

# A guide to Australian Government programs and services for pensioners



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*Guide for pensioners*

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Dear Resident,

Through 10 years of strong economic management, the Coalition Government has been able to provide assistance to all Australians in their retirement.

In 1997, the Coalition Government legislated to link Age Pension rates to 25% of Male Total Average Weekly Earnings (MTAWE) in addition to the Consumer Price Index (CPI). The MTAWE link ensures that pensioners share in improved community living standards, as measured by wages. Thanks to the Coalition's changes single pensioners are now \$56.80 better off a fortnight, while each member of a couple is \$47.90 better off. The maximum rate of pension from 20 September 2006 is now \$512.10 per fortnight for a single and \$427.70 per fortnight for each member of a couple.

The Australian Government spends more on Age Pension than any other single program. It is estimated that more than \$22 billion will be spent this financial year to provide income support to approximately 1.9 million Australians. This is up from approximately \$12 billion in 1995-96.

The Coalition Government announced a range of initiatives to assist those on income support in the Budget:

- To make the assets test fairer, it is proposed to reduce the pension assets test taper rate to \$1.50 per fortnight for every \$1,000 of assets above the free area. As a result of these changes a single homeowner could have around \$175,000 of additional assets before losing the Age Pension, while a couple could have around \$290,000 of additional assets.
- The Coalition Government also announced that from 1 January 2007, subject to certain criteria, age pensioners, Carer Payment recipients of age pension age and qualifying service pensioners, may have the maximum amount of private land that can be exempt from the assets test increased from two hectares to encompass all land on the same title as the principal home. It is expected that around 10,000 people will benefit from this measure.
- Older Australians benefited from the one-off payments that were announced in the Budget. The Australian Government provided funding of \$192.5 million to provide a one-off bonus for older Australians. Households eligible for Utilities Allowance received \$102.80.

These are just some of the initiatives undertaken by the Coalition Government to ensure those on income support have an adequate income in their retirement. Please read this guide for more information. Additionally, please feel free to contact my office on 1300 301 648 if you have any other issues.

Yours sincerely,



Patrick Secker

Member for Barker



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## **Contents**

<b>1. More income for older Australians</b>	<b>5</b>
Increases to pension rates	5
Income and assets test	7
Income streams	10
Gifting rules	10
<b>2. Income support for older Australians</b>	<b>11</b>
Pensions	12
International social security agreements	14
Allowances	16
<b>3. Additional financial support for older Australians</b>	<b>17</b>
Carer Allowance	17
Utilities Allowance	18
Remote Area Allowance	18
Telephone Allowance	18
Rent Assistance	19
Pharmaceutical Allowance	19
Hardship provisions	19
Advance payments	19
Pension Loans Scheme	20
One-off payments	20
<b>4. Concession cards</b>	<b>21</b>
<b>5. Health</b>	<b>23</b>
Medicare	23
Vaccination Programs	26
Free hearing services	27
<b>6. Residential aged care</b>	<b>28</b>
Residential care	28
Quality of aged care	28
Accommodation bonds	29
Resolving aged care complaints	29
Further support for older Australians needing care	30
<b>7. Carers and community care</b>	<b>31</b>
Planning for the future of a son or daughter with a severe disability	31



Carer Payment	31
Carer Allowance	32
One-off carer bonuses	32
Commonwealth Carelink Centres	32
National Respite For Carers Program (NRCP)	33
Community Care	34
Grandparenting	35
<b>8. Mature age employment</b>	<b>36</b>
Mature Age Employment and Workplace Strategy	36
Age discrimination legislation	36
Pension Bonus Scheme	37
Welfare to Work	37
Job Network services	38
Employment Preparation Programme	38
Employment services for age pensioners	38
Self-employment for older Australians	39
Mature Age Worker Tax Offset	40
<b>9. Financial support &amp; additional resources</b>	<b>41</b>
Superannuation	41
Taxation	43
Tax reform to address adequacy of pension	44
Financial Information	45
<b>10. Active seniors</b>	<b>47</b>
Volunteering information	47
Travelling seniors	49
<b>11. Centrelink customer assistance</b>	<b>50</b>
Claiming a payment and contacting Centrelink	50
Nominees	50
Reviews and appeals	51
 <b>Appendix 1: Rates and thresholds for pensions and supplementary payments</b>	 <b>52</b>



# 1. More income for older Australians

**The maximum pension rate from September 2006 is:**

- \$512.10 per fortnight for a single person; and
- \$427.70 per fortnight for each member of a couple.

Through strong economic management the Coalition Government has been able to provide assistance to all Australians in their retirement, including those on income support.

The Australian Government provides a number of payments to assist older Australians. These payments include Age Pension, Disability Support Pension, Carer Payment, Newstart Allowance, Widow Allowance, Parenting Payment and bereavement assistance.

The Coalition Government has delivered significant increases to payments to older Australians since it was elected in 1996, and will continue its hard work to ensure older Australians have sufficient levels of income and support. The Australian Government will spend more than \$22 billion in 2006-07 on Age Pension payments to approximately 1.9 million people, compared to \$12 billion in 1995-96 paid to approximately 1.6 million people.

## Increases to pension rates

### **Pension indexation**

To ensure pension rates have kept up with the cost of living, the Australian Government checks rates every six months, in March and September.

Pensions are indexed to the Consumer Price Index (CPI), to ensure pensioners are compensated for the increased cost of living. The CPI is a very good measure of how price changes in goods and services affect age pensioners, as well as the general population.

In addition to the CPI adjustment, pension rates are further indexed to 25% of Male Total Average Weekly Earnings (MTAWE) to ensure pensioners share in increased wage growth.

**The CPI 'basket' used to adjust pensions is based on the pattern of household expenditure in categories including: food; clothing and footwear; housing; household contents and services; health; transportation; communication; recreation; education; and financial and insurance services.**



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**Due to the Coalition Government legislating to link pension rates to MTAW, single pensioners are now \$56.80 better off a fortnight than they would have otherwise been.**

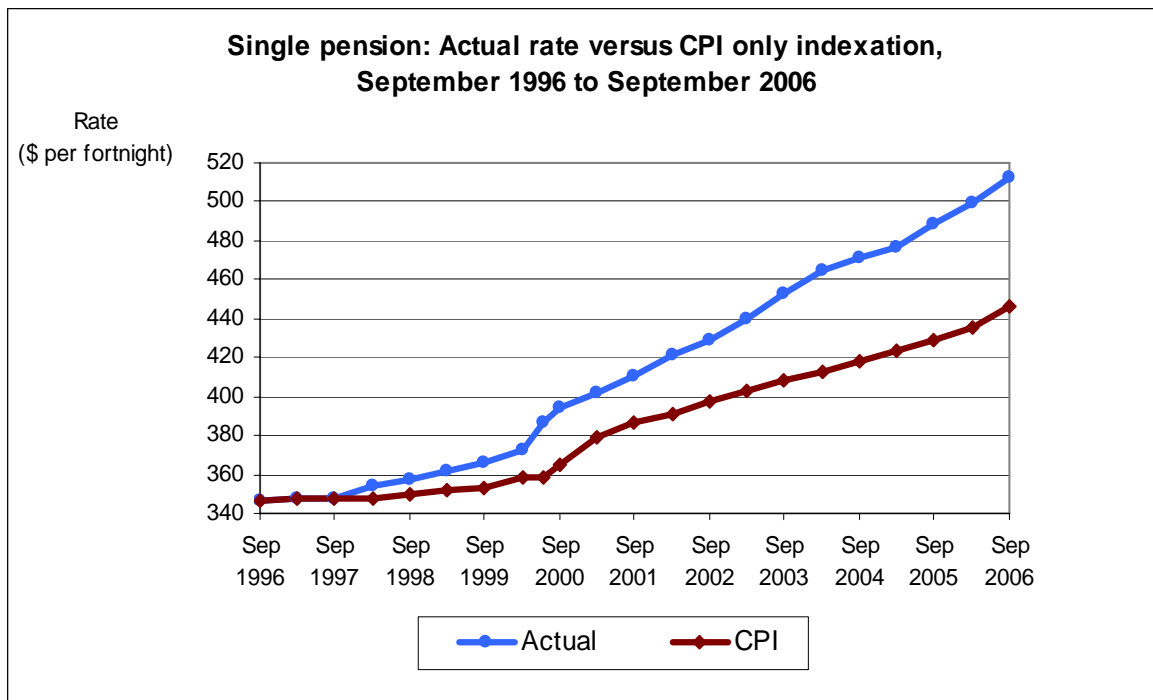
## Linking pension rate to Male Total Average Weekly Earnings

The Coalition Government legislated in 1997 to link pensions to Male Total Average Weekly Earnings (MTAWE), which ensures pensioners also share in improvements in community living standards as measured by wages. This guarantees that the maximum single rate of base pension is *at least* 25 per cent of MTAWE.

As a result of the MTAWE link, since March 1998 pension rates have increased by \$56.80 a fortnight for singles and by \$47.90 a fortnight each for partnered persons (based on September 2006 pension rates). Without the MTAWE link, single pension rates would now be \$455.30 a fortnight.

In addition, a supplement was introduced in July 2000 which also gives a permanent increase of 2% of the pension rate as at June 2000. This is indexed to the CPI.

With these changes the Coalition Government continues to deliver a permanent, real increase over and above any pension rises that would have occurred over time.



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## **Income and assets test**

**Exempt assets are not counted under the assets test and are specified in legislation, e.g., a person's principal home or a lump sum accommodation bond paid for aged care.**

**Assessable assets are any asset that is not an exempt asset. Assets are any property or possession a person owns, wholly or partly, including money, shares, investment properties, holiday homes and other personal assets.**

The Australian Age Pension is designed to provide a safety net for older people who are unable to adequately provide for themselves in retirement. It is funded by current taxpayers and, partly for this reason, is directed to those most in need. The income and assets tests are the methods used to do that.

### **Assets test thresholds**

Currently, a single homeowner can have the maximum amount of pension payable if their total assets do not exceed \$161,500 (subject to also meeting the income test). A couple can have \$229,000 in assets before their pension starts to reduce.

The Australian Government adjusts the income and assets test thresholds on 1 July every year. Due to these annual adjustments, the pension assets free area for homeowners has increased from \$157,000 to \$161,500 for a single person and \$223,000 to \$229,000 for a couple between July 2005 and July 2006. A single homeowner can still receive a part pension under the assets test with assets up to \$334,250. Couples can receive a part pension under the assets test with assets up to \$516,500.

### **Changes to the assets test**

The Coalition Government has provided more generous income and asset tests to allow more seniors to access additional support in retirement. Recent changes to the assets test are explained below.

#### ***New assets test taper rates***

As part of *A Plan to Simplify and Streamline Superannuation*, the Coalition Government has announced more generous pension assets test rules that will increase incentive to save for retirement.

The pension assets test taper rate will be halved so that pensioners only lose \$1.50 instead of \$3 every fortnight in pension for every \$1,000 of assets above the assets test threshold.

More information about the planned changes to superannuation is available from: [www.simplersuper.treasury.gov.au](http://www.simplersuper.treasury.gov.au) or you can phone The Treasury on 1800 012 238.

**As a result of these changes introduced by the Coalition, a single homeowner could have around \$175,000 of additional assets before losing the Age Pension, while a couple could have around \$290,000 of additional assets.**



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### Save more without losing your age pension

Current*		Proposed*
Assets test taper rate <b>\$3.00</b>		Assets test taper rate <b>\$1.50</b>
50 per cent assets test exemption for specific income streams		Consistent treatment of all assets

\*Excludes the family home

**Approximately 10,000 people of age pension age who currently receive, or who will become eligible to receive income support, will benefit from this measure.**

#### *A fairer assets test for pensioners on the land*

In the 2006-07 Budget, the Coalition Government announced that from 1 January 2007 age pensioners, Carer Payment recipients of age pension age and qualifying service pensioners, may have the maximum amount of private land that can be exempt from the assets test increased from two hectares to encompass all land on the same title as the principal home.

This change will benefit those who live in rural and rural-residential areas, where they:

- have a long-term (20 year) attachment to their land and home
- are making effective use of productive land to generate an income, given their capacity.

This \$173.4 million initiative responds to community concerns about the fairness of the assets test, by ensuring that pensioners in similar living situations are treated equally.



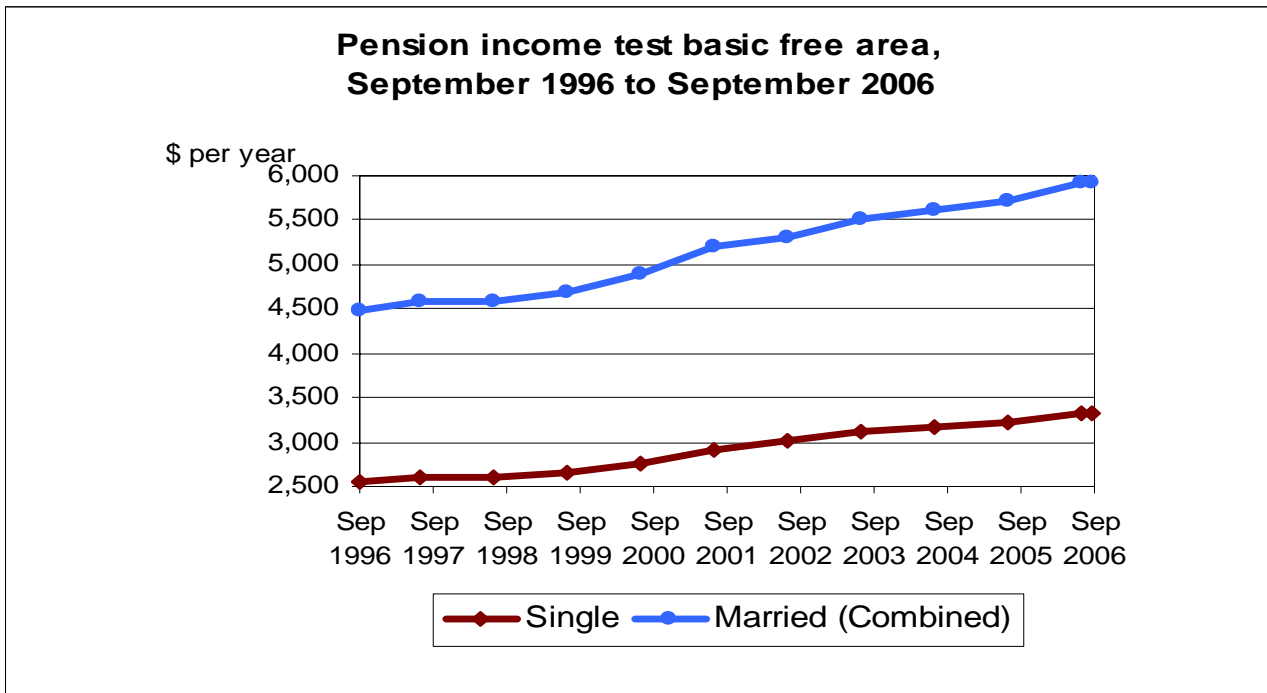
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### Income test thresholds

A single pensioner can earn \$128 (\$228 for a couple) a fortnight and receive the full rate of pension. A pension cannot be paid if a single person receives more than \$1,422.75 (\$2,381 for a couple) a fortnight.

The following chart shows the increase in the amount of money pensioners can earn, and still receive the full rate of pension, since the election of the Coalition Government in 1996.




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## **Income streams**

Retirement income streams are investments that allow you to receive a return of your invested capital, and any associated earnings, on a regular basis, to allow you to more effectively manage ongoing income and spending patterns. Most income streams allow for the regular deduction of tax in the same way as regular wage and salary payments.

The assets backing the majority of income streams are assessed under the social security assets test. Under the income test, the income assessed in relation to most income streams is determined by reducing gross income paid by an amount that reflects a return of the capital used to purchase the income streams.

Some income streams that have extra restrictions on the way in which income and capital can be drawn down may qualify currently for an exemption under the assets test.

Since coming to office, the Coalition Government has introduced several initiatives, beginning in 1998, to simplify the rules for withdrawing income and capital from income stream products and to introduce increased choices for individuals who wish to purchase these products. The changes that will take effect from 1 July 2007 will continue the process of simplification and provide further choice and flexibility for all Australians.

## **Gifting rules**

The Coalition Government recognises that people like to give gifts to family members, and make donations to churches and charitable organisations.

A single pensioner or a pensioner couple (combined) can give away up to \$10,000 in a single year before they are affected by the gifting rules. However, in conjunction with this rule, another provision limits the amount given in a five-year period. A single pensioner or a pensioner couple (combined) can give away up to \$30,000 over a five-year period before the gifting rules apply. Any amount that is given away over and above either the \$10,000 in-a-single-year free area or the \$30,000 five-year free area is treated as a 'deprived asset'. Deprived assets are deemed to earn income, in the same way as financial assets, and are counted as an asset for five years from the date of the gift.

Gift-giving rules also apply to any gifts made in the five years before applying for a pension.

**Social security legislation contains provisions that allow certain amounts to be given away each year before the gifting rules apply.**




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## 2. Income support for older Australians

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**For details on eligibility criteria, payment rates and the income and assets tests for all pensions and allowances, contact Centrelink on 13 2300.**

**Refer to *Section 11* of this guide for more information.**

### Overview

A number of pensions and allowances are available to assist senior Australians in need. These payments form a major component of Australia's social security system. The social security system is designed to be a safety net for those unable to fully provide for themselves in retirement, and to supplement the income of those with lower levels of private savings.

Generally, in order to qualify for a pension or allowance, you must:

- meet certain payment specific eligibility criteria, e.g. be over a certain age, or be a carer or have a disability
- meet certain residence requirements
- meet an income and an assets test.

For details you can contact Centrelink on 13 2300, or you can download *A Guide to Australian Government Payments* from: [www.centrelink.gov.au](http://www.centrelink.gov.au) and search on *publications*. Please note this booklet is a guide only, and personal circumstances can affect your payment rate.



## Pensions

The main pensions available to seniors include:

- Age Pension
- Disability Support Pension
- Carer Payment
- Parenting Payment (paid as either a pension or allowance)
- bereavement assistance.

**The Australian Government will spend more than \$22 billion in 2006-07 on Age Pension payments to approximately 1.9 million people, compared to Labor's \$12 billion in 1995-96 paid to approximately 1.6 million people.**

### Age Pension

The Coalition Government recognises that some Australians are not able to provide fully for themselves in retirement. Therefore, income support is provided to ensure older Australians have adequate levels of income in retirement. The Age Pension forms a major component of the income support system.

Age pension age is 65 years for men, and between 60 and 65 years for women, depending on when the woman was born.

Age pension age for women is as follows:

Date of birth	Age women qualify
Before 1 July 1935	60
1 July 1935 to 31 December 1936	60.5
1 January 1937 to 30 June 1938	61
1 July 1938 to 31 December 1939	61.5
1 January 1940 to 30 June 1941	62
1 July 1941 to 31 December 1942	62.5
1 January 1943 to 30 June 1944	63
1 July 1944 to 31 December 1945	63.5
1 January 1946 to 30 June 1947	64
1 July 1947 to 31 December 1948	64.5
1 January 1949 and later	65

**The maximum pension rate from September 2006 is:**

- **\$512.10 per fortnight for a single person; and**
- **\$427.70 per fortnight for each member of a couple.**

To be eligible for Age Pension, you must meet the current requirements, which are available from: [www.centrelink.gov.au](http://www.centrelink.gov.au) and search on *publications*.



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## Disability Support Pension

The Coalition Government recognises the needs of those with disabilities. The Disability Support Pension is provided to ensure people with disabilities have adequate levels of income and maximum opportunities to participate in society. The Disability Support Pension may be paid to you if you are unable to work, or to be reskilled for work for more than two years.

To be eligible for the Disability Support Pension, you must meet the current requirements, which are available from:

[www.centrelink.gov.au](http://www.centrelink.gov.au) and search on *publications*.

## Carer Payment

Carer Payment provides income support to those who are unable to support themselves through work due to the demands of their caring role.

There are two categories of Carer Payment, one if you are caring for an adult, and another if you are caring for a child.

To be eligible for Carer Payment, you must meet the current requirements, which are available from: [www.centrelink.gov.au](http://www.centrelink.gov.au) and search on *publications*.

Carers may also be eligible for a supplementary payment called Carer Allowance. Details of Carer Allowance can be found in *Section 3, Additional financial support for older Australians*.

## Parenting Payment

The Australian Government offers Parenting Payment as the main form of income support for people who are caring for children. The Coalition Government recognises that some grandparents have primary care of their grandchildren, and grandparents may also be eligible for Parenting Payment.

There are two categories of payment, Parenting Payment Single, or Parenting Payment Partnered. The single rate is paid under pension rates and conditions, while the partnered rate is paid under allowance rates and conditions.

To be eligible for Parenting Payment Single or Parenting Payment Partnered, you must meet the current requirements, which are available from: [www.centrelink.gov.au](http://www.centrelink.gov.au) and search on *publications*.



**The important contribution that carers make to our society is recognised by the Coalition Government.**

**Centrelink customers who are likely to be eligible for a foreign payment must take reasonable action to claim their foreign entitlement.**

### **International social security agreements**

Social Security Agreements help people who have spent some of their working life in Australia and an agreement country to get a pension from both countries.

Australia currently has agreements with Austria, Belgium, Canada, Chile, Croatia, Cyprus, Denmark, Germany, Ireland, Italy, Malta, the Netherlands, New Zealand, Portugal, Slovenia, Spain and the USA. A new Agreement with Norway will commence in January 2007 and discussions are underway with a number of other countries such as Japan, Korea and Greece.

To date, eight new Social Security Agreements have been signed since the Coalition Government came to office (Belgium, Chile, Croatia, Denmark, Germany, Norway, Slovenia and the USA). In addition, an Agreement with Switzerland is expected to be signed in October 2006.

### ***Indexation of United Kingdom pensions***

The United Kingdom does not index its pensions paid to people living in Australia and most other Commonwealth countries. There are over 241,000 people in Australia affected by this policy. The Coalition Government has lobbied the UK Government to change its policy and is committed to resolving this issue on behalf of all UK pensioners in Australia.

Over 170,000 UK pensioners in Australia have their 'frozen' UK pensions 'topped-up' with some Australian pension.

**Grieving is a natural part of losing someone close to you, so adjusting to your new circumstances may take time. Counsellors can offer help to people who are grieving.**

**Centrelink Social Workers can refer you to grief counselling – just call Centrelink on telephone 13 1021**

### **Bereavement Allowance**

Bereavement Allowance is another form of support offered by the Australian Government to support those in times of need.

Bereavement Allowance is paid to assist a person to adjust to their changed circumstances and reduced level of financial support following the death of their partner.

Bereavement Allowance is paid under pension rates and conditions.

To be eligible for Bereavement Allowance, you must meet the current requirements, which are available from:

[www.centrelink.gov.au](http://www.centrelink.gov.au) and search on *publications*.

Bereavement payments, described below, are an alternative payment available to certain bereaved customers.



## **Bereavement payments**

Bereavement payments are provided by the Australian Government to assist with settling financial affairs associated with expenses incurred by the deceased prior to death.

Bereavement payments provide a period of continued payment of the pension, allowance or other assistance that was being received prior to the death occurring. In the case of couples, parents and carers, bereavement payments recognise that the death of one party will inevitably affect the finances of the survivor. For example, there may be expenses, such as electricity or telephone bills, that were contributed to by the deceased, which did not become payable until after their death.

Qualification for bereavement payments are automatically assessed by Centrelink when you advise them about a death, no separate claim is required.

More information about bereavement payments is available from: [www.centrelink.gov.au](http://www.centrelink.gov.au) and search on *publications*.

Bereavement Allowance, described above, is an alternative payment available to certain bereaved customers.



## **Allowances**

Seniors who don't qualify for a pension, but need income support, may qualify for Newstart Allowance or Widow Allowance instead.

### **Newstart Allowance**

Newstart Allowance is provided to ensure people who are unemployed or working part time have adequate levels of income. Newstart Allowance is for people over 21 and under age pension age, aims to assist people while they are looking for work, and allows people to participate in activities designed to increase their chances of finding work.

In some cases, Newstart Allowance qualification requirements can be tailored to match individual needs. A Centrelink Customer Service Officer will advise you on your individual circumstances.

To be eligible for Newstart Allowance, you must meet the current requirements, which are available from: [www.centrelink.gov.au](http://www.centrelink.gov.au) and search on *publications*.

### **Widow Allowance**

Widow Allowance is provided to ensure women who have lost the support of a partner through being widowed, divorced or separated, and have no recent workforce experience, have adequate levels of income. Widow Allowance is available to women born on or before 1 July 1955.

To be eligible for Widow Allowance, you must meet the current requirements, which are available from: [www.centrelink.gov.au](http://www.centrelink.gov.au) and search on *publications*.

**The Coalition Government is committed to assisting the unemployed find work.**



### 3. Additional financial support for older Australians

In addition to income support payments, seniors may also be eligible for a range of additional support as follows:

- Carer Allowance
- Utilities Allowance
- Remote Area Allowance
- Telephone Allowance
- Rent Assistance
- Pharmaceutical Allowance
- Hardship provisions
- Advance payments
- Pension Loans Scheme.
- One-off payment for older Australians
- One-off carer bonuses

#### Carer Allowance

Carer Allowance is an income supplement provided to those who provide daily care and attention in a private home to a person who has a disability or severe medical condition, or who is frail aged.

Carer Allowance is neither taxable nor income and assets tested, and can be paid in addition to an income support payment.

To be eligible for Carer Allowance, you must meet the current requirements, which are available from: [www.centrelink.gov.au](http://www.centrelink.gov.au) and search on *publications*.

Carers may also be eligible for an income support payment called Carer Payment. Details of Carer Payment can be found in *Section 2, Income support for older Australians*.

**As at July 2006, the rate of Carer Allowance is \$94.70 per fortnight.**



**As at September 2006  
the rate of Utilities  
Allowance is:**

- \$105.20 per year for a single person; and
- \$52.60 per year for each eligible member of a couple.

## Utilities Allowance

Utilities Allowance is paid to Australians of age pension or veteran pension age who receive income support, to provide additional assistance with household bills. The allowance is indexed to the Consumer Price Index, and is paid automatically in March and September each year. Since September 2006 Utilities Allowance has also been paid to all recipients of Mature Age, Partner and Widow Allowances.

For couples receiving Utilities Allowance, each member receives \$52.60 per year. This rate recognises that couples gain financial advantage by being able to pool their resources and share living costs, whereas singles need a higher income to maintain a similar standard of living. Qualification for Utilities Allowance is automatically assessed by Centrelink. No separate claim is required.

Eligibility requirements for Utilities Allowance are available from: [www.centrelink.gov.au](http://www.centrelink.gov.au) and search on *publications*.

**Remote Area  
Allowance gives you  
extra financial help if  
you are getting income  
support and you live in  
a remote area.**

## Remote Area Allowance

Remote Area Allowance is paid to all Centrelink customers who receive an income support payment and whose usual place of residence is in certain defined remote areas of Australia.

Qualification is automatically assessed when a person who is residing in a defined remote area is granted an income support payment, or when an income support customer moves permanently to a defined remote area. No separate claim is required.

Eligibility requirements for Remote Area Allowance are available from: [www.centrelink.gov.au](http://www.centrelink.gov.au) and search on *publications*.

**As at September 2006  
the rate of Telephone  
Allowance is:**

- \$85.60 per year for a single person; and
- \$42.80 per year for each eligible member of a couple.

## Telephone Allowance

Telephone Allowance is paid to provide assistance with the cost of telephone line rental, including mobile phones.

Eligibility for Telephone Allowance is assessed when a customer claims a pension or allowance, or a Commonwealth Seniors Health Card. No separate claim is required.

Eligibility requirements for Telephone Allowance are available from: [www.centrelink.gov.au](http://www.centrelink.gov.au) and search on *publications*.



### **Rent Assistance**

Rent Assistance is provided to assist with the cost of paying private rent.

Private rent may also include caravan park site fees, mooring fees and, in some cases, ongoing retirement village fees. To ensure Rent Assistance rates keep up with the cost of living, thresholds and payment rates are indexed in March and September each year.

Eligibility requirements for Rent Assistance are available from: [www.centrelink.gov.au](http://www.centrelink.gov.au) and search on *publications*.

### **Pharmaceutical Allowance**

Pharmaceutical Allowance is paid to assist eligible people with the cost of Pharmaceutical Benefit Scheme prescription medicines. Eligibility for Pharmaceutical Allowance is assessed by Centrelink when a customer claims a pension or allowance. No separate claim is required.

Eligibility requirements for Pharmaceutical Allowance are available from: [www.centrelink.gov.au](http://www.centrelink.gov.au) and search on *publications*.

**As at September 2006  
the rate of  
Pharmaceutical  
Allowance is:**

- \$5.80 per fortnight for a single person; and
- \$2.90 per fortnight for each eligible member of a couple.

### **Hardship provisions**

Hardship provisions exist to support people who would otherwise have little or no entitlement to a pension, benefit or allowance because of their assets, and as a result are in severe financial hardship.

The rate payable under the hardship provisions depends on the individual case, and is calculated using a special formula.

Eligibility requirements for the application of hardship provisions are available from: [www.centrelink.gov.au](http://www.centrelink.gov.au) and search on *publications*.

### **Advance payments**

Advance payment of pension is available to make payments more flexible to meet people's needs, and to assist with budgeting for major expenses. An advance payment is not a loan or an additional payment, but an advance against your future payments.

Eligibility requirements for an advance payment are available from: [www.centrelink.gov.au](http://www.centrelink.gov.au) and search on *publications*.



**The Pension Loans Scheme may be able to help if you have capital tied up in your assets.**

## **Pension Loans Scheme**

The Pension Loans Scheme enables people to ‘top up’ their pension to the level of maximum rate pension with a ‘loan’ at competitive market interest rates. It is provided to ensure that people of age pension age, who receive less than the maximum rate of pension, and own real estate in Australia, have adequate levels of income.

The loan can be recovered from your estate or repaid at any time you prefer. The loan can be a short-term loan while your financial affairs are being re-arranged, or the loan can be for an indefinite period.

Eligibility requirements for the Pension Loans Scheme are available from: [www.centrelink.gov.au](http://www.centrelink.gov.au) and search on *publications*.

## **One-off payments**

Older Australians also benefited from one-off payments that were announced in the 2005-06 Budget.

**Households receiving the Utilities Allowance received a one-off payment of \$102.80. This bonus was paid before 30 June 2006.**

### *One-off payment for older Australians*

The Australian Government pays the Utilities Allowance to older Australians on income support to provide additional assistance with household bills. The 2006-07 Budget announced a one-off bonus payment to households in receipt of Utilities Allowance.

**The Australian Government committed \$358 million to provide a one-off bonus of \$1,000 to carers who receive Carer Payment, and \$600 for each eligible carer receiving Carer Allowance.**

### *One-off carer bonuses*

For the third consecutive year, the Coalition Government announced in the 2006-07 Budget that it would provide one-off bonuses to carers in receipt of Carer Payment or Carer Allowance, in recognition of their important contribution to Australian society. This one-off payment was paid in June 2006.



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## 4. Concession cards

**Around 85% of people over age pension age are eligible for an Australian Government concession card.**

### Centrelink concession cards

Two types of Centrelink concession cards are available to assist senior Australians receiving income support. These cards include the:

- Pensioner Concession Card, which is generally targeted at pensioners
- Health Care Card, which is generally targeted at social security allowance recipients and low paid workers.

These cards generally provide access to Australian Government concessions on:

- pharmaceuticals listed under the Pharmaceutical Benefits Scheme (PBS)
- bulk-billed GP appointments (at the discretion of the doctor)
- the cost of out-of-hospital medical expenses above a \$500 threshold, through the extended Medicare Safety Net.

Concessions may also be available from state and territory and local governments and private sector service providers. These concessions are offered at the discretion of the provider and vary according to the type of concession card you hold, and your state of residence.

Pensioners are generally offered the widest range of concessions. Concessions may be available on the following types of services:

- health – dental, hearing services, home care, optical, ambulance
- household – council rates, electricity/gas/water rates, telephone line rental, housing
- education – school fee relief, TAFE, state government education allowances, training programs
- transport – taxi fares, road transport registration fees, drivers license, public transport fares, regional rail travel concessions.

Eligibility requirements for the Centrelink Concession Cards are detailed in Centrelink's booklet *Guide to Centrelink Concession Cards*: [www.centrelink.gov.au](http://www.centrelink.gov.au) and search on *publications*.

If you want to apply for a concession card, or find more information, Centrelink's contact details, and guidance on how to apply are in *Section 11, Centrelink Customer Assistance*.



**The main concession available with state and territory concession cards is on public transport fares.**

**Other main providers of concessions are private sector businesses, e.g. restaurants, shops, recreational outlets (cinemas etc.) and providers of financial services etc.**

### State and territory concession cards

Each state and territory also issue their own individual seniors cards. Not all cards will attract the same type of concessions and the concessions on offer to cardholders may vary between different states and territories.

New South Wales Seniors Card	1300 364 758 <a href="http://www.seniorscard.nsw.gov.au">www.seniorscard.nsw.gov.au</a>
Victorian Seniors Card	(03) 9603 8860 <a href="http://www.seniorscard.vic.gov.au">www.seniorscard.vic.gov.au</a>
Queensland Seniors Card	FREECALL™ 1800 175 500 <a href="http://www.communities.qld.gov.au/seniorscard">www.communities.qld.gov.au/seniorscard</a>
Western Australian Seniors Card	FREECALL™ 1800 671 233 (08) 6217 8855 <a href="http://www.seniorscard.wa.gov.au">www.seniorscard.wa.gov.au</a>
South Australian Seniors Card	FREECALL™ 1800 819 961 <a href="http://www.seniors.asn.au">www.seniors.asn.au</a>
Tasmanian Seniors Card	1800 678 174 <a href="http://www.dpac.tas.gov.au">www.dpac.tas.gov.au</a>
Australian Capital Territory Seniors Card	(02) 6282 3777 <a href="http://www.cota-act.org.au">www.cota-act.org.au</a>
Northern Territory Seniors Card	FREECALL™ 1800 777 704 (08) 8999 4397 <a href="http://www.seniorscard.nt.gov.au">www.seniorscard.nt.gov.au</a>

More information on state and territory concession cards is detailed in Centrelink's booklet *Guide to Centrelink concession cards*.



## The Coalition Government

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## 5. Health

**The Australian Government also provides Medicare rebates for voluntary annual health assessments by GPs for people aged 75 years and over (55 years and over for Aboriginal and Torres Strait Islanders).**

**Rebates for Comprehensive Medical Assessments are also available for residents of aged care homes.**

The Australian Government provides a wide range of services and programs to assist seniors with health care needs.

### Medicare

Medicare provides for a range of medical services, including those that support older people, and people of any age with a chronic condition and complex care needs.

Information on a range of Medicare services is below.

More information is available from: [www.medicareaustralia.gov.au](http://www.medicareaustralia.gov.au) and search on *Medicare* or you can phone Medicare Australia on 13 2011.

### **Bulk-billing**

The Coalition Government is providing more opportunities for older Australians to be bulk-billed, through the Strengthening Medicare Package. GPs receive an incentive for every bulk-billed medical service provided to Australian Government concession card holders. GPs are able to decide which of their patients to bulk-bill.

More information is available from: [www.medicareaustralia.gov.au](http://www.medicareaustralia.gov.au) and search on *bulk-billing* or you can phone Medicare Australia on 13 2011.

### **Extended Medicare Safety Net**

The *Strengthening Medicare Package* includes the *Extended Medicare Safety Net*, which covers 80 per cent of out-of-pocket costs for medical services provided outside hospital once annual thresholds have been reached. The thresholds for the 2006 calendar year are \$500 for concession card holders and families entitled to receive Family Tax Benefit Part A, and \$1,000 for all other singles and families.

More information is available from: [www.medicareaustralia.gov.au](http://www.medicareaustralia.gov.au) and search on *Medicare Safety Net* or you can phone Medicare Australia on 13 2011.



**The Coalition Government**

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**Centrelink concession card holders receive very generous concessions on PBS medicines.**

**As at September 2006, card holders usually pay \$4.70 for PBS scripts compared to \$29.50 paid by non-card holders.**

## Pharmaceutical Benefits Scheme

The Australian Government makes available a very wide range of necessary prescription medicines for the Australian community through the *Pharmaceutical Benefits Scheme* (PBS). Most medicines available on prescription are subsidised under the PBS, with many costing the government much more than the price consumers pay. In fact, the Coalition Government introduced a measure to include the actual cost of the medicine on the label.

More information is available from: [www.health.gov.au/pbs](http://www.health.gov.au/pbs) or you can phone the Department of Health and Ageing on 1800 020 103.

## Private Health Insurance Rebate

The Coalition Government introduced the *Private Health Insurance Rebate* to help make private health insurance more affordable. The rebate is equal to 30 per cent of the cost of an appropriate policy with a registered health fund, and is available to all persons who are eligible for Medicare benefits. The rebate can be claimed in a tax return, by way of reduced policy premiums, or as a cash payment from Medicare.

From 1 April 2005, the Coalition Government increased the rebate to 35 per cent for people aged from 65 to 69 years, and to 40 per cent for people aged 70 years or more.

More information is available from: [www.ato.gov.au](http://www.ato.gov.au) and search on *Private Health Insurance Rebate* or you can phone the Australian Taxation Office on 13 2861.

## Medical Expenses Tax Offset

To assist those Australians with high medical expenses, the Coalition Government introduced the *Medical Expenses Tax Offset*.

For the 2006-07 income year, the tax offset is 20 per cent of net medical expenses (that is, medical expenses less available reimbursements, such as Medicare and private health insurance refunds) over the \$1,500 threshold amount.

More information is available from: [www.medicareaustralia.gov.au](http://www.medicareaustralia.gov.au) and search on *Medical Expenses Tax Offset* or you can phone the Australian Taxation Office on 13 2861.




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## The Coalition Government

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**The Australian Government currently invests more than \$2.6 billion a year in dementia care, research and support. In recognition of the significance of dementia, and the distressing and difficult conditions for individuals and those who care for them, the government recently made dementia a National Health Priority.**

## Support for older Australians with dementia

The Coalition Government announced a \$320.6 million package over five years in the 2005-06 Budget, to target better dementia prevention, treatment and care, including:

- \$225.1 million over four years to create 2,000 new dementia-specific Extended Aged Care at Home (EACH) places. EACH provides high level care comparable to nursing home care, but delivered to people in their own home.
- \$70.5 million over five years to support additional research, improved care and early intervention programs to care for people with dementia.
- \$25 million for dementia-specific training for up to 9,000 residential aged care workers, and 7,000 people in the community who may come into contact with people with dementia, such as police, emergency services and transport staff.

A number of key dementia initiatives that help people with dementia and their carers include:

- the Dementia Support Program, delivered by Alzheimer's Australia, that provides a range of services including: a help-line; referral services; community centres; early intervention programs; education and training; awareness raising products; and support for special needs groups.
- \$10 million per year for Dementia Behaviour Management Advisory Services.
- \$7 million over 4 years for Dementia Collaborative Research Centres.
- \$8 million to establish Dementia Training Study Centres for Health Professionals.

More information is available from: [www.health.gov.au](http://www.health.gov.au) and search on *dementia programs* or you can phone the Department of Health and Ageing on FREECALL™ 1800 020 103.



## **Vaccination Programs**

### **National Vaccination Program for Older Australians**

**The Australian Government funds free influenza and pneumococcal vaccinations for seniors.**

It is generally recognised that people aged 65 years and older are at high risk from influenza and pneumococcal disease and the complications of these diseases. To assist seniors to provide better protection against these diseases, the Australian Government funds free influenza and pneumococcal vaccinations. Your GP or health providers can provide further details of these initiatives.

More information is available from: [www.health.gov.au](http://www.health.gov.au) and search on *vaccination programs* or you can phone the Department of Health and Ageing on FREECALL™ 1800 020 103.

### **National Indigenous Pneumococcal and Influenza Immunisation Program**

The National Indigenous Pneumococcal and Influenza Immunisation Program provides free influenza and pneumococcal vaccine for Indigenous people aged over 50 years, or aged 15 to 49 years and at high risk from these diseases and their complications.

The vaccines are provided through community controlled Aboriginal Medical Services, State and Territory Immunisation Clinics and General Practitioners.

More information is available from: [www.health.gov.au](http://www.health.gov.au) and search on *National Indigenous Vaccination Program*, or you can phone the Department of Health and Ageing on FREECALL™ 1800 020 103.



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## **The Coalition Government**

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## **Free hearing services**

The Australian Government Hearing Services Program helps reduce the consequences of hearing loss and the incidence of hearing loss in the community.

Services available under the program are:

- hearing assessment
- hearing rehabilitation
- selection and fitting of hearing devices (if necessary).

Eligibility requirements for the Hearing Services Program are available from: [www.health.gov.au/hear](http://www.health.gov.au/hear) .

To apply for the Hearing Services Program, or find more information you can phone the Office of Hearing Services on FREECALL™ 1800 500 726, or FREECALL™ 1800 500 496 for users of TTY equipment.



## 6. Residential aged care

**To receive funding from the Australian Government, aged care homes must receive an accreditation from the Aged Care Standards and Accreditation Agency.**

**In addition to accreditation, an ongoing monitoring process is in place to ensure that standards continue to be met. Both the Australian Government and the Agency undertake visits to aged care homes, including unannounced spot checks.**

The Coalition Government budgeted \$5.5 billion in 2005-06 to ensure that older Australians have access to quality residential care. This is an increase of around \$389 million over funding provided in 2004-05. Around 20,000 new residential aged care places will be made available from 2006 to 2008.

Aged care services located in urban, regional, rural and remote locations can provide culturally appropriate aged care services specifically for people from Aboriginal and Torres Strait Islander communities.

### Residential care

There are two types of residential care:

- low-level residential care, or hostel care, focuses on personal care services such as help with bathing, dressing, eating, and other personal care
- high-level residential care or nursing home care, which usually involves nursing care delivered by registered nursing staff.

More information including the associated costs that residents may be asked to pay, is available from: [www.health.gov.au](http://www.health.gov.au) and search on *aged care*, or you can phone the Aged Care Information Line on FREECALL™ 1800 500 853.

### Quality of aged care

The Coalition Government has in place a number of quality processes aimed at enhancing the quality of life for older Australians in residential aged care services. These include:

- establishment of the Aged Care Standards and Accreditation Agency, which carries out the accreditation of residential aged care homes
- establishment of an ongoing monitoring process to ensure that standards continue to be met.

The Australian Government's Certification program is aimed at improving the physical quality of government funded residential aged care buildings.

The Australian Government also requires a Fire Safety Declaration to be completed annually for each home declaring that all state/territory and local government fire safety laws have been met.



**The Coalition Government**

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### **Accommodation bonds**

Since 1 July 2005, accommodation bonds paid by residents in residential age care have been exempt from the social security and veterans' affairs assets tests.

Residents who pay all or part of their accommodation bond by periodic payments are able to rent out their former home, without the rental income or the value of the former home affecting their rate of pension.

More information is available from: [www.health.gov.au](http://www.health.gov.au) and search on *accommodation bonds*, or you can phone the Aged Care Information Line on FREECALL™ 1800 500 853.

### **Resolving aged care complaints**

The Aged Care Complaints Resolution Scheme was introduced by the Coalition Government in 1997 to handle complaints about Australian Government funded aged care services. The scheme is a free service focusing on ensuring both parties understand and accept actions required to resolve complaints. Complaints can be dealt with on an open, confidential or anonymous basis.

To contact the Aged Care Complaints Resolution Scheme call FREECALL™ 1800 550 552.

The Coalition Government introduced the Office of the Commissioner for Complaints in 2000. It provides a vehicle for overseeing and scrutinising the operations of the Aged Care Complaints Resolution Scheme and provides the scheme with a public voice.

Complaints about the operation of the scheme can be lodged by contacting the Office of the Commissioner on FREECALL™ 1800 500 294 or via its website [www.cfc.health.gov.au](http://www.cfc.health.gov.au).



**The Coalition Government is committed to securing better aged care for senior Australians, and has provided an extra \$67 billion between 1996 and 2008.**

### **Further support for older Australians needing care**

To continue its commitment to the provision of quality aged care, the Australian Government is providing \$2.2 billion through its Investing in Australia's Aged Care: More Places, Better Care package.

This package will bring the Coalition Government's total investment in the care of older Australians to \$30 billion over four years, \$6.7 billion in 2004-05 rising to \$8.2 billion in 2007-08, resulting in a total of \$67 billion that the Coalition Government has committed to securing better aged care between 1996 and 2008.

More information is available from: [www.health.gov.au](http://www.health.gov.au) and search on *investing in aged care*, or you can phone the Aged Care Information Line on FREECALL™ 1800 500 853.



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## **The Coalition Government**

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## 7. Carers and community care

**Gifts to the trust up to \$500,000 will not be assessed under the social security gifting rules if immediate family members are of age pension age and receiving income support.**

### Planning for the future of a son or daughter with a severe disability

The Coalition Government recognises that many people with disabilities are experiencing a longer life span and overall better health.

For those who are cared for by parents or others, this means they may out-live their carer, or at least live to an age where their carer is no longer able to provide care.

From 20 September 2006, parents or immediate family members will be able to establish a private trust for the future care and accommodation of the person with severe disabilities, without this affecting their pension.

More information is available from: [www.facsia.gov.au](http://www.facsia.gov.au) or [www.centrelink.gov.au](http://www.centrelink.gov.au) and search on *Special Disability Trusts* or you can phone Centrelink on 13 1021.

### Carer Payment

The important contribution that carers make to our society is recognised by the Coalition Government. Carer Payment provides income support to those who are unable to support themselves through work due to the demands of their caring role.

There are two categories of Carer Payment, one if you are caring for an adult, and another if you are caring for a child.

To be eligible for Carer Payment, you must meet the current requirements, which are available from: [www.centrelink.gov.au](http://www.centrelink.gov.au) and search on *publications*.



**As at July 2006, the rate of Carer Allowance is \$94.70 per fortnight.**

### **Carer Allowance**

Carer Allowance is an income supplement provided to those who provide daily care and attention in a private home to a person who has a disability or severe medical condition, or who is frail aged.

Carer Allowance is neither taxable nor income and assets tested, and can be paid in addition to a pension.

To be eligible for Carer Allowance you must meet the current requirements, which are available from: [www.centrelink.gov.au](http://www.centrelink.gov.au) and search on *publications*.

### **One-off carer bonuses**

For the third consecutive year, the Coalition Government announced in the 2006-07 budget that it would provide one-off bonuses to carers in recognition of their important contribution to Australian society. This one-off payment was paid in June 2006.

For further details see *Section 3, Additional financial support for older Australians*.

### **Commonwealth Carelink Centres**

Commonwealth Carelink Centres provide a single point of contact to obtain information about community care services, Aged Care Assessment Teams, health services and aged care homes across Australia.

More information is available from: [www.health.gov.au](http://www.health.gov.au) and search on *Commonwealth Carelink Centres* or you can phone Commonwealth Carelink Centres on FREECALL™ 1800 052 222.

**Commonwealth Carelink Centres maintain a comprehensive database of information about services which operate in your local area, from home nursing or home modification services to meals, transport or aged care homes.**



## **National Respite For Carers Program (NRCP)**

Under the NRCP, the Australian Government provides funds to assist carers to obtain information and other support, including access to short-term and emergency respite. This enables the carer to take a break from their caring role.

The NRCP comprises the programs listed below:

- **Commonwealth Carer Resource Centres** provide carers with support and information on how to better manage the needs of the care recipient, and other government programs that assist carers and care recipients. These centres also provide access to professional counselling for carers through the National Carer Counselling Program. To contact your nearest centre, phone FREECALL™ 1800 242 636.
- **Commonwealth Carer Respite Centres** arrange, directly purchase or subsidise short-term or emergency respite for carers and their care recipients. They also provide information about residential, community and in-home respite care from local support services. To contact your nearest centre, phone FREECALL™ 1800 059 059.
- **Respite Care Services.** There are approximately 470 NRCP funded carer respite services across Australia, including specialist dementia services. For respite care in an Australian Government subsidised aged care home, approval from an Aged Care Assessment Team (ACAT) is required. ACAT contact details can be found in the Telstra White Pages 'Age Page' or obtained from local Commonwealth Carer Respite Centres. To contact your nearest centre, phone FREECALL™ 1800 059 059.

More information is available from: [www.health.gov.au](http://www.health.gov.au) and search on *National Respite For Carers* or you can phone the Aged Care Information Line on FREECALL™ 1800 500 853.



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## **The Coalition Government**

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## Community Care

There are several programs which provide community care to people who wish to, and are able to, remain at home.

- **The Home And Community Care (HACC) Program** provides services which support people who are at risk of premature or inappropriate admission to long term residential aged care, and their carers.
- **Community Aged Care Packages (CACPs)** are individually planned and coordinated packages of care for people with complex care needs who would be eligible for low level residential care.
- **Extended Aged Care At Home (EACH)** are individually planned, coordinated and managed packages of care targeted at people who would be eligible for high level residential care.
- **Extended Aged Care at Home Dementia (EACHD)** packages are tailored to help frail older Australians who have been assessed as experiencing behaviours and symptoms associated with dementia, that significantly impact upon their ability to live independently in the community, and may impact on their functional capacity to remain living at home.

More information is available from: [www.health.gov.au](http://www.health.gov.au) and search on *Community care programs*, or you can phone Commonwealth Carelink Centres on FREECALL™ 1800 052 222.



**Grandparents are an essential part of children's lives and the Coalition Government is taking a strong lead in recognising the value and role of grandparents within families and within communities.**

## **Grandparenting**

Grandparent and other relative carers are eligible for the same family assistance and other payments as parents or foster carers, such as Family Tax Benefit and Parenting Payment. In addition, grandparent carers can get concession card coverage for their grandchildren via one of a number of different types of concession cards (e.g. the grandparent's Pensioner Concession Card, or a foster child Health Care Card). Concession cards provide access to certain prescription medications and Medicare services at a cheaper rate.

In addition, grandparents who have primary responsibility for raising and caring for a grandchild may now be entitled to additional support through Child Care Benefit (CCB). CCB provides more help with the costs of approved child care. The CCB work, training and study test has been waived for eligible grandparent carers who have primary care of their grandchildren so they can access up to 50 hours of CCB for each child in approved child care per week.

Further, an eligible grandparent carer in receipt of an income support payment is able to receive Grandparent CCB (GCCB), which will cover the full cost of approved child care for up to 50 hours per child, per week.

More information is available from: [www.familyassist.gov.au](http://www.familyassist.gov.au) or you can phone the Family Assistance Office on 13 6150.



## 8. Mature age employment

### Mature Age Employment and Workplace Strategy

The Mature Age Employment and Workplace Strategy seeks to improve the labour force participation of mature age people. The strategy focuses on employers, mature age job seekers and mature age workers, and seeks to:

- overcome negative attitudes to mature age employment
- improve the awareness of mature age Australians to the changing workforce
- broker solutions to skill shortages in key industry sectors.

More information is available from: [www.jobwise.gov.au](http://www.jobwise.gov.au).

**Australia's population is ageing. By 2051 over 25 per cent of our population – or one in four Australians – will be over the age of 65.**

**This means that there is a rapidly growing group of mature age Australians who may need protection from discrimination based on their age. It also means that the needs of young Australians could be overlooked.**

### Age discrimination legislation

The *Age Discrimination Act 2004* is part of the Australian Government's strategy for managing the economic and social implications of Australia's ageing population, in particular, by assisting older workers to continue to contribute to the workforce.

Age discrimination can be a significant problem for older people. The Australian Government's *Age Discrimination Act 2004* recognises the importance of Australians of all ages being able to participate fully in society, and prohibits both direct and indirect age discrimination in particular areas of public life, including employment.

More information is available from: [www.humanrights.gov.au](http://www.humanrights.gov.au) or you can phone the Human Rights and Equal Opportunity Commission on FREECALL™ 1300 656 419 or TTY: 1800 620 241



**The Pension Bonus Scheme is entirely voluntary and provides a tax-free lump sum when participants eventually claim and are eligible to receive Age Pension.**

**To be eligible for the bonus, you must register for the scheme, not have received income support after age pension age (other than Carer Payment), and be gainfully employed for at least one year after registering for the scheme.**

## Pension Bonus Scheme

Some people over age pension age continue to work and defer claiming Age Pension. They may also be drawing on their superannuation, and may have different work arrangements such as reduced hours. People who work beyond age pension age may be eligible for the *Pension Bonus Scheme*. It provides an incentive for older Australians to defer claiming Age Pension and remain in the workforce. To claim the pension bonus you must meet the income and assets tests for an Age Pension at the time of your claim.

The amount of the pension bonus lump sum depends on how many bonus periods the person has accrued, their rate of pension at the time they are granted Age Pension and their partnered status since they registered in the scheme. Maximum bonuses are currently as follows:

Maximum rates as at 20 September 2006	Single	Partnered (each)
Maximum bonus after Year 1	\$1,251.60	\$1,045.30
Maximum bonus after Year 2	\$5,006.30	\$4,181.20
Maximum bonus after Year 3	\$11,264.20	\$9,407.70
Maximum bonus after Year 4	\$20,025.20	\$16,724.80
Maximum bonus after Year 5	\$31,289.30	\$26,132.50

To be eligible for the *Pension Bonus Scheme*, you must meet the current requirements, which are available from: [www.centrelink.gov.au](http://www.centrelink.gov.au) and search on *publications*, or you can phone Centrelink on 13 2300.

## Welfare to Work

The Coalition Government implemented a range of new measures to increase the workforce participation of income support recipients, through a balance of improved services, increased financial incentives and appropriate participation requirements. Groups to be assisted by the new measures are mature age people (aged 50 or over), principal carer parents, people with a partial work capacity and the very long term unemployed.

Further information is available from: [www.workplace.gov.au](http://www.workplace.gov.au) .



## The Coalition Government

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Another service that aims to help job seekers find work is the Australian JobSearch website: [www.jobsearch.gov.au](http://www.jobsearch.gov.au). This website lists job vacancies online, and also supplies further information for mature age job seekers.

### **Job Network services**

Mature age people on Newstart Allowance can access Job Network services such as Job Search Support, Job Search Training and Employment Preparation to help them find work.

More information is available from: [www.workplace.gov.au](http://www.workplace.gov.au) and search on *job network services*.

### **Employment Preparation Programme**

*Employment Preparation* is a new programme that became available from 1 July 2006 for mature age people (aged over 50) and parents and carers. The programme provides tailored assistance, for example, training, counselling and mentoring.

More information is available from: [www.workplace.gov.au](http://www.workplace.gov.au) and search on *Employment Preparation Programme*.

### **Employment services for age pensioners**

Currently, age pensioners can access Job Search Support services only, which provide the assistance necessary to access suitable job vacancies, as well as providing job search facilities, such as computers, touch-screen kiosks, and phones.

From 1 July 2007, age pensioners wishing to return to the workforce on a full-time or part-time basis will have access to a capped number of places in the Job Network's Employment Preparation and Job Search Training services. Access will be on a voluntary basis and pensioners will be able to retain the benefits available to them while on this programme. Age pensioners will also continue to have access to Job Network's Job Search Support Services.

**The Australian Government's *Employment Preparation Programme* provides assistance in areas such as personal development, basic IT skills, career counselling and on-going mentoring. The program includes Job Search Training assistance and an enhanced Job Seeker Account.**



**NEIS can provide training in small business management and business skills, and provide business advice and mentor support.**

## Self-employment for older Australians

Some pensioners may be interested in self-employment. Listed below are some programs and initiatives that support self-employment.

- **The New Enterprise Incentive Scheme (NEIS)** is a programme for people establishing a new business. It provides income for up to 52 weeks to people currently receiving income support, who are below age pension age.

As of 1 July 2006, a capped number of NEIS places became available to eligible job seekers who are 50 or over and not receiving income support.

Eligibility requirements are available from: [www.workplace.gov.au](http://www.workplace.gov.au) and search on *NEIS*, or you can phone Centrelink Employment Services on 13 2850.

- **AusIndustry** is the Australian Government's agency for delivering business a range of more than 30 business products, including innovation grants, tax and duty concessions, small business services, and support for industry competitiveness worth nearly \$2 billion each year. AusIndustry has customer service managers in 26 offices across Australia, a national hotline and website, plus almost 60 small business field offers in regional areas.

More information on the various AusIndustry programs is available from: [www.ausindustry.gov.au](http://www.ausindustry.gov.au) or you can phone the AusIndustry Hotline on 13 2846.

- **business.gov.au** is an Australian Government website that offers older Australians simple and convenient access to government information, transactions and services to help plan, start and run a business. The website makes it easier for businesses to deal with all levels of government.
- **Capital Gains Tax.** Taxpayers may benefit from a capital gains tax small business concession on the sale of small business active assets. A full capital gains tax concession is available on the sale of small business active assets owned for at least 15 years if the taxpayer is aged 55 or over and retiring, or if they are permanently incapacitated.

More information on Capital Gains Tax is available from: [www.ato.gov.au/businesses](http://www.ato.gov.au/businesses) or you can phone the Tax Infoline on 13 2866.



**In A Plan to Simplify and Streamline Superannuation, the Coalition Government announced that it would allow self-employed persons to claim a full deduction for all contributions to superannuation funds made until age 75, effective from 1 July 2007.**

**The Coalition Government will also extend the Super Co-contribution to eligible self-employed persons effective from 1 July 2007.**

- **Superannuation.** The fully deductible amount for personal superannuation contributions made by the self-employed is \$5,000. Contributions above this amount are 75 per cent deductible, with a maximum deduction equal to the taxpayer's age-based limit.

As part of its simplified superannuation reforms, the Coalition Government has announced that it will allow self-employed persons to claim a full deduction for all contributions to superannuation funds made until age 75, effective from 1 July 2007.

The Super Co-contribution will also be extended to eligible self-employed persons effective from 1 July 2007.

More information is available from: [www.ato.gov.au/businesses](http://www.ato.gov.au/businesses) or you can phone or you can phone the Tax Infoline on 13 2866.

Other Coalition Government initiatives to improve the retirement income system are detailed in *Section 9, Financial support and additional resources*.

### **Mature Age Worker Tax Offset**

The Mature Age Worker Tax Offset is an extra incentive introduced by the Coalition Government for people to stay in work beyond the age of 55. The offset is available to people aged 55 and over, and provides a maximum annual rebate of \$500 on their income from working. The offset is payable on assessment.

More information is available from [www.ato.gov.au](http://www.ato.gov.au) and search on *Mature Age Worker Tax Offset*, or you can phone the Personal Tax Infoline on 13 2861.




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## **The Coalition Government**

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## 9. Financial support & additional resources

The Coalition Government provides a range of financial assistance for seniors on income support and self-funded retirees.

### Superannuation

The Coalition Government has announced a plan to remove the complex tax arrangements and restrictions that apply to people's superannuation benefits.

#### A Plan to Simplify and Streamline Superannuation

On 5 September 2006, the Coalition Government announced the outcomes of the consultation process on *A Plan to Simplify and Streamline Superannuation* which was released with the 2006-07 Budget. The announced reforms will increase retirement incomes, make superannuation simpler and easier to understand for retirees, improve incentives to work and save, and provide greater flexibility over how superannuation savings can be drawn down in retirement.

A key reform is the removal of tax on superannuation benefits for Australians aged 60 and over who have already paid tax on their superannuation contributions and earnings.

More information on the Coalition Government's superannuation reforms is available from: [www.simplersuper.treasury.gov.au](http://www.simplersuper.treasury.gov.au) or you can phone the superannuation hotline on FREECALL™ 1800 012 238.

#### Making it easier to understand how benefits are taxed\*

Current		Proposed
<b>Lump sum</b>		<b>NO TAX</b>
Pre-July 1983	5% at marginal tax rates	
Concessional	5% at marginal tax rates	
Undeducted contributions	Exempt	
Post-June 1994 invalidity	Exempt	
Capital Gains Tax exempt	Exempt	
Non-qualifying	Marginal rates	
Post-June 1983	0% to threshold then 15%	
Excessive	38%	
<b>Income Stream</b>		
Marginal tax rates		
Less deduction for personal contributions		
Less maximum 15% pension rebate		

\* Person aged 60 or over and benefits paid from a taxed fund



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## Additional superannuation initiatives

Other superannuation initiatives introduced over recent years are as follows:

- **Surcharge abolition.** In the 2005-06 Budget the Coalition Government announced the abolition of the surcharge on superannuation contributions and relevant termination payments made or received in the 2005-06 and later financial years.
- **Income streams.** Since 1 July 2005, people who have not retired have been able to access their superannuation in the form of certain types of income streams, once they reach superannuation preservation age. The Coalition Government's superannuation reforms also include a new simplified minimum standard for income streams which will apply from 1 July 2007. The new payment rules will specify minimum limits only. No maximum will apply (with the exception of transition to retirement income streams).
- **Super co-contribution.** The government contributes \$1.50 for every dollar of eligible personal superannuation contributions made by qualifying employees. The Coalition Government's simplified superannuation reforms include an extension of the co-contribution scheme to eligible self-employed persons, effective from 1 July 2007.
- **Increasing the contributions age limit to 74.** With effect from 1 July 2002, the Australian Government raised the maximum age for making personal superannuation contributions from 70 to 74. Previously superannuation funds were only able to accept mandated employer contributions on behalf of workers over 70. People aged between 65 and 74 can now contribute to superannuation where they have worked at least 40 hours within a period of 30 consecutive days. Once a person satisfies this test, they are able to make contributions for the rest of the financial year.

**The maximum co-contribution of \$1,500 is payable for those with assessable income and reportable fringe benefits of \$28,000 or less. This amount is reduced by 5 cents for every dollar of annual income over \$28,000. The maximum income for eligibility is \$58,000.**

Under the Coalition Government's simplified superannuation reforms, the maximum age for non-mandated employer contributions will be increased to 74, effective from 1 July 2007. Employers will be able to claim a full deduction for all contributions to superannuation funds made on behalf of their employees under age 75. Eligible self-employed persons will also be allowed to claim deductions for superannuation contributions made until age 75.



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- **Compulsory payment of superannuation benefits.** As part of its simplified superannuation reforms, the Coalition Government will abolish the requirement for compulsory payment of benefits to members over age 65 who do not meet the current work test. The requirement for benefits to be paid out regardless of a person's work status from age 75 will also be removed. The Treasurer announced on 13 June 2006 that the removal of the compulsory payment rules will be brought forward to 10 May 2006.

More information on the initiatives listed above is available from: [www.ato.gov.au](http://www.ato.gov.au) or you can phone the Australian Taxation Office on 13 1020.

## **Taxation**

### **Senior Australians Tax Offset**

The Senior Australians Tax Offset (SATO) is a tax offset available to eligible senior Australians of age pension or service pension age, to reduce tax liability. Where eligible, the SATO, combined with the low-income tax offset and the higher Medicare levy threshold, ensure that single senior Australians can have income up to \$24,867 without paying tax, while each member of a couple can earn \$20,680 without paying tax.

### **Mature Age Worker Tax Offset**

The Mature Age Worker Tax Offset is an extra incentive for people to stay in work beyond the age of 55. The offset is available to people aged 55 and over, and provides a maximum annual rebate of \$500 on their income from working. The offset is payable on assessment.

More information on the tax offsets listed above is available from: [www.ato.gov.au](http://www.ato.gov.au) or you can phone the Australian Taxation Office on 13 2861.

**You may be eligible for more than one tax offset. Contact the Personal Tax Infoline on 13 2861 to discuss your individual circumstances.**



**The reforms undertaken by the Coalition Government over the past 10 years have ensured that Australia remains a low taxing country.**

### Tax reform to address adequacy of pension

*The New Tax System* introduced on 1 July 2000 resulted in major changes to our tax and social security systems. These changes, which include increases in pensions and lower income tax rates, benefit people who receive an Age or Service Pension and self-funded retirees. The changes provided compensation for the rise in the cost of living resulting from the introduction of the Goods and Services Tax (GST), and enable older Australians to share the benefits of tax reform.

All taxpayers have benefited from the personal income tax cuts introduced by the Coalition Government, and in the 2006-07 Budget the government continued its restructuring of the income tax scales. Tax rates from 1 July 2006 are shown in the table below.

These tax cuts increased disposable incomes for all Australian taxpayers, providing further incentives for individuals to participate in the workforce and improve the international competitiveness of Australia's tax system.

Coalition tax scales as at July 2006		Labor's Tax Scales as at 1996	
\$0-\$6,000	0%	\$0-\$5,400	0%
\$6,001 - \$25,000	15%	\$5,401 - \$20,700	20%
\$25,001 - \$75,000	30%	\$20,701 - \$38,000	34%
\$75,001 - \$150,000	40%	\$38,001 - \$50,000	43%
\$150,001 +	45%	\$50,001	47%

More information is available from: [www.ato.gov.au](http://www.ato.gov.au) or you can phone the Personal Tax Infoline on 13 2861.



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## **Financial Information**

### **Financial Information Service**

The Financial Information Service (FIS), provided by specialist Centrelink officers, is an education and information service available to everyone in the community. FIS helps people make informed decisions about investment and financial issues for their current and future financial needs.

FIS is independent, free and confidential, and provides services by phone, personal interview and through seminars.

More information on FIS seminars is available from: [www.centrelink.gov.au](http://www.centrelink.gov.au) and search on *FIS*, or you can call Centrelink on 13 2300 to talk with a Financial Information Service Officer.

### **National Information Centre on Retirement Investments (NICRI)**

The National Information Centre on Retirement Investments (NICRI) is an independent body funded by the Australian Government to provide the public with free information on financial investments, financial industry services and saving for retirement. NICRI can assist people to provide for their retirement and to make the investment choices that are best for them.

NICRI has developed an online financial education tool known as *moneymap*. *moneymap* has a number of calculators to work out loan, investment and savings scenarios and has links to relevant government departments, consumer based agencies and information leaflets. It highlights issues surrounding the financial planning process such as considering and prioritising investment needs and objectives, stocktaking your current situation and looking at your risk profile to determine if your attitude towards investing will meet your investment objectives. *moneymap* can be accessed at [moneymap.nicri.org.au](http://moneymap.nicri.org.au) or via the NICRI website.

More information on NICRI is available from: [www.nicri.org.au](http://www.nicri.org.au) or you can call NICRI toll free on 1800 020 110.



**The Australian Government Directory of Services for Older People is a concise and user-friendly guide to the many government programs and services developed specifically for older people.**

## Seniors publications

The Australian Government produces a range of booklets that provide practical and easy-to-read information on topics such as investment options, accommodation choices, and government programs and services to assist seniors.

The publications are:

- *Investing Money – Your Choices*, which helps people understand the range of investment options available to them.
- *Understanding Retirement Income Streams*, which explains retirement income streams and how they might be used in retirement planning.
- *Moving House – Your Choices*, which gives practical advice on buying, selling, renting and moving house.
- *Home and Residence Choices for Older People*, which provides helpful information on accommodation and care options for older Australians.
- *Seniors Information Kit*, which is a comprehensive set of fact sheets highlighting a range of Australian Government services and programs available to seniors.

The Australian Government Department of Health and Ageing also produces a booklet entitled *Australian Government Directory of Services for Older People*.

These useful booklets are available free of charge. To order copies phone Centrelink on 13 2300, FaCSIA on FREECALL™ 1800 050 009, or visit FaCSIA's website at: [www.facsia.gov.au](http://www.facsia.gov.au) and search on *seniors publications*. The *Seniors Information Kit* is only available from FaCSIA. *Understanding Retirement Income Streams* is only available electronically.



## 10. Active seniors

**Older Australians make an important contribution to our communities by volunteering with local organisations.**

**Over 6.3 million volunteers across Australia undertake more than 836 million hours of unpaid work each year.**

**It is well known that the work of volunteers makes a tremendous economic and social contribution to our society.**

**Volunteering helps not-for-profit organisations deliver their services and gives volunteers themselves an opportunity to meet new people, sharpen their skills, and remain active members of the community.**

The Australian Government has a range of community programs to support seniors who want to be involved in volunteering and other activities.

### Volunteering information

#### Overview

The Coalition Government supports volunteers through a number of programs and initiatives.

Volunteering Australia manages the GoVolunteer website. The website provides referral and placement services for volunteers and support for not-for-profit organisations.

More information about volunteering opportunities in your local area is available from: [www.govolunteer.com.au](http://www.govolunteer.com.au) or you can phone the GoVolunteer Office on 03 9820 4100.

The Australian VolunteerSearch website provides information about volunteering and allows people to search for volunteering opportunities Australia wide. People can also create a profile providing details of types of volunteer work they are interested in and the site will match them to volunteering opportunities.

More information about volunteering opportunities is available from the Australian VolunteerSearch website: [www.volunteersearch.gov.au](http://www.volunteersearch.gov.au) .



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## Overseas volunteering

As part of the Coalition Government's commitment to assisting developing countries in our region, organisations receive funding to recruit, prepare and support Australian volunteers to live and work overseas.

Australian Volunteers International (AVI) is Australia's largest volunteer sending agency. Every year, AVI recruit, prepare and support hundreds of Australians who volunteer to live, work and learn alongside people in developing countries. AVI provides much needed technical support through the assignment of volunteers in direct response to locally identified needs, and is committed to long-term development outcomes.

More information on volunteering through AVI is available from: [www.australianvolunteers.com](http://www.australianvolunteers.com) or you can phone AVI on 03 9279 1788.

Australian Business Volunteers (ABV) contributes to the Australian Aid Program by providing short-term volunteers who, through sharing their skills and experience, assist businesses and organisations in developing countries to grow and thrive.

More information on volunteering with ABV is available from: [www.abv.org.au](http://www.abv.org.au) or you can phone ABV on 02 6285 1686.

***Work for the Dole* participants receive an additional supplement to cover out of pocket expenses, and if sufficient hours are completed, both *Work for the Dole* and *Community Work* participants may be eligible to receive a Training Credit that can be used to purchase accredited training.**

## Volunteering through community work coordinators

Community Work Coordinators administer the Australian Government's initiatives *Work for the Dole* and *Community Work*. *Work for the Dole* is a work experience programme providing structured activities that offer participants the opportunity to positively engage with their community while enhancing their workplace skills.

*Work for the Dole* projects are available across Australia and may include:

- caring for people
- caring for our heritage
- caring for the environment
- caring for the community.

More information is available from: [www.workplace.gov.au](http://www.workplace.gov.au) or you can phone the Employment Services Information line on 13 6268.



## **Travelling seniors**

The Australian Government provides travel information to help seniors planning a trip overseas. The information is available on the Smart Traveller website, the official consular website of the Department of Foreign Affairs and Trade.

Whether you are an experienced international traveller or have waited a lifetime to take the perfect trip, the information provided on the Smart Traveller website can help you stay safe and healthy while travelling.

Topics covered include:

- medication and reciprocal health care agreements
- senior citizens cards
- travelling with medicine
- Pharmaceutical Benefits Scheme
- dual nationality.

More information is available from: [www.smartraveller.gov.au](http://www.smartraveller.gov.au) or you can phone the Department of Foreign Affairs and Trade on 02 6261 1111.

Most payments targeted specifically at seniors may be affected by absences from Australia. Also, Australian Government concession cards must be cancelled when the card holder departs Australia. If you are planning on travelling overseas, please contact Centrelink.



## 11. Centrelink customer assistance

### Claiming a payment and contacting Centrelink

**The first step in claiming any payment is to register your intent to claim.**

**This will ensure your payments are made from the earliest possible date.**

Centrelink has a range of ways you can claim pensions and allowances:

- on-line via the quick-links page at [www.centrelink.gov.au](http://www.centrelink.gov.au)
- by visiting any Centrelink Customer Service Centre. A list of Centres can be found at [www.centrelink.gov.au](http://www.centrelink.gov.au) and search on *contact us*.
- by telephoning Centrelink on
 

13 2300	Age Pensioners and Commonwealth Seniors' Health Card holders
13 2717	Disability Support Pensioners and Carers
13 2850	Allowees
13 6150	Family Tax Benefit, Parenting Payment and low-income customers
13 1202	For information in languages other than English.

Once your intent to claim has been registered, a Centrelink Customer Service Officer will be in touch with you within two days to assist with your claim or to send a claim form.

### Nominees

There are three different types of arrangements that you may use:

- use a payment nominee to liaise with Centrelink on your behalf for payments.
- use a correspondence nominee to liaise with Centrelink on your behalf for correspondence.
- authorise a person to or organisation to make enquiries only, on your behalf (known as a 'Person Permitted to Enquire').

Nominee arrangements are usually voluntary and can be cancelled at any time. Nominees can be an individual or a body corporate (such as nursing homes or public trustee and guardianship boards).



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A 'Person Permitted to Enquire' can be a partner, friend, family member, a profession or organisation (for example, and accountant, financial adviser, social worker, doctor).

Completed forms can be lodged in person, by mail or by having a nominated person lodge them for you.

Special arrangements apply for people living in remote areas or where medical conditions prevents attendance at an interview. If you think this applies to you, a Centrelink Customer Service Officer can provide advice to you about your individual circumstances.

## **Reviews and appeals**

There is a process of review and appeals if you do not agree with a decision Centrelink has made about your entitlements. The process has a number of steps. You have the opportunity to first discuss the matter with the Centrelink person who made the original decision. This allows both parties to correct misunderstandings or to present new information in order that the original decision may be reconsidered.

If you are still unhappy with the decision, you can request a review by an Authorised Review Officer (ARO). If not satisfied with the decision of the ARO, you can appeal to the Social Security Appeals Tribunal (SSAT). Appeal forms are normally supplied to you by the ARO when written advice of their decision is sent.

If you or the Department of Families, Community Services and Indigenous Affairs do not agree with the SSAT decision, then either may apply to the Administrative Appeals Tribunal (AAT) for a further review of the decision. Appeal forms are available from any AAT office or from the AAT website at [www.aat.gov.au](http://www.aat.gov.au).

There are AAT offices in all states and territories. The AAT can be contacted by calling 1300 366 700, for the cost of a local call, or by mail to GPO Box 9955 in each capital city. Hearing impaired customers can contact the AAT on FREECALL™ 1800 650 662. Hearings are public and decisions of the AAT are binding on the parties. There is no charge for lodging an appeal and the AAT will not order an unsuccessful party to pay the legal costs of the successful party in social security matters. Either party can appeal a decision of the AAT to the Federal Court, but only on a question of law.



## Appendix 1: Rates and thresholds for pensions and supplementary payments

Effective 20 September 2006, unless otherwise stated

Pension and Rent Assistance rates and thresholds	Single	Couple both eligible	Couple one eligible partner	Couple separated due to ill health
<b>How much pension</b> <sup>1,2</sup>	<b>Per fortnight</b>	<b>Per fortnight</b>	<b>Per fortnight</b>	<b>Per fortnight each</b>
Maximum rate pension <sup>3</sup> (includes supplement)	\$512.10	\$855.40	\$427.70	\$512.10
Pharmaceutical Allowance	\$5.80	\$5.80	\$2.90	\$5.80
<b>TOTAL</b>	\$517.90	\$861.20	\$430.60	\$517.90
<b>Rent Assistance</b> <sup>4</sup>	<b>Per fortnight</b>	<b>Per fortnight</b>	<b>Per fortnight</b>	<b>Per fortnight</b>
Maximum rate Rent Assistance	\$103.20	\$97.40	\$97.40	\$103.20
Maximum payment if rent above	\$229.40	\$279.27	\$279.27	\$229.40
No payment if rent below	\$91.80	\$149.40	\$149.40	\$91.80
<b>Allowable income</b>	<b>Per fortnight</b>	<b>Combined</b>	<b>Combined</b>	<b>Combined</b>
Full pension <sup>5</sup> (no dependent children)	\$128	\$228	\$228	\$228
Part pension <sup>6</sup> (no dependent children)	\$1,422.75	\$2,381	\$2,381	\$2,817.50
Extra allowable income per dependent child	\$24.60	\$24.60	\$24.60	\$24.60
<b>Allowable assets</b>		<b>Combined</b>	<b>Combined</b>	<b>Combined</b>
Full pension <sup>7</sup> – home owner	\$161,500	\$229,000	\$229,000	\$229,000
Full pension <sup>7</sup> – non-home owner	\$278,500	\$346,000	\$346,000	\$346,000
Part pension <sup>8</sup> – home owner	\$334,250	\$516,500	\$516,500	\$574,500
Part pension <sup>8</sup> – non-home owner	\$451,250	\$633,500	\$633,500	\$691,500
<b>Deeming rates and thresholds</b>	<b>Rates effective 20 March 2004 / Thresholds from 1 July 2006</b>			
		<b>Combined</b>	<b>Combined</b>	<b>Combined</b>
Threshold	\$38,400	\$63,800	\$63,800	\$63,800
Rate below threshold	3%	3%	3%	3%
Rate above threshold	5%	5%	5%	5%
<b>Utilities Allowance</b> <sup>9</sup>				
September 2006 instalment	\$52.60	\$52.60	\$26.30	\$52.60 each
<b>Telephone Allowance</b> <sup>10</sup> per quarter	\$21.40	\$21.40	\$10.70	\$21.40 each



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1. Rate of payment is calculated under both the income and assets tests. The test that results in the lower rate (or nil rate) is the one that applies. Age and Disability Support Pensions, paid to customers who are blind, are not subject to the normal means test arrangements. Some assets are deemed to earn income, and there are special rules for other types of income.
2. In addition to the rates specified, seniors raising children may be entitled to a range of payments to assist with these costs.
3. Since July 2000, the rate has included a pension supplement. It is currently: single \$18.20, couples \$30.40 combined, couples separated due to ill-health \$18.20 each.
4. Not payable to people paying rent to a government housing authority. Special rules apply to single sharers, people who pay board and lodging, or live in a retirement village. There are additional rates for those who have dependent children. Rent Assistance is generally paid with Family Tax Benefit if there are dependent children, or with the pension if there are no children. For temporarily separated rates, call 13 2300.
5. Income over these amounts reduces the rate of pension payable by 40 cents in the dollar for single pensioners and 20 cents in the dollar each for couples.
6. These figures may be higher if Rent Assistance is paid with your pension. Pharmaceutical Allowance is included.
7. Single and combined couple rates are reduced by \$3.00 per fortnight for every \$1,000 of additional assets above the limit. Certain assets are not included in the assets test.
8. These figures may be higher if Rent Assistance is paid with your pension. For details call Centrelink on 13 2300.
9. Utilities Allowance is payable to income support customers of age pension age. This Allowance is paid in two instalments per year (rate subject to twice yearly CPI indexation in March and September).
10. Telephone Allowance is paid to eligible pensioners, allowees and Commonwealth Seniors Health Card (CSHC) holders. The allowance is paid to telephone subscribers four times a year on paydays after 1 January, 20 March, 1 July and 20 September.

**NOTE:**

For more information call Centrelink on 13 2300.

Most payments targeted specifically at seniors may be affected by absences from Australia. If you are planning on travelling overseas, please contact Centrelink.




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