,000	\$197.00
\$625,000	\$36.23	\$725,000	\$356.50	\$725,000	\$178.25
\$628,750	\$30.60	\$750,000	\$319.00	\$750,000	\$159.50
\$649,250	<b>NIL</b>	\$775,000	\$281.50	\$775,000	\$140.75
		\$800,000	\$244.00	\$800,000	\$122.00
		\$825,000	\$206.50	\$825,000	\$103.25
		\$850,000	\$169.00	\$850,000	\$84.50
		\$875,000	\$131.50	\$875,000	\$65.75
		\$900,000	\$94.00	\$900,000	\$47.00
		\$926,500	\$54.25	\$932,000	\$23.10
		\$932,000	\$46.20	\$963,000	<b>NIL</b>
		\$963,000	<b>NIL</b>		

# Non-homeowner pensions assets test\*

\* New Pension Rates as at 1 July 2010

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
\$313,250	\$701.10	\$389,500	\$1,057.00	\$389,500	\$528.50
\$320,000	\$690.98	\$400,000	\$1,041.25	\$400,000	\$520.63
\$340,000	\$660.98	\$420,000	\$1,011.25	\$420,000	\$505.63
\$360,000	\$630.98	\$440,000	\$981.25	\$440,000	\$490.63
\$380,000	\$600.98	\$460,000	\$951.25	\$460,000	\$475.63
\$400,000	\$570.98	\$500,000	\$891.25	\$500,000	\$445.63
\$420,000	\$540.98	\$540,000	\$831.25	\$540,000	\$415.63
\$440,000	\$510.98	\$580,000	\$771.25	\$580,000	\$385.63
\$460,000	\$480.98	\$620,000	\$711.25	\$620,000	\$355.63
\$480,000	\$450.98	\$660,000	\$651.25	\$660,000	\$325.63
\$500,000	\$420.98	\$700,000	\$591.25	\$700,000	\$295.63
\$520,000	\$390.98	\$740,000	\$531.25	\$740,000	\$265.63
\$540,000	\$360.98	\$780,000	\$471.25	\$780,000	\$235.63
\$560,000	\$330.98	\$820,000	\$411.25	\$820,000	\$205.63
\$580,000	\$300.98	\$860,000	\$351.25	\$860,000	\$175.63
\$600,000	\$270.98	\$900,000	\$291.25	\$900,000	\$145.63
\$620,000	\$240.98	\$940,000	\$231.25	\$940,000	\$115.63
\$640,000	\$210.98	\$1,000,000	\$141.25	\$1,000,000	\$70.63
\$660,000	\$180.98	\$1,031,500	\$94.00	\$1,031,500	\$47.00
\$680,000	\$150.98	\$1,063,500	\$46.20	\$1,063,500	\$23.10
\$700,000	\$120.98	\$1,094,500	NIL	1,094,500	NIL
\$720,000	\$90.98				
\$740,000	\$60.98				
\$760,250	\$30.60				
\$780,750	NIL				

# Obtaining more information

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

## **Your local Centrelink offices are located at**

### **DANDENONG**

27-29 Robinson Street  
Dandenong 3175

### **GLEN WAVERLEY**

7 Bogong Avenue  
Glen Waverley 3150

### **SPRINGVALE**

324-334 Springvale Road  
Springvale 3171

## **For internet payments**

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

### **FOR INFORMATION ABOUT PENSIONS 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



COMMONWEALTH ELECTORAL DIVISION OF

# BRUCE

