

Information you need to know about your claim for



Age Pension

The Age Pension provides income support and access to a range of concessions for eligible older Australians. The Age Pension is paid at different rates depending on a person's circumstances and includes incentives for people to maximise their overall income.

Pension Bonus

The Pension Bonus is a tax free lump sum payment for registered members of the Pension Bonus Scheme who have deferred claiming Age Pension and stayed in paid work. The scheme is closed to new registrations. Conditions apply.

Online account



Access your Centrelink online account through myGov and select:

- Payments and claims
- Claims
- Make a claim.

If you do not have a myGov account, you can create one at **my.gov.au** and then link Centrelink to it.

Important information

You must return your claim form and **all** supporting documents at the same time you lodge your claim form. If you do not return all documents, your claim may not be accepted. The only exception will be if you are waiting for medical evidence or other documents from a third party.

For more information

Go to **servicesaustralia.gov.au/agepension** or visit one of our service centres.

Call us on **132 300**.



Information in your language

We can translate documents you need for your claim or payments for free.

To speak to us in your language, call **131 202**.



Hearing and speech assistance

If you have a hearing or speech impairment, you can use:

- the National Relay Service **1800 555 660**, or
- our TTY service on **1800 810 586**. You need a TTY phone to use this service.

For more information about help with communication, go to **servicesaustralia.gov.au** and search 'other support and advice'.

English

To speak to us in your language, call **131 202**.
Call charges may apply. For information in your
language about our payments and services,
go to **servicesaustralia.gov.au/yourlanguage**

Arabic

للتحدث إلينا بلغتك، اتصل على الرقم **131 202**. قد تفرض
الرسوم على هذا الاتصال. للحصول على معلومات بلغتك
عن المدفوعات والخدمات التي نقدمها، اطلع على الرابط
servicesaustralia.gov.au/yourlanguage

Assyrian

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Chaldean

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Chinese (Simplified)

如果您希望用自己的语言与我们交谈，请致电
131 202（可能需要收话费）。获取有关我们提供的
各项福利金以及相关服务的中文资料可访问
servicesaustralia.gov.au/yourlanguage

Croatian

Da razgovarate s nama na vašem jeziku,
pozovite **131 202**. Pozivi se mogu naplaćivati.
Za informacije o našim isplatama i uslugama
na vašem jeziku, pogledajte
servicesaustralia.gov.au/yourlanguage

Dari

برای صحبت کردن با ما به لسان خودتان، به شماره
131 202 زنگ بزنید. این مکالمه ممکن است برایتان
خرج بردارد. برای معلومات بیشتر راجع به مساعدت های
مالی و خدمات ما به لسان خودتان، به وب سایت
servicesaustralia.gov.au/yourlanguage مراجعه کنید.

Greek

Για να μας μιλήσετε στη γλώσσα σας, καλέστε
το **131 202**. Μπορεί να ισχύουν χρεώσεις κλήσης.
Για πληροφορίες στη γλώσσα σας σχετικά με
τις πληρωμές και τις υπηρεσίες μας, πηγαίνετε
στο **servicesaustralia.gov.au/yourlanguage**

Italian

Per parlare con noi nella tua lingua, chiama il
numero **131 202**. La chiamata potrebbe essere
soggetta a tariffa. Per informazioni nella tua
lingua in merito a sussidi e servizi, visita il sito
servicesaustralia.gov.au/yourlanguage

Khmer

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servicesaustralia.gov.au/yourlanguage

Korean

귀하의 언어로 통화하기를 원하시면, **131 202** 번으로
전화하십시오. 통화료가 부과될 수 있습니다. 귀하의 언어로
저희가 제공하는 급부금 및 서비스에 대한 정보를 찾아보기
원하시면, **servicesaustralia.gov.au/yourlanguage** 에
방문하십시오.

Macedonian

За да зборувате со нас на македонски јазик,
јавете се на **131 202**. Повиците може да се
наплаќаат. За информации на македонски
јазик за нашите исплати и услуги, отидете на
servicesaustralia.gov.au/yourlanguage

Polish

By porozmawiać z nami w swoim języku,
zadzwoń pod numer **131 202**. Mogą
obowiązywać opłaty za połączenie. W celu
uzyskania informacji w twoim języku na temat
płatności i usług odwiedź stronę internetową
servicesaustralia.gov.au/yourlanguage

Russian

Чтобы проконсультироваться с нами на
родном языке, позвоните по номеру **131 202**.
Звонок может быть платным. За сведениями
о наших выплатах и услугах на вашем
языке обращайтесь по адресу
servicesaustralia.gov.au/yourlanguage

Serbian

Да разговарате са нама на вашем језику,
позовите **131 202**. Позиви могу да се наплаћују.
За информације о нашим исплатама
и услугама на вашем језику, погледајте
servicesaustralia.gov.au/yourlanguage

Spanish

Para hablarnos en español llame al **131 202**. Puede
que se le cobre la llamada. Obtenga información
en español sobre nuestros pagos y servicios en
servicesaustralia.gov.au/yourlanguage

Turkish

Bizimle kendi dilinizde konuşmak için **131 202**
numaralı telefonu arayın. Arama ücreti uygulanabilir.
Ücretlerimiz ve hizmetlerimiz hakkında kendi
dilinizde bilgi için şu siteye girin:
servicesaustralia.gov.au/yourlanguage

Vietnamese

Muốn nói chuyện với chúng tôi bằng ngôn ngữ
của mình, quý vị hãy gọi số **131 202**. Có thể bị
tính cước gọi. Muốn biết thông tin bằng ngôn
ngữ của mình về các khoản trợ cấp và dịch
vụ của chúng tôi, quý vị hãy truy cập
servicesaustralia.gov.au/yourlanguage

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Age Pension

To qualify for Age Pension, you must first satisfy the age and residence requirements. We will work out how much Age Pension is payable. This depends on your income and assets and other circumstances.

Age requirements

Age Pension age is 67 years or older.

Australian residence requirements

To be eligible for Age Pension and the Pension Bonus, you must satisfy residence requirements. You must be an Australian resident and in Australia when you lodge your claim.

You are an Australian resident (as defined by the *Social Security Act 1991*) if you are living in Australia and you are one of the following:

- an Australian citizen
- a permanent visa holder
- a protected Special Category visa holder. That is, you arrived in Australia on a New Zealand passport and you were in Australia on 26 February 2001, or for 12 months in the 2 years immediately before this date, or were assessed as 'protected' before 26 February 2004.

You also need to have been an Australian resident for a continuous period of at least 10 years, or for a number of periods that total more than 10 years, with one of the periods being at least 5 years, unless one of the following applies:

- you are a refugee or former refugee
- you were receiving Partner Allowance, Widow Allowance or Widow B Pension immediately before turning Age Pension age
- you are a woman whose partner died while you were both Australian residents, and you have been an Australian resident for 2 years immediately before claiming Age Pension
- you were receiving Wife Pension and not receiving Carer Allowance on 19 March 2020.

You are 'living in Australia' if Australia is your usual place of residence. That is, Australia is where you make your home. When we are deciding if you are living in Australia, we will look at **all** of the following:

- the nature of your accommodation
 - the nature and extent of your family relationships in Australia
 - the nature and extent of your employment, business or financial ties with Australia
 - the frequency and duration of your travel outside Australia
 - any other matter we think is relevant.
-

International social security agreements

Australia has international social security agreements with a number of countries. Agreements may help you to receive Age Pension even if you are not an Australian resident and in Australia, and/or if you do not meet the minimum Australian residence period to qualify.

For more information, go to servicessaustralia.gov.au/issa

Requirement to claim a pension from a country other than Australia

If you are receiving Age Pension and you have lived or worked in a country other than Australia, you may be required to take reasonable steps to claim a pension from that other country. Even if you are not required to, we can help you to claim pensions from any other country.

For more information on claiming pensions from countries other than Australia, go to servicessaustralia.gov.au/issa

Income from countries other than Australia

For Australian social security purposes, income from any source in a country other than Australia is generally assessable under the income test. Income may be in the form of investments, pensions, superannuation like payments or derived from real estate.

Pensions from a country with which Australia has a social security agreement may be treated differently, for example, directly deducted on a dollar for dollar basis, and some pensions, such as restitution payments from certain countries, may be exempt from the income test.

The gross rate of income is assessed, that is, the amount before any bank charges, health insurance or tax deductions. The foreign currency amount is converted to Australian dollars using a commercial exchange rate which is updated automatically each month. To find out the current exchange rates we use, call Freecall™ **1800 050 041**.

Income and assets

How much payment you get will depend on your circumstances and your (and/or your partner's) income and assets.

We calculate the amount that could be paid to you, and if applicable, to your partner under both the income test and the assets test. The test giving the lower rate of payment is the one used to pay you (and/or your partner).

Age Pension (Blind) – If you are claiming Age Pension and you are permanently blind, there is no income and assets test, unless you are also applying for Rent Assistance.

If your partner is not permanently blind and is also claiming an income support payment, then you will need to disclose your combined income and assets.

If you are not income and assets tested, you will still have to tell us if you:

- receive compensation payments
- receive Self-Employment Allowance
- change your relationship status
- leave Australia temporarily or permanently.

The income test

Income includes money received from employment and money deemed to be earned from investments. It also includes money from outside Australia.

You can have income up to certain amounts before your payment is reduced.

Your income may **include**:

- deemed income from financial assets
- gross employment income
- income received to provide care
- net income from business, including farms
- family trust distributions or dividends from private company shares
- income attributable to the controllers of a private trust or private company
- income from rental property
- income from a life interest
- income from boarders and lodgers (other than immediate family)
- superannuation and pensions from countries other than Australia
- income from income stream products, such as superannuation pensions and annuities.

You do not need to include any funding you, your partner or children receive from the National Disability Insurance Scheme.

Your rental income may be exempt if you have entered an aged care home, pay an accommodation bond by periodic instalment and rent out the home you left to enter care.

For more information, go to servicesaustralia.gov.au/income

The Work Bonus

The Work Bonus is an incentive for pensioners of Age Pension age to remain in the workforce.

The Work Bonus applies to employment income such as wages, director's fees, and self-employment income from active participation. It does not apply to other income such as leave paid out on termination of employment, income from investments, or superannuation.

How the Work Bonus operates:

- the first \$300 of employment income you are paid each fortnight is not counted as income and will not affect your pension
- any unused amount (if you are paid between zero and \$300 in a single fortnight) is added to your Work Bonus balance, which can accumulate to a maximum of \$11,800 if you have no employment income for 26 fortnights
- your Work Bonus balance is used to offset any future employment income you are paid in a single fortnight above \$300 – for example, if one of the only times you work each year is casually as a Santa Claus or as an exam marker
- we will assess the rate of payment using the employment income paid in the fortnight immediately before payment.

Compensation

What to do before you accept a compensation payment

If you have an injury or illness that is subject to a compensation claim, Centrelink payments and benefits you get may be affected. To work out how the proposed lump sum may affect your payments you, or your solicitor, can take advantage of our compensation online estimator.

To access the estimator, go to servicesaustralia.gov.au/centrelinkcompensationrecovery

What if you receive regular compensation payments?

If you get **regular** compensation payments (such as workers' compensation) and you apply for Centrelink payments, your Centrelink payments can be reduced by a dollar for every dollar of compensation payment. However, if you were getting a Centrelink payment at the time of your accident, your regular compensation payments will be treated as ordinary income.

Lump sum compensation payments

If you get a lump sum compensation payment which contains an amount for economic loss, we will work out a period, called a 'preclusion period', during which you cannot get payments from us.

The preclusion period can be:

- in the past, in which case all Centrelink payments received during the period must be paid back, or
- in the future, in which case no payments can be made until the period is over, or
- both.

The assets test

Most property and items you (and/or your partner) own or have interest in, including assets held outside Australia, are taken into account when calculating your payment.

The value of your assets is what you would get for them if you sold them at market value.

Generally, any debt secured against an asset is deducted from the value of that asset.

Your assets may **include**:

- rental properties, farms, second or holiday houses
- cars, caravans, boats or trailers
- home contents and personal effects, including antiques or other collectables
- the market or trade value of all savings and investments, including funeral bonds
- loans you have made to other people, family trusts and companies
- value of most income stream products
- business assets
- interest in a private trust or private company
- superannuation investments held by people over Age Pension age
- licenses (for example, fishing or taxi)
- surrender value of life insurance policies
- any assets given away or sold for less than their market value within the last 5 years.

The following assets are exempt assets and are **not included**:

- your principal family home (and up to 2 hectares of privately used surrounding land that is on the same title document as the home) and any permanent fixtures, such as wall-to-wall carpet and wall heaters
- some income stream products
- cemetery plots and prepaid funeral expenses
- any property or monies left to you in an estate, which you are not yet able to receive, generally for a period up to 12 months
- accommodation bonds paid to an aged care home or on entry to residential aged care
- aids for people with a disability
- monies received from the National Disability Insurance Scheme to provide for the needs of people with a disability
- most compensation or insurance payments for loss or damage to buildings or personal effects
- any life interest, reversionary interest, remainder interest or contingent interest, unless it was created by you, your partner or at the time of death of your partner
- assets up to a certain limit held in a Special Disability Trust for an immediate family member.

For more information about assets, go to **servicesaustralia.gov.au/assets**

Before you claim Age Pension

Before claiming Age Pension, you may want to consider some alternatives.

If you are caring for someone, consider applying for:

- Carer Allowance — which may be paid in addition to Age Pension or any other payment
- Carer Payment instead of Age Pension.

Carer Allowance/ Carer Payment

People who provide full-time care for a person who is frail aged, ill or has a disability may wish to claim Carer Allowance and/or Carer Payment.

Carer Allowance is an income supplement for people who provide additional daily care and attention for an adult or child with a disability or a medical condition, or an adult who is frail aged. Carer Allowance is not taxable or assets tested. Carer Allowance is income tested. We will let you know if you need to provide your and your partner's adjusted taxable income plus any deemed income from account-based income streams (also known as an allocated pension or transition to retirement pension).

For more information, go to servicesaustralia.gov.au/carerallowance

Carer Payment is an income support payment paid to carers who, because of the demands of their caring role, are unable to support themselves through substantial paid employment. Carer Payment is income and assets tested.

If you currently receive an income support payment from us, such as Parenting Payment, Age Pension or JobSeeker Payment, you will need to decide which payment is best for you.

For more information, go to servicesaustralia.gov.au/carerpayout

Pension Bonus Scheme

The Pension Bonus Scheme is a Federal Government initiative which commenced on 1 July 1998. Under the Pension Bonus Scheme, if you defer claiming the Age Pension and stay in the workforce, you may get a tax free lump sum bonus at the end of your working life.

To be paid a Pension Bonus, you must be a registered member of the Pension Bonus Scheme. The scheme is closed to new registrations.

Registered members must pass a 'flexible work test' for at least 12 months from the date they are registered. If you and your partner are both registered in the scheme you both may accrue a bonus if one of you meets the scheme's work requirements.

The bonus can only be paid to people who have not received income support payments from us (excluding Carer Payment) or the Department of Veterans' Affairs (excluding Carer Service Pension) since qualifying for Age Pension. Income support payments include Age Pension, Disability Support Pension, Special Benefit and Austudy Payment.

When you eventually retire from the workforce, you **must** claim the bonus at the same time you claim Age Pension. If you cannot get Age Pension, you will not get a bonus.

For more information, go to servicesaustralia.gov.au/pensionbonusscheme

Someone to deal with us on your behalf

You can choose another person or organisation to deal with us on your behalf for your Centrelink payments and services.

You can authorise them to enquire, act or get payments for you.

If you want someone to deal with us on your behalf, complete the **Authorising a person or organisation to enquire or act on your behalf (SS313)** form.

If you want more information or to download the form, go to **servicesaustralia.gov.au/actforyou**

Having a partner

We consider you to have a partner and be a member of a couple if you are either:

- married
- in a registered relationship. This is when your relationship is registered under a law of a state or territory
- in a de facto relationship. This is when you and your partner are in a marriage like relationship but you are not married or in a registered relationship.

We may still consider you a member of a couple if you are not actually living with your partner.

For example, your partner may fly-in fly-out or live away for work, like military or oil rig workers.

For more information, go to **servicesaustralia.gov.au/moc**

Changes you must tell us about

You can tell us about changes to your circumstances through online services if you have a myGov or Centrelink online account. For more information, go to

servicesaustralia.gov.au/notifychanges

Travelling outside Australia

You need to tell us if you are leaving Australia to travel or live in another country. Travelling outside Australia may affect your payments.

For more information, go to **servicesaustralia.gov.au/paymentsoverseas**

Other payments, concessions and help

If you receive Age Pension, there are other payments, concessions and help you may receive.

Advance Payments

Customers on an income support payment can apply for an Advance Payment which is a lump sum amount paid from part of your future payment. It can help you pay larger expenses or bills which you do not have enough money for. The Advance Payment is recovered, interest free, from your payments over 13 fortnights.

The Advance Payment is limited by maximum and minimum amounts which depend on the rate of payment you receive.

The number of Advance Payments you can receive over a 12 month period will depend on the type of payment that you receive and if you are eligible.

For more information, go to servicessaustralia.gov.au/advancepayments

Asset hardship provisions

You can apply for hardship assistance if you are experiencing severe financial hardship and have little or no entitlement to a payment.

You may be considered in severe financial hardship if **all** of the following apply:

- your total income including any payment paid under the assets test is less than the maximum rate of that payment
- your readily available funds are less than the allowable limit
- there is no other course of action which you could be expected to take to improve your financial position.

You may be considered in severe financial hardship if you receive a pension and **all** of the following apply:

- your pension is reduced or not payable because of the assets test
- you own an asset which you cannot sell or be reasonably expected to sell
- you cannot borrow against the asset or be reasonably expected to borrow against the asset
- you would otherwise qualify for a payment under the income test
- the gifting rules do not apply or can be disregarded.

You may be considered in severe financial hardship if you receive an allowance or benefit and **all** of the following apply:

- your allowance or benefit is not payable because of the assets test
 - you own an asset which you cannot sell
 - you cannot borrow against the asset
 - the asset is on the market to be sold at a realistic price
 - you are unable to qualify for any other Australian Government assistance
 - you would otherwise qualify for payment under the income test
 - the gifting rules do not apply or can be disregarded.
-

Centrepay

Centrepay is a voluntary bill-paying service which is free for Centrelink customers. Use Centrepay to arrange regular deductions from your Centrelink payment to pay bills and expenses like rent, gas, electricity, water, phone and other household costs. You can start or change a deduction at any time. The quickest way to do this is through your Centrelink account online.

For more information, go to servicessaustralia.gov.au/centrepay

Community Engagement Officers

These officers can help you:

- manage your income support and other business with us
- link with government and community services for assistance and other support.

They provide Centrelink services in locations like mental health facilities, general crisis/support services, specialist accommodation services, youth services, drug and alcohol services, family and domestic violence services, and organised meeting places.

For more information, go to servicesaustralia.gov.au/communityofficer

Employment services for age pensioners

Age pensioners who choose to look for work can access employment assistance through Workforce Australia for up to 6 months or a Remote Australia Employment Service provider. It is not mandatory for age pensioners to look for work.

Essential Medical Equipment Payment

If you use, or provide care for someone that is using, essential medical equipment or medically required heating/cooling in your current residence, you may be eligible for the Essential Medical Equipment Payment.

For more information, go to servicesaustralia.gov.au/emep

Financial Information Service Officers

Our officers can help you:

- make informed financial decisions
- understand the results of your decisions in the short and long term
- prepare for retirement, even while you are still working
- take control of your finances to increase lifestyle choices.

For more information, go to servicesaustralia.gov.au/fis

Grandparent, Foster and Kinship Carer Advisers

Grandparent, Foster and Kinship Carer Advisers give tailored help if you are a non-parent carer who has taken on parental responsibilities, such as a:

- grandparent who provides ongoing care
- foster carer
- kinship carer.

Our Advisers can help you, even if you are not currently getting a payment or service from us.

For more information about Grandparent, Foster and Kinship Carer Advisers, go to servicesaustralia.gov.au/grandparentfosterkinship

Indigenous Services Staff

These officers are located in some of our service centres. We also have interpreters who speak Aboriginal or Torres Strait Islander languages and teams who visit and help remote communities.

Paying tax

There are some payments that are taxable and have to be added to other income you get during the financial year. This could mean you have to pay tax.

If you ask us to, we can deduct tax from your payment, if it is taxable. For more information, speak to a qualified accountant or call the Australian Taxation Office.

Home Equity Access Scheme

Under the Home Equity Access Scheme you can get a loan from us secured against Australian real estate. You can get the loan as fortnightly payments or advance them into a lump sum, or both at once. You don't need to be getting the fortnightly payments to request an advance. You can still get a loan if you are not payable a pension due to your income or assets.

You may qualify for payments under the Home Equity Access Scheme if **all** of the following apply:

- you are Age Pension age, or the partner of someone who is Age Pension age (see page 4 for qualifying age)
- you are receiving or are qualified for a pension
- you have equity in real estate in Australia, that can be offered as security for the loan.

Only real estate owned in Australia can be used as security for the loan. Your home, if you own it, would normally be considered adequate security for the loan.

Payments made under the Home Equity Access Scheme are a debt repayable to the Commonwealth. You will be charged compound interest on the loan. The loan payments you receive are not taxable.

For more information, go to **servicessaustralia.gov.au/homeequityaccess**

Pension Supplement

The Pension Supplement helps you to meet the costs of your daily household and living expenses. It is automatically paid each fortnight with your regular payment.

You have the option to receive part of the Pension Supplement on a quarterly basis. This part is known as the minimum Pension Supplement amount. You may find this option useful for budgeting purposes.

If you choose this option, the amount of Pension Supplement paid with your payment each fortnight will be reduced. The minimum Pension Supplement amount accrues daily during the quarter and is paid as soon as possible after 20 March, 20 June, 20 September and 20 December with your fortnightly payment.

If you wish to receive the minimum Pension Supplement amount on a quarterly basis, this can be requested through your claim for Age Pension.

The option to receive the minimum Pension Supplement as a fortnightly payment or quarterly payment can be changed at any time.

For more information, go to **servicessaustralia.gov.au/pensionsupplement**

Pensioner Concession Card

If you receive Age Pension, you will automatically receive a Pensioner Concession Card. This is not to be confused with a State Seniors Card.

You will be able to receive a number of Commonwealth concessions (such as prescription medicines, medical services and free hearing and eyesight tests). You may also receive a number of state or territory concessions, which may include reductions in utility bills, reductions on public transport fares and free ambulance services (depending on the state or territory).

For more information, go to **servicessaustralia.gov.au/pensionercard**

Remote Area Allowance

Remote Area Allowance is an additional payment for customers living in remote areas. It recognises that many customers who do not pay tax, or very little tax, do not get the full benefit of tax zone rebates. Remote Area Allowance makes a contribution towards some of the costs associated with living in particularly remote areas.

For more information, go to **servicessaustralia.gov.au/remotearr**

Rent Assistance

Rent Assistance is an additional payment for customers who rent their accommodation in the private rental market. This includes paying private rent, board or lodging for accommodation in a house, flat or unit, boarding house, hostel or private hotel. It also includes paying ground rent, site fees or mooring fees for a caravan, mobile home or boat in which you live.

For more information, go to servicesaustralia.gov.au/rentassistance

Rent Deduction Scheme

The Rent Deduction Scheme allows customers on a payment in public housing to have their housing payments (such as rent, loan repayments and arrears) deducted from their payments and sent directly to the Housing Authority in their state or territory.

For more information, go to servicesaustralia.gov.au/rentdeduction

Social Workers

We have professional social workers in our service centres and Smart Centres throughout Australia. Social workers can offer you personal counselling and support in difficult times, such as domestic and family violence, severe financial hardship, homelessness, loss and bereavement. They can refer you to other services and programs like housing, health, emergency relief, legal and/or counselling services and support groups.

For more information, go to servicesaustralia.gov.au/socialwork