

# Working and getting Age Pension



## Age Pension and working

Sarah gets \$300 of Work Bonus each fortnight, which she can build up to the maximum Work Bonus limit.



## Fortnightly income from working is \$300

In this fortnight, Sarah is paid \$300 gross in wages from her employer. We'll apply \$300 of the Work Bonus to this income. This means Sarah's wages won't reduce her Age Pension this fortnight.



## Fortnightly income from working is less than \$300

In this fortnight, Sarah is paid \$200 gross in wages from her employer. We'll apply \$200 of the Work Bonus to this income. This means Sarah's wages won't reduce her Age Pension this fortnight. We'll increase Sarah's Work Bonus balance to \$100.



## Fortnightly income from working is more than \$300

In this fortnight, Sarah is paid \$600 gross in wages from her employer. We'll apply \$300 Work Bonus to this income as well as apply her \$100 Work Bonus balance. This means only \$200 of Sarah's wages will be included in the income test this fortnight. Depending on Sarah's circumstances, we may reduce her pension this fortnight.



## Fortnightly income goes over the cut-off point

Sarah gets a promotion at work which increases the amount of wages her employer pays her each fortnight. These wages together with Sarah's other income is now over the Age Pension income test cut-off point and her rate of pension reduces to \$0.



## Fortnightly income goes over the cut-off point for 12 fortnights

Sarah continues to report her income each fortnight. For the next 12 fortnights, Sarah's income is over the cut-off point and her pension remains at \$0.



## Age Pension is suspended

Because Sarah's income has gone over the cut-off point for more than 12 fortnights in a row, we automatically suspend her Age Pension instead of cancelling it.



## Suspension confirmation

We'll send a confirmation of her suspension. It includes the date Sarah must contact us by to restore her payment, which is up to 2 years.



## Pensioner Concession Card

Sarah gets to keep her Pensioner Concession Card and doesn't have to report her income during the suspension.



## Stops working

Sarah continues to work for the next 18 months. Then her situation changes and she decides to stop working.



## Restoring Age Pension

Sarah calls our Centrelink older Australians line on **132 300** to ask us to restore her Age Pension. We restore her payment without her needing to reclaim.



For more information go to [servicesaustralia.gov.au/agepensionworking](https://servicesaustralia.gov.au/agepensionworking)