s 22

Australian Government

Services Australia

Exempt lump sums 108-04080040

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Background

s 47E(d)

This document outlines how certain lump sums can be exempted from the income test.

Exempt lump sums paid before claim

Any exempt lump sums paid to a customer within the 12 months before claim are to be declared on their claim and should be recorded on the s 47E(d) screen.

Lump sums and family assistance payments

For the treatment of lump sums for family assistance, see Taxable income for family assistance and Paid Parental Leave scheme payments and Helping families provide a reasonable annual income estimate for family assistance payments.

Exempt lump sums

An exempt lump sum is defined as exempt because of their characteristics rather than the source of the income. If a lump sum meets the characteristics, it is exempt from the income test but is an assessable asset. If a lump sum is invested, it is treated as a financial investment and deeming rules apply.

Lump sum pension arrears

Before 1 July 2004, lump sum payment of pension arrears from non-Agreement countries, were treated the same as an exempt lump sum. Lump sum pension amounts from non-Agreement and Agreement countries are assessable but are recovered by Centrelink International Services, often directly from the arrears.

Money for compensation due to loss or damages

If a customer receives money to compensate for:

- loss or damage of the principal home, the payment is not treated as an assessable asset. Nor is it counted as income. It is assessed as an exempt asset and excluded from deemed income for an initial 12 months. From 1 July 2007, if a customer's principal home is lost or damaged, the period can be extended by another 12 months if certain criteria are met. An extension to the exemption may be granted depending on the circumstances of each case. For example, in the Australian Capital Territory bushfires, some customers were not able to have their home rebuilt for up to 5 years due to the lack of builders
- loss of personal effects, or to repay a debt (for example, consumer credit insurance), the payment is not treated as income. If the payment is invested, money earned on the investment is not deemed under the income test for up to 12 months (can be longer in some cases). The lump sum is also exempt from the assets test for up to 12 months

Charitable grants paid for compassionate purposes or to assist in times of disaster

Grants can be paid by organisations such as the Australian Lions for a number of reasons. See Grants from charities and community groups in Resources for those grants which are exempt and which are not.

Superannuation co-contribution

If a customer receives a superannuation co-contribution payment, it is excluded from assessment under the income test.

First Home Super Saver (FHSS) Scheme

Amounts withdrawn under the FHSS Scheme will be disregarded when calculating a person's taxable income for Services Australia payments, supplements and services.

The Australian Taxation Office is responsible for administering the scheme.

National Redress Scheme payments for income support recipients

All payments received from the **scheme** are an exempt lump sum for income support payments. They are not assessable income.

While the payments (including instalment payments) are not assessable income, any ongoing income or assessable assets generated from the payments are included in the means test assessment.

A customer receiving a redress payment is not required to discuss or disclose why they received the payment. Customers receiving a means tested income support payment, concession card or service are required to notify Services Australia within 14 days of:

- any changes to their or their partner's income
- any changes in the value of their assets if they exceed the small change to asset value thresholds

For more information in regard to the National Redress Scheme, see:

- National Redress Scheme overview
- Section 48 of the National Redress Scheme for Institutional Child Sexual Abuse Act 2018

Note: from **May 2023**, a customer receiving a redress payment will be provided a letter from the National Redress Scheme to support communication with Centrelink about Social Security Payments asset testing. Customers may provide this letter **Payment from the National Redress Scheme – NRS049** to confirm receipt of a payment.

It is not mandatory for the customer to provide this letter. If a customer chooses to share this letter, **staff must not** record the document on the customer's record without the customer's express consent.

Staff must not:

- record receipt of these payments on s 47E(d) screen, or
- add the source of the payment in a **DOC** or **Note** without the customer's express consent

Staff should:

- update the customers record with any changes to assets resulting from the receipt of a payment from the National Redress Scheme. See Process page for more information including the s 47E(d) template to use
- consider the customer has provided express consent to store the information on their record if they digitally upload the notification letter (NRS049). Service Officers **must** ensure that the uploaded document is marked as completed once actioned

For more information, see National Redress Scheme enquiries and document lodgement in service centres.

Effect on customer - exempt lump sums

- Excluded lump sum amounts are exempt from the income test and are recorded for management purposes only
- They are not to be included in income summaries but may be included in the s 47E(d) field on the s 47E(d) screen
- If they are paid to a customer's business such as a sole trader, disregard this income when assessing the profit and loss statement
- Foreign exempt lump sums are to be coded on the s 47E(d) screen
- If money from an exempt lump sum is invested, it has to be recorded elsewhere so the amounts can be deemed

Different rules apply to an approved Special Disability Trust (SDT) - initial contact. An SDT's income is exempt from the income test and their assets exempt from the assets test if the assets are not over the concessional asset limit. Deeming provisions do not apply and lump sums paid by a contributor into a SDT, may also be exempt from deprivation provisions.

Residential Aged Care and National Redress Scheme Payment Exemptions

Services Australia and Department of Veterans' Affairs from 1 January 2025 will support the Government's response to the Royal Commission. That is by excluding redress payments made under the National Redress Scheme from assessable assets for residential aged care purposes.

Existing care recipients or their partners in residential aged care who have received a redress payment can have the information applied as an exempt asset from the date the payment was received. This may reduce the care recipient's aged care fees and accommodation costs.

From 1 January 2025 new care recipients or their partners can self-disclose a redress payment made under the National Redress Scheme. That is in respect to their aged care means assessment from date of entry into a residential aged care service. Once the redress payment made under the National Redress Scheme has been disclosed, it will be removed as an assessable asset for aged care purposes.

The Resources page contains examples of payments that are exempt lump sums under section 8(11) of the Social Security Act 1991.

Related links

Assessing and coding the Income and Assets MOD iA

Assessing and coding real estate details

Assessment of assets for Centrelink payments

Coding income and assets for Centrelink payments and services

Treatment of compensation payments

Deeming provisions

Energy Supplement

Exempt Assets

Exempt income

Foreign income and assets

Interest in an estate

Special Disability Trust (SDT) - initial contact

Treatment of lump sums

Recording other income on the Other Income (OIN) screen

Process

This document outlines how certain lump sums can be exempted from the income test.

Identifying and recording exempt lump sums

Step	Action
1	**Customer advises they have received a lump sum** + Read more ...

<table>
<tr><td></td><td>Is the customer receiving family assistance, Child Care Subsidy or Paid Parental Leave scheme payments only?
Yes, for assessment information, see Taxable income for family assistance and Paid Parental Leave scheme payments. Procedure ends here
No, go to Step 2</td></tr>
<tr><td>2</td><td>Customer advises they have received a lump sum (cont.) + Read more ...

Was the source of the lump sum a payment from the National Redress Scheme for people who have experienced institutional sexual abuse?
Yes, go to Step 3
No, go to Step 4</td></tr>
<tr><td>3</td><td>Customer advised they have received a lump sum from the National Redress Scheme for people who have experienced institutional sexual abuse + Read more ...

A payment (including an instalment payment) from the National Redress Scheme is an exempt lump sum for income support payments. The receipt of a payment from the National Redress Scheme is not to be documented on the customer's record.
The payments are not to be recorded on s 47E(d) screen
The source of the payment is not to be recorded in a DOC or Note
Documents identifying that the customer has received a payment under the National Redress Scheme are not to be scanned on the customer's record, unless the customers express consent is received
Tell the customer the lump sum is not assessed as income for their income support payment. However, once received, it may be assessed as an asset, for example the lump sum is deposited into their bank account, and there may be income assessed from the asset.
Code details of any assets or investments the customer may have purchased with the lump sum. Deeming rules apply to any amount invested
Where a customer elects to receive instalment payments instead of a lump sum, any corresponding changes in their assets should only be recorded once each instalment payment is made to them
Record details in a DOC or Note of what the customer has done with the funds and that the source of the funds has been confirmed but do not include the source of the lump sum in the DOC or Note. Use the following s 47E(d) template:
s 47E(d)
Finalise the activity on the s 47E(d) or s 47E(d) screen
See the Resources page for more information.

Procedure ends here.</td></tr>
<tr><td>4</td><td>Customer advises they have received a lump sum other than from the National Redress Scheme + Read more ...
Customer must advise source and nature of lump sum as well as details on what they have done with the lump sum amount, for example, invested in an asset, spent on bills
If the customer does not have enough information to record the change, or there is reason to doubt the customer's advice, request verification using an RFI, see Requesting information (CLK). Select Information to be supplied within 14 Days + Delivery option
Examples of where the information can be obtained include letters from solicitors, accountants, administrators, trustees, banks, employers etc.

Can the customer advise the required details?</td></tr>
</table>

	• **Yes**, go to Step 5 • **No**, procedure ends here until details can be provided

5	**Amount received by the customer is an exempt lump sum** + Read more ...
	
	Is the amount received by the customer an exempt lump sum? (Lump sum examples can be found on the Resources page.)
	
	• **Yes**, go to Step 6
	• **No**, assess the lump sum under both the income test and assets test. See Treatment of lump sums. Procedure ends here
	
	Note: staff should refer the specific lump sums to the Level 2 Policy helpdesk for advice if:
	
	• the lump sum is not listed in the Resources page, and
	• the amount is not:
	    ◦ a periodic payment
	    ◦ a leave payment, or
	    ◦ income from remunerative work completed

6	**European, Japanese or Korean Prisoner of War (POW) payment** + Read more ... Is the exempt lump sum a European, Japanese or Korean Prisoner of War (POW) payment? For more information, see the Resources page. • **Yes**, go to Step 7 • **No**, go to Step 8
7	**European, Japanese or Korean Prisoner of War payments** + Read more ... Update details of the payment on the customer's s 47E(d) screen. s 47E(d) For a partnered record, ensure the correct customer's record is selected before updating the s 47E(d) screen. **Note:** the Prisoner of War Recognition Supplement (POWR Supplement) is **not** a lump sum payment and is **not** coded on the s 47E(d) screen. See Payments from the Department of Veterans' Affairs (DVA) and referrals to the DVA Clearance Team for more information. Procedure ends here.
8	**Inheritance or legacy from a deceased estate** + Read more ... Is the exempt lump sum an inheritance or legacy from a deceased estate? For more information, see the Resources page. • **Yes**, go to Step 9 • **No**, go to Step 10
9	**Payment from an inheritance or legacy from a deceased estate** + Read more ... The customer must advise details of what they received and have done with the inheritance as related changes may impact their entitlement and require additional coding. For example: • inherited an interest in/or purchased real estate • cash transferred to a bank account, other investments or superannuation

	• purchased shares or other assets such as vehicles • proceeds gifted or used to repay debts For help with coding related changes, see: • Coding income and assets for Centrelink payments and services • Assessing and coding real estate details • Assessing deprivation/gifting For assessment of a testamentary trust, if deprivation may have occurred, or if the inheritance is complex, make a referral for an assessment by a Complex Assessment Officer (CAO). Go to Step 10 for assistance with recording the inheritance (exempt lump sum).
10	**Record the lump sum** + Read more ... • For **foreign** exempt lump sums, go to Step 12 • For **all other** exempt lump sums, go to Step 11
11	**Record the non-foreign lump sum** + Read more ... Code the exempt lump sum manually on the s 47E(d) screen. **Process Direct:** s 47E(d) **Customer First** s 47E(d)

	Once finished, go to Step 13.
12	**Record the foreign lump sum** + Read more ... Foreign exempt lump sums are to be coded manually on the s 47E(d) screen. Code the following fields: s 47E(d) Once finished, go to Step 13.
13	**The exempt lump sum is a payment of insurance or compensation for loss or damage to the customer's buildings, plant or personal effects** + Read more ... Is the lump sum payment of insurance or compensation for loss or damage to the customer's buildings, plant or personal effects? For example, principal home, investment property, motor vehicle, etc. • **Yes**, go to Step 14 • **No**, go to Step 18
14	**The lump sum is for loss or damage of an item exempt from the assets test** + Read more ... Is the lump sum for loss or damage of an item exempt from the assets test? For example, principal home or house and curtilage. • **Yes**, go to Step 16 • **No**, go to Step 15
15	**Updating asset values** + Read more ... If the exempt lump sum payment is for an asset that would normally be assessed on the customer's record (and partner's record, if applicable) adjust the record as required. The exempt lump sum may not be full payment for an asset but a part payment due to damages only. **Example:** • The customer has an investment property where the building has burned down. Compensation is given for the building loss only as the land still has a value • A boat is damaged in a storm. Funds are provided for repairs to the boat. The boat still has an asset value but due to the damage this has decreased **No deemed income** is assessable for up to 12 months on this payment. Exemption from deeming ceases when the property has been repaired or replaced. It is important the asset being compensated for is taken off the customer's record **or** decreased in value if the asset is only partly damaged using the **same Event Date**. Adjust customer's record (and partner's record, if applicable) for the asset being compensated for. • If payment is for loss of a motor vehicle or other asset currently on the s 47E(d) screen, update to nil **or** adjust value if asset is to be repaired but currently has less value. Go to the s 47E(d) screen and update the following fields: s 47E(d)

s 47E(d)

- If payment is for real estate, go to the s 47E(d) screen and select s 47E(d). Update to current value
- Deeming exemption applies to the lump sum. Do **not** record funds in any savings/investment account
- Record details in a **DOC** or **Note**
- Finalise the activity on the s 47E(d) or s 47E(d) screen
- In **Customer First**, s 47E(d) screen and complete the fields as follows:
  s 47E(d)
- The review will mature on the **Due Date** coded in the s 47E(d) Workload Management will allocate the review for manual action. After 12 months, if payment has not been used to replace the asset lost or damaged, deeming applies
- If verification has been requested but documents are not supplied, send an RFI, see Requesting information (CLK). Ensure information to be supplied within 14 Days + Delivery option is selected

Procedure ends here.

16 **Lump sum insurance or compensation for damage to assets exempt from the assets test** + Read more ...

If the customer receives money to compensate for the loss of or damage to their principal home and/or buildings, the payment is not treated as income and is an exempt asset for social security purposes.

If the payment is held as a financial asset, it is **not** deemed under the income test for up to 12 months after the person receives the payment, with the possibility of an extension of up to an additional 12 months.

The extended exemption applies if the principal home property was lost or damaged and is applicable to all income support payments. To gain an extended exemption, the customer must have a continuing intention to purchase, build, rebuild, repair or renovate a new principal home and have:

- made reasonable attempts to obtain a new principal home, such as to rebuild or repair their damaged principal home or purchase/build a new home, and
- been making those attempts within a reasonable period after receiving the lump sum insurance or compensation payment, that is, within 6 months, and
- experienced delays beyond their control in obtaining a new principal home

If **one** of the above criteria is not met, the customer **cannot** gain an extended exemption. Before an exemption past 24 months is granted, advice must be sought from the Level 2 Helpdesk initially. The Level 2 Helpdesk will seek advice from the Level 3 Helpdesk.

Note: Service Officers must seek support from a Service Support Officer or other level 1 contact before escalating to the Level 2 Helpdesk.

Go to Step 17.

17 **Recording lump sum insurance or compensation for damage to assets exempt from the assets test** + Read more ...

In **Process Direct**:

s 47E(d)

If updating amounts already recorded, ensure that both the s 47E(d) and s 47E(d) are updated.

If the payment is held in a bank account already recorded, the payment must be recorded separately under s 47E(d) to allow the deeming exemption to be applied, as this cannot be done on accounts listed under s 47E(d) The balance of the account already recorded on the amount listed under s 47E(d) will be the total account balance, less the insurance payment received.

Record details on a **DOC** or **Note** of the lump sum and what the customer has done with the funds and finalise the activity.

In Customer First, s 47E(d) screen and complete the fields as follows:

s 47E(d)

The review will mature on the **Due Date** coded in the s 47E(d) Workload Management will allocate the review for manual action.

If verification has been requested but documents are not supplied, send an RFI, see Requesting information (CLK). Ensure information to be supplied within 14 Days + Delivery option is selected.

Deeming rules apply to any amount retained as a financial asset after the appropriate exemption period **or** as soon as the property has been replaced or repaired, whichever is sooner.

- Zero the s 47E(d) entry recorded upon expiry of the exemption period
- Update the relevant screen for the financial asset(s) retained to ensure deeming rules and asset values apply correctly

Procedure ends here.

18 **Update customer's circumstances** + Read more ...

Tell the customer the lump sum is not assessed as income. However, once received or able to be received, it is assessed as an asset and there may be income assessed from the asset.

- Code details of any assets or investments the customer may have purchased with the lump sum, see Coding income and assets for Centrelink payments and services. The DOV used to update the assets or investments should be the same as the DOV used on the s 47E(d) screen. Deeming rules apply to any amount invested

	• If the amount can be received but not yet invested, then this amount is a debt owing and will be coded on the s 47E(d) screen • Record details of the lump sum and what the customer has done with the funds in a **DOC** or **Note** • Finalise the activity on the s 47E(d) or s 47E(d) screen • If verification has been requested but documents are not supplied, send an RFI, see Requesting information (CLK). Ensure information to be supplied within 14 Days + Delivery option is selected Procedure ends here.

References

Policy

Social Security Guide 4.3.2.30 Income exempt from assessment - legislated

Social Security Guide 4.3.2.31 Income exempt from assessment - specifically approved

Social Security Guide 4.3.9.50 Income from gifts, legacies, royalties & native title claims

Social Security Guide 4.6.2.10 General provisions for exempt assets

Social Security Guide 1.1.P.235 Personal effects & household contents

Social Security Guide 4.3.2.35 Income exempt from assessment - s 8(11) exempt lump sums

Social Security Guide 4.13.1.20 Assessment of compensatory type payments

Reference Updates 1998, CB980090, The Consistent Treatment of Lump Sums

Legislation

Links to the Federal Register of Legislation site go to an 'All versions' page. Select the 'Latest' version.

Social Security Act 1991

- section 8(8), Excluded amounts - general
- section 8(11), Exempt Lump Sum

Resources

This page contains an alphabetical listing of exempt lump sum payments. **Note:** this is not a list of all exempt lump sums. For consideration of payments not listed here, the Means Test Helpdesk can be contacted by submitting an enquiry via the s 47E(d)

Lump sum payments - A to C index

Table 1: this table provides an alphabetical list of exempt lump sum payments.

Letter	Terms
A-C	Aboriginal Trust Fund Repayment Scheme
See also:	Aboriginals Trust Fund (NSW)

D-H I-P Q-S T-Z	ACT Bushfire $5,000 rebuilding grant ACT Government Safer Families Assistance ACT Lifetime Care and Support Scheme ACT Loose-Fill Asbestos Disease Support Scheme Act of Grace and Compensation for Detriment Caused by Defective Administration (CDDA) payments Anglican Diocese of Sydney and ANGLICARE Sydney payments made under their Pastoral Care and Assistance Scheme Anglicare Diocese of Brisbane Australian Thalidomide Survivors Support Program Bali Bombings 2022 Memorial Service Travel Assistance Payments Bali 2025 Commemoration Services Travel Assistance Payment BT Funds Management Limited Remediation Payments Charitable and community group grants Child Support lump sums Clean Energy payments Climate Change Adjustment Program Re-establishment Grant Compensation paid by Aviva Australia Compensation paid by BHP to the IBN Corporation Compensation paid by Commonwealth Bank Officers Superannuation Fund (now Commonwealth Bank Group Super) Compensation paid for Finium Super Master Plan Compensation payments in respect of certain World War 2 internments Compensation payment for inadequate housing Compensation/loss for damage to building or personal effects Compensatory payments Conflict Remuneration rebates Cosmetic Institute Class Action COVID-19 Consumer Travel Support Program - Round 1, 2 and 3

Lump sum payments A to C terms

Table 2: this table provides an alphabetical explanation of exempt lump sum payments.

Item	Description
Aboriginals Trust Fund (NSW)	The New South Wales (NSW) Aboriginals Trust Fund made ex gratia payments to approximately 3,500 people over 3 years from 2005. This was for wages and other money paid to the trust fund on behalf of the people but never repaid. This is for the period between 1900 and 1968. The average amount of these payments was expected to be approximately $3,500.

	Payments are **not** exempt from the Liquid Assets Waiting Period (LAWP) and any ongoing income or assets generated from this lump sum are assessable.
Aboriginal Trust Fund Repayment Scheme	Payments are part of the NSW Government Payments to Stolen Generations Survivors. This exemption exists from 19 May 2017. The Aboriginal Trust Fund Repayment Scheme is a one off ex gratia repayment of up to $11,000 to eligible claimants who did not receive a repayment when the Scheme was operational during the period 2005 to 2011. Payments are **not** exempt from the Liquid Assets Waiting Period (LAWP) and any ongoing income or assets generated from this lump sum are assessable.
ACT Bushfire $5,000 rebuilding grant	The $5,000 Rebuilding Grant for Bushfire Affected Residents in the Australian Capital Territory (ACT) is excluded from the assessment under the income test. Payments are **not** exempt from the Liquid Assets Waiting Period (LAWP) and any ongoing income or assets generated from this lump sum are assessable.
ACT Government Safer Families Assistance	Provides financial assistance to people affected by domestic and family violence. It is the provision of $2,000 worth of assistance to help with costs associated with maintaining or establishing a home in the ACT. Payments are **not** exempt from the Liquid Assets Waiting Period (LAWP) and any ongoing income or assets generated from this lump sum are assessable.
ACT Lifetime Care and Support Scheme	Manages and administers lifetime personal care and support under the ACT Lifetime Care and Support Scheme to people who have sustained catastrophic injuries as a result of a motor vehicle accident in the Australian Capital Territory (ACT). The exempt lump sum is an assessable asset from the date of receipt unless converted to an exempt asset immediately.
ACT Loose-Fill Asbestos Disease Support Scheme	This scheme provides ex gratia lump sum payments to individuals who have contracted a loose-fill asbestos-related disease after living in a loose-fill asbestos insulation affected property in the ACT in a non-work related capacity. The scheme assists people who cannot receive support through a workers compensation claim, because they did not contract the disease as a result of work exposure to asbestos. The Scheme opened 25 March 2022 and is for claims diagnosed on or after 1 January 2014. Payments are **not** exempt from the Liquid Assets Waiting Period (LAWP) and any ongoing income or assets generated from this lump sum are assessable.
Act of Grace and Compensation for Detriment Caused by Defective Administration (CDDA) payments	Lump sum compensation payments made under spending approval references in the Public Governance, Performance and Accountability Act 2013 (PGPA) such as Compensation for Detriment Caused by Defective Administration (CDDA) scheme, or an Act of Grace payment are exempt under Exempt Lump Sum Determination No. 4 of 2004. The compensation payments generally make up for payments that would otherwise have been paid under social security law or family assistance law. Some payments contain amounts to mitigate a customer's loss, for example, the cost of airfare payments when a mistake concerning portability has occurred, or bank fees charged when customers are overdrawn as a result of maladministration by Services Australia. Before 1 July 2014, these decisions were made under the Financial Management and Accountability (FMA) Act 1997.
Anglicare Diocese of Brisbane	The Anglican Diocese of Brisbane has a policy, under which, where an allegation of child sexual abuse by a Church worker is substantiated, the Diocese will provide assistance, including an offer of monetary payment. One off lump sum payments for eligible individuals who receive a redress payment from the Anglican Diocese of Brisbane are exempt from the social security income test.

	The exemption of these redress payments from the income test on receipt does not alter the fact any ongoing income or assets generated from this lump sum are assessable.
Australian Thalidomide Survivors Support Program	Lump sum payments made to customers under the Australian Thalidomide Survivors Support Program are exempt income. Payments made under this program may include: • One-off lump sum payments • Lump sum payments made through the Extraordinary Assistance Fund • Lump sum payments made through the Health Care Assistance Fund • Recurring annual payments to survivors paid from 1 July 2021 will be treated as exempt income Any ongoing income or assets generated from this lump sum are assessable.
Anglican Diocese of Sydney and ANGLICARE Sydney payments made under their Pastoral Care and Assistance Scheme	Pastoral Care and Assistance Scheme Payments made by the Anglican Church Diocese of Sydney or ANGLICARE Diocese of Sydney under the Pastoral Care and Assistance Scheme in recognition of moderate or severe psychological damage to the person resulting from child abuse or sexual misconduct by a church worker, are an exempt lump sum.
Bali Bombings 2022 Memorial Service Travel Assistance Payments	On 12 October 2022, memorial services will be held to commemorate the 20-year anniversary of the 2002 Bali bombings. This payment helps eligible people with their travel expenses. The following people may receive this payment to attend one of the services: • family members of deceased Australian victims of the 2002 Bali bombings • Australians seriously injured in the 2002 Bali bombings and their families • two members of recognised clubs • first responders who provided help at the 2002 Bali bombings and received Australian Bravery Decorations Travel Assistance Payments received are an exempt lump sum. Any ongoing income or assets generated from this lump sum are assessable.
Bali 2025 Commemoration Services Travel Assistance Payment	From 1 October 2025, a one-off payment will be available to help Australians attend the 20 year Bali Bombing Commemoration Services. These services will be held on 1 October 2025 in: • Newcastle, New South Wales, Australia • Bali, Indonesia These travel assistance payments are an exempt lump sum. Any ongoing income or assets generated from this lump sum are assessable.
BT Funds Management Limited Remediation Payments	A lump sum payment made in the relevant period (1 December 2021 to 30 June 2023) to customers whose social security payments were affected by BT Funds Management Limited incorrectly reporting gross annual income amounts for the customer's income stream product. While these remediation payments are exempt from the income test, any ongoing income or assets generated from the lump sum are assessable.
Charitable and community group grants	When paid to help people who have suffered loss for example, fire or flood, then this is exempt for this reason even if paid on more than one occasion. When a one-off grant is paid to assist someone who has not suffered a specific loss for example, a grant to take a low income family on holiday, this is exempt as it is a one-off gift. Grants are only assessable where the same person receives a number of associated payments (periodic) that are not related to a specific loss event.
Child Support lump sums	Child maintenance (or support) received from a former partner to support a child of the former relationship is not treated as income for income support purposes. It has no effect on a customer's additional free area.

	Child maintenance received is taken into account under the Parental Income Test for Youth Allowance and ABSTUDY and the Maintenance Income Test for more than the base rate of Family Tax Benefit (FTB) Part A.
Clean Energy payments	This payment is an exempt lump sum as well as being non-taxable income and exempt income under social security, family assistance and veterans' law. • Clean Energy Advance (CEA) payments • Energy Supplement • Essential Medical Equipment Payment (EMEP) • Single Income Family Supplement (SIFS)
Climate Change Adjustment Program Re-establishment Grant	One-off payment up to $150,000 for selling a farm and leaving this industry for at least 5 years. Payments are **not** exempt from the Liquid Assets Waiting Period (LAWP) and any ongoing income or assets generated from this lump sum are assessable.
Compensation/loss for damage to building or personal effects	**Personal effects or to repay debt** Customer receives money to compensate for the loss of or damage to their personal effects, or to repay debt (for example, consumer credit insurance), the payment is not treated as income and is an exempt asset for social security purposes. If the payment is invested, money earned on the investment is not deemed under the income test for up to 12 months after the person receives the payment. The payment is not an assessable asset. **Loss or damage to principal home** If the customer receives money to compensate for the loss of or damage to their principal home and/or buildings, the payment is not treated as income and is an exempt asset for social security purposes. If the payment is invested, money earned on the investment is not deemed under the income test for up to an initial to 12 months after the person receives the payment with the possibility of an extension up to an additional 12 months. The extended exemption applies if the principal home property was lost or damaged before or after 1 July 2007 and is applicable to all income support payments. To gain an extended exemption for longer than 24 months, the customer must have a continuing intention to purchase, build, rebuild, repair or renovate a new principal home and have: • made reasonable attempts to obtain a new principal home. This could be to purchase, build, rebuild, repair or renovate their new principal home, **and** • been making those attempts within a reasonable period after selling the principal home, that is, within 6 months, **and** • experienced delays beyond their control in obtaining a new principal home If **one** of the above criteria is **not** met, the customer cannot gain an extended exemption. Before an exemption past 24 months is granted, advice must be sort from the Level 2 Helpdesk initially. The Level 2 Helpdesk will seek advice from the Level 3 Helpdesk.
Compensation payments in respect of certain World War 2 internments	This is a one-off payment of $25,000, made to a person or a person's partner where the person was a former prisoner of war of the Axis forces during World War 2. The compensation payment is in recognition of the hardship and suffering endured by former prisoners of war, or to their widows or widowers. For a partnered record, ensure the correct customer's record and update details are on the s 47E(d) screen. A compensation payment in respect of certain World War 2 internments under the 2007 Budget Measure is exempt from the income test under social security law.

Compensation payment for inadequate housing	These payments are for compensation for 'disappointment and distress suffered' by a tenant because of the failure to 'provide a tenant with the peace of mind that comes with secure premises'. (from paragraph 77 of Young v Chief Executive Officer (Housing)(hcourt.gov.au)). The High Court ruling found the Northern Territory Government liable for compensation to its tenants in the remote Indigenous community of Ltyentye Apurte (Santa Teresa). Provided these payments are one-off lump sum payments, they are not counted under the social security income test. These payments made to individuals are covered under Section 8(11) and considered compensatory in nature for non-economic loss. The income test exemption applies to income support payments only. Any ongoing income or assets generated from this lump sum are assessable.
Compensation paid by Aviva Australia	Aviva Australia provided incorrect information in respect of the purchase price of their clients' income stream, resulting in some underpayments and some overpayments. Aviva Australia may pay compensation to their clients for Centrelink payments that cannot be paid as arrears as well as for Centrelink debts arising. Compensation paid is excluded from assessment under the income test. Payments are **not** exempt from the Liquid Assets Waiting Period (LAWP) and any ongoing income or assets generated from this lump sum are assessable.
Compensation paid by BHP to the IBN Corporation	BHP made payments to an organisation (IBN Corporation) representing 3 groups of Indigenous peoples in the Pilbara region of Western Australia (WA). IBN Corporation is a foundation set up for the Innawonga, Banjyma and Niapaili peoples. These payments are compensation for the loss of Native Title rights. The amount of payment ranges from $10,000 - $16,000 per person and are excluded from assessment under the income test and assets test for ABSTUDY customers. **Note:** although the lump sum is exempt, any ongoing income or assets generated from this lump sum are assessable. For the Parental Income Test (for Youth Allowance (YA), ABSTUDY and Assistance for Isolated Children (AIC)), there is no impact as the Australian Taxation Office (ATO) ruled the income distribution to the beneficiaries by IBN Corporation Pty Ltd as a trustee of the IBN Financial Assistance Foundation, is not assessable income of the beneficiaries.
Compensation paid by Commonwealth Bank Officers Superannuation Fund (now Commonwealth Bank Group Super)	Commonwealth Bank Group Super have advised they have provided incorrect tax free component amounts for their members with defined benefit pensions, resulting in some Centrelink underpayments and overpayments. Commonwealth Bank Group Super may pay compensation to their members for Centrelink payments that cannot be paid as arrears, as well as for Centrelink debts arising from the tax free component error. Compensation paid is excluded from assessment under the income test. Payments are **not** exempt from the Liquid Assets Waiting Period (LAWP) and any ongoing income or assets generated from this lump sum are assessable.
Compensation paid for Finium Super Master Plan	Zurich Financial Services Australia made unit price calculation errors in the 2006/2007 financial year for customers with investments in the Finium Super Master Plan, resulting in under payments. Zurich may make compensation payments if the error in the customer's superannuation investment is more than $1. Depending on the size of the compensation payment and if the payment received is invested, customers may be affected under the assets test. Compensation paid is excluded from assessment under the income test. Payments are **not** exempt from the Liquid Assets Waiting Period (LAWP) and any ongoing income or assets generated from this lump sum are assessable.

Compensatory payments	A payment which is compensatory in nature but not strictly speaking compensation, is an exempt lump sum for social security purposes. Examples of compensatory payments are: • compensation for criminal injuries • death of a close relative • various types of unlawful discrimination • non-economic loss under the Fair Work Act 2009, other than compensation for being unfairly dismissed • loss as a result of negligent provision of professional services • workplace harassment • disability insurance lump sum payment from a superannuation fund where the calculation is totally based on the person's entitlement from the insurance attached to the superannuation fund **Note:** • Where all or part of the payment is in respect of lost capacity to earn (economic loss), that portion of the payment is not exempt • Where part of the payment cannot be exempt and a breakdown of components is not known, only 50% of the total gross amount can be exempt For more information, see The effect of compensation on Social Security payments.
Conflict Remuneration rebates	Conflicted Remuneration are benefits given to Financial Advisors for advice to their clients, where the benefit received may have influenced the advice and recommendations provided. These benefits were banned from 1 July 2013, but pre-existing obligations were grandfathered. The grandfathering provisions are ending on 1 January 2021. These payments are to be rebated to the clients, rather than paid to the Financial Advisors. While the mandatory termination of grandfathering occurs on 1 January 2021, some financial product providers have voluntarily begun rebating the payment to their customers before this date. The rebate received is exempt from assessment under the income test. Payments are **not** exempt from the Liquid Asset Waiting Period (LAWP), and any income or assets generated from the lump sum are assessable.
Cosmetic Institute Class Action	These payments provide compensation to individuals who sustained injuries as a result of undergoing breast augmentation surgery performed by The Cosmetic Institute. Lump sums under this scheme are considered compensatory payments. Any ongoing income or assets generated from these payments are assessable.
COVID-19 Consumer Travel Support Program - Round 1, 2 and 3	These payments provided assistance to travel agents, inbound tour operators and tour wholesalers who were disproportionately impacted due to the COVID-19 pandemic. **Round 1:** December 2020 - March 2021 **Round 2:** May 2021 - June 2021 **Round 3:** March 2022 - April 2022 These grants were COVID-19 related and were provided to produce specific outcomes, for example, further assist: • Australian consumers to receive refunds and credits for travel they were unable to undertake due to the impact of COVID-19, and • eligible businesses to continue to trade where possible These payments are considered as:

	• exempt lump sums • exempt income when a customer receiving an income support payment reports earnings These payments will not be included in the income test. Customers with a partner who receives these travel support payments should not include them when reporting income.

Lump sum payments - D to H index

Table 3: this table provides an alphabetical list of exempt lump sum payments.

Letter	Terms
D-H See also: A-C I-P Q-S T-Z	Defence Force Reparation Scheme Payments Direct Payments Project - Victorian Department of Human Services Disability Sporting Grants Disability Support Pension Compensation Program 2020 Emergency Services and State Super (ESSSuper) compensation payment Emergency Water Infrastructure Rebate Escaping Violence Payment Exceptional Circumstances Exit Grant (one off payment) F111 deseal/reseal compensation Family Day Care (FDC) Start Up Payments Farm Help Re-establishment Grant First Home Super Saver (FHSS) Scheme Fisheries Adjustment Package (Securing Our Fishing Future) 2005 Fiskville Redress Scheme Forced Adoption Exceptional Circumstances Fund payments Foundation for Rural and Regional Renewal (FRRR) Stay at School Programme Grants from charities and community groups Great Barrier Reef Marine Park Structural Adjustment HILDA Survey Respondent Incentive Payment Hillcrest Community Public Fund HomeBuilder Grant Household Debt Pilot Project

Lump sum payments D to H terms

Table 4: this table provides an alphabetical explanation of exempt lump sum payments.

Item	Description

Defence Force Reparation Scheme Payments	These are one-off payments up to $50,000 to persons who may plausibly have suffered sexual or other abuse before 11 April 2011 while in the Defence Force. They are not compensation but an acknowledgement that abuse itself is wrong.
Direct Payments Project - Victorian Department of Human Services	The Victorian Department of Human Services makes payments under the Direct Payments Project to people with disabilities to pay specifically for their personal care support. People who receive a payment under the Direct Payments Project, and who also receive a social security payment, will not have their payments under the Direct Payments Project taken into account for the purposes of the social security income test.
Disability Sporting Grants	A one-off payment to support an athlete made by: • the Australian Sports commission (ASC) • the Australian Paralympic Committee (APC • the Commonwealth Games Australia (CGA), or • a national sporting organisation (NSO) It is an exempt lump sum only if the person is receiving Disability Support Pension (DSP) on the day they received the payment. Any ongoing income or assets generated from this lump sum are assessable.
Disability Support Pension Compensation Program 2020	**Disability Support Pension Compensation Grant Program** means the program under which a payment is made by the Australian Sports Commission to a person in respect of an amount of Disability Support Pension the person has not received as a result of travelling overseas to attend: • training, or • a competition to prepare as a competitor for the international athletic competition known as the Paralympic Games. Any ongoing income or assets generated from this lump sum are assessable.
Emergency Services and State Super (ESSSuper) compensation payment	In late 2015, ESSSuper became aware of an issue with the calculation of the deductible amount being reported to Centrelink. The deductible amount was incorrectly calculated during changes to taxation laws effective 1 July 2007. ESSSuper now intend to compensate pensioners for any loss of social security payment. ESSSuper compensation payments will be regarded as an exempt lump sum from the date the payment is received by the person. The exemption of an ESSSuper compensation payment from the income test does not mean any ongoing income generated by the lump sum is exempt from the income test, nor does it mean any asset produced from the lump sum is exempt from the social security assets test.
Emergency Water Infrastructure Rebate	Payments made under the Emergency Water Infrastructure Rebate are known as either: • Emergency Water Infrastructure Rebate when administered by the New South Wales Rural Assistance Authority or the Queensland Department of Agriculture, Fisheries and Forestry • the Far North Water Infrastructure Grant when administered through the Far North Water Infrastructure Grant Scheme by Livestock SA Incorporated Payments are **not** exempt from the Liquid Assets Waiting Period (LAWP) and any ongoing income or assets generated from this lump sum are assessable.
Escaping Violence Payment	Provides people leaving a violent relationship access to a one-off payment of up to $5,000 to help them establish a life free of violence. This financial assistance includes up to $1,500 in cash with the remainder available for goods and services or direct payments of bonds, school fees or other support to help establish a safe home.
Exceptional Circumstances Exit Grant (one off payment)	Exceptional Circumstances Exit Grant was available for farmers within drought declared areas who sold their farm and left farming between 25 September 2007 and 30 June 2009. The maximum amount for the grant was $150,000. Total net assets had to be $350,000 or less to receive the maximum amount, a reduced grant may be paid if assets were between $350,000 and $575,000. If assets were greater than $575,000 no grant is payable.

	Payments are **not** exempt from the Liquid Assets Waiting Period (LAWP) and any ongoing income or assets generated from this lump sum are assessable.
F111 deseal/reseal compensation	F-111 deseal/reseal compensation. A lump sum compensation payment up to $40,000 may be received from the Australian Government for recognition of exposure experienced by a person to the F-111 aircraft deseal/reseal work. The recipient may have worked directly with or in close proximity to the deseal/reseal work. Payments are **not** exempt from the Liquid Assets Waiting Period (LAWP) and any ongoing income or assets generated from this lump sum are assessable.
Family Day Care (FDC) Start Up Payments	Commonwealth assistance in starting FDC business. Two parts ($1,000 and $500) used to buy goods and services necessary in establishing the business, for example, toys, training, house renovations, etc. Payments are **not** exempt from the Liquid Assets Waiting Period (LAWP) and any ongoing income or assets generated from this lump sum are assessable. For customers living in a remote area, see Remote Area Family Day Care Start Up Payments.
Farm Help Re-establishment Grant	Payments of Farm Help Re-establishment Grant. Payments are **not** exempt from the Liquid Assets Waiting Period (LAWP) and any ongoing income or assets generated from this lump sum are assessable.
First Home Super Saver (FHSS) Scheme	Amounts withdrawn under the FHSS Scheme will be disregarded when calculating a person's taxable income. The Australian Taxation Office are responsible for administering the scheme.
Fisheries Adjustment Package (Securing Our Fishing Future) 2005	The Fisheries Adjustment Package is exempt from the social security income test. It is a one-off payment made under the Fisheries Adjustment Package (Securing Our Fishing Future) 2005 made by the Department of Agriculture, Water and the Environment in recognition of a person losing their job as a result of reduced fishing activity. This was effective from 17 March 2006.
Fiskville Redress Scheme	The Victorian Government established the Fiskville Redress Scheme to acknowledge past harm and support people impacted by activities at the former Fiskville Training College site between 1971 and 2015. There are 3 payments payable under the scheme: • High exposure - Tier 1, $25,000 • Medium exposure - Tier 2, $10,000 • Serious diagnosed illness payment of $20,000 Payments are **not** exempt from the Liquid Assets Waiting Period (LAWP) and any ongoing income or assets generated from this lump sum are assessable.
Forced Adoption Exceptional Circumstances Fund payments	The Victorian Department of Justice and Community Safety's Forced Adoption Exceptional Circumstances fund provides one-off discretionary payments of up to $10,000 to eligible persons who are both: • a mother impacted by forced adoption policies and practices in Victoria before 1985, and • experiencing terminal illness or other exceptional circumstances Payments are not exempt from the Liquid Assets Waiting Period (LAWP) and any ongoing income or assets generated from this lump sum are assessable.
Foundation for Rural and Regional Renewal (FRRR) Stay at School Programme	The Programme is a one-off payment to selected Living Away from Home students or independent students attending the final years of secondary school in regional areas. The Programme provide funds, in the form of a 'cash gift', to local community foundations to work with local public high schools/colleges to provide a cash gift of up to $500 for certain students in years 11 and 12. The funds are intended to be used to purchase clothing, textbooks, and materials,

	support excursion costs and cover other initiatives that may encourage students, who might be at risk of dropping out, to stay at school. This cash gift is excluded from assessment under the income test.
Grants from charities and community groups	When paid to help people who have suffered loss for example, fire or flood, then this is exempt for this reason even if paid on more than one occasion. When a one-off grant is paid to assist someone who has not suffered a specific loss for example, a grant to take a low income family on holiday, this is exempt as it is a one-off gift. Grants are only assessable where the same person receives a number of associated payments (periodic) that are not related to a specific loss event.
Great Barrier Reef Marine Park Structural Adjustment	The employees' assistance component of the Great Barrier Reef Marine Park Structural Adjustment package is a one off lump sum payment of $5,000 for Master fisher license holders and $3,000 for other crew members as employees. Employees could apply for assistance from 26 July 2004 to June 2005. Payments are **not** exempt from the Liquid Assets Waiting Period (LAWP) and any ongoing income or assets generated from this lump sum are assessable.
HILDA Survey Respondent Incentive Payment	HILDA (Household, Income and Labour Dynamics in Australia), the respondent incentive payment means a payment to a person for their participation in the HILDA Survey. Each year, participants in the HILDA survey are given: • a one-off payment as an incentive to participate in the survey • an additional amount on the completion of a separate personal questionnaire Both of these payments are regarded as HILDA Survey Respondent Incentive Payments. Payments are not exempt from any ongoing income or assets generated from this lump sum payment.
Hillcrest Community Public Fund	Funds received by customers affected by the tragedy at Hillcrest Primary School. These funds have been donated through public donations made to the Hillcrest Primary School GoFundMe page and the Hillcrest Community Public Fund set up by Devonport City Council in partnership with the MyState Bank and the State Government. Funds raised through the GoFundMe campaign have now been directed to the Public Fund. One-off and irregular payments made from this fund are exempt income. If a customer starts getting regular payments from this fund, please contact the Income and Assets Level 2 Helpdesk for information on how to assess these payments. Payments from the fund are not exempt from the Liquid Assets Waiting Period (LAWP) and any ongoing income or assets generated from this lump sum are assessable under the income and asset tests. For Family Tax Benefit (FTB) and Child Care Subsidy (CCS): Funds received do not form part of a family's Adjusted Taxable Income (ATI) for the purpose of assessing FTB and CCS. However, if the funds are placed into bank accounts or other investments, any interest or income derived from that investment may affect the customer's ATI. For Carer Allowance (CA): The potential impact, for the CA income test, would be deemed income if the payment were invested into an account-based income stream where the account holder is 60 years of age or older.
HomeBuilder Grant	HomeBuilder is a time-limited grant program to help the residential construction market to bounce back from the Coronavirus crisis. HomeBuilder will provide eligible owner-occupiers (including first home buyers) with a grant of $25,000 to build a new home or substantially renovate an existing home where the contract is signed between 4 June 2020 and 31 December 2020. Construction must commence within 3 months of the contract date. HomeBuilder will complement existing State and

	Territory First Home Owner Grant programs, stamp duty concessions and other grant schemes, as well as the Commonwealth's First Home Loan Deposit Scheme and First Home Super Saver Scheme.
Household Debt Pilot Project	The Household Debt Pilot Project consisted of a one-off lump sum that was transferred from the Project Coordinator to the service providers at the commencement of the Pilot Project. It is anticipated that Pilot Project will comprise 25 voluntary participants drawn from different community organisations with a budget of $2,400 for each participant. It was designed to promote community inclusion by providing intensive case management to a small number of participants at risk of social exclusion due to unmanageable debt levels. Payments are **not** exempt from the Liquid Assets Waiting Period (LAWP) and any ongoing income or assets generated from this lump sum are assessable.

Lump sum payments - I to P index

Table 5: this table provides an alphabetical list of exempt lump sum payments.

Letter	**Terms**
I-P See also: A-C D-H Q-S T-Z	A payment made under subsection 198N (3) of the Veterans' Entitlements Act 1986 Income Compliance Class Action Settlement Indigenous Wages and Savings Reparation Process Inheritance/legacy Life insurance - death benefit Market-linked income stream residual payment Macquarie Goodwill Payment (Shield collapse) MH17 Family Support Package Murray-Darling Basin Small Block Irrigators (Exit) Grant National Disability Insurance Scheme (NDIS) payments delivered by the National Disability Insurance Agency (NDIA) National Redress Scheme for people who have experienced institutional sexual abuse Native Forest Workforce Transition Program 2 payments Netherlands Government Compensation Payments in respect of the World War 2 Japanese Occupation of the Dutch East Indies Norther Territory (NT) Stolen Generations Class Action Northern Territory (NT) Stolen Wages Class Action NT Youth Justice Class Action NSW 2021 COVID-19 business grant NSW Additional Assistance Hire Vehicle payments NSW COVID-19 Micro-business Grant NSW Flood Recovery Rental Support Payment NSW Government JobSaver Payment NSW Government Payments to Stolen Generations Survivors

	NSW Government Rural Assistance Authority (RAA) Special Disaster Grants – NSW Storms and Floods NSW Government Small Business Fees and Charges Rebate NSW Small Business Bushfire Support Grant NSW Taxi Licence Deregulation Financial Assistance NSW Taxi Reform Transitional Assistance Payment One off gifts Palm Island Class Action Payments Personal Care Support Scheme-NSW Department of Ageing, Disability and Home Care (DADHC) Direct Payment Pilot Project Per- and Poly-fluoroalkyl (PFAS) Contamination Class Action payments (2021) Per- and Poly-fluoroalkyl (PFAS) Contamination Class Action (2024) Prisoner of War - European Prisoner of War - Japanese Prisoner of War - Korean

Lump sum payments I to P terms

Table 6: this table provides an alphabetical explanation of exempt lump sum payments.

Item	Description
Income Compliance Class Action Settlement	The Income Compliance class action settlement was approved by the Federal Court of Australia on 11 June 2021. The class action relates to Centrelink debts under the Income Compliance Program from July 2015 to 2019 calculated using averaged Australian Taxation Office (ATO) income information (also known as 'Robodebt'). The settlement payment is in place of interest that could have been earned on debt repayments made by customers. It is not the same as a refund of debt. Most settlement payments are expected to be between \$50 and \$300 and payments are expected to commence by mid-2022. Payments received from the Income Compliance class action are an exempt lump sum under s8(11)(d) of the Social Security Act 1991. Payments are **not** exempt from the Liquid Assets Waiting Period (LAWP) and any ongoing income or assets generated from the lump sum are assessable.
Indigenous Wages and Savings Reparation Process	Indigenous Wages and Savings Reparations Process offers monetary compensation to people whose wages and salaries were controlled under the Queensland Government's legislative regime known as the 'Protection Act'. The compensation can be for a period from 1897 to 1986 for wages paid at a lower rate than other workers. In March 2008, a second round of offers were made to people who previously received payments in the 2005 Indigenous Wages and Savings Reparations Process. The offers are of \$3,000 and \$1,500. These additional amounts are exempt under the same determination as the original payments. Payments are **not** exempt from the Liquid Assets Waiting Period (LAWP) and any ongoing income or assets generated from this lump sum are assessable.
Inheritance/legacy	Distribution of capital from legacy or inheritance. This is **not** exempt from the LAWP or any ongoing income or assets generated from this lump sum, that is, any income or assets generated from this lump sum may affect the customer's payment and must be coded on the relevant screens depending on what they do with the inheritance.

	Note: if a customer notifies they have an interest in a deceased estate, the extent and nature of the interest and the expected date of distribution must be obtained. Any share in a deceased estate is disregarded until it is received or is able to be received. See Interest in an estate.
Life insurance - death benefit	A death benefit from a life insurance policy is an exempt lump sum and not assessed as income for the person nominated to receive the benefit. Payments are **not** exempt from the Liquid Assets Waiting Period (LAWP) and any ongoing income or assets generated from this lump sum are assessable.
Market-linked income stream residual payment	Residual payment from a market-linked income stream. A residual payment is a payment made to the customer when there is a balance left in the account of the market-linked income stream after the term has expired. Payments are **not** exempt from the Liquid Assets Waiting Period (LAWP) and any ongoing income or assets generated from this lump sum are assessable.
Macquarie Goodwill Payment (Shield collapse)	Following the Shield Master Fund collapse, Macquarie Investment Management will provide a goodwill payment to investors who invested in Shield through Macquarie's Wrap platform and who still had funds invested in Shield on 24 September 2025. This payment will be a top up to cover any shortfall on return of the net capital amount a person had invested with Shield Master Fund. This goodwill payment is considered a compensatory payment. The remaining portion of the repayment which is return of the person's capital investment is also not considered as income. Any ongoing income or assets generated from these payments are assessable.
MH17 Family Support Package	The purpose of these payments is to assist the next of kin of Australian MH17 victims and their nominated support person(s) with the cost of travel to the Netherlands to observe or participate in the Dutch national prosecution of the individuals responsible for the downing of Malaysia Airlines flight MH17. An eligible person may claim one ex-gratia payment each financial year from 2019/20 to 2021/22. Payments are **not** exempt from the Liquid Assets Waiting Period (LAWP) and any ongoing income or assets generated from this lump sum are assessable.
Murray-Darling Basin Small Block Irrigators (Exit) Grant	A grant up to $150,000 for irrigators in the Murray-Darling Basin who sell their entitlement to the Commonwealth. Payments are **not** exempt from the Liquid Assets Waiting Period (LAWP) and any ongoing income or assets generated from this lump sum are assessable.
National Disability Insurance Scheme (NDIS) payments delivered by the National Disability Insurance Agency (NDIA)	The NDIA is responsible for ensuring that on those occasions where NDIS payments are paid directly to the customer, they are spent according to the participant's NDIS plan and if kept in an account first, this must be a specific account for no other funds. Not only is the amount received an exempt lump sum, but the specific account is neither an assessable asset, deemed, or counted as a liquid asset. Receiving or spending NDIS funds is not notifiable.
National Redress Scheme for people who have experienced institutional sexual abuse	The Redress Scheme is a government program commencing 1 July 2018 that comprises a monetary payment and the opportunity to access counselling and psychological services. It will provide support to people who were sexually abused as children while in the care of an institution. The plan to have a Redress Scheme came from the Royal Commission into Institutional Responses to Child Sexual Abuse. It is one way the government is working to acknowledge and help people who experienced child sexual abuse. Redress payments are non-taxable and protected from Commonwealth debt recovery processes. Payments will also be exempt from the social security income test, but any ongoing income generated by the lump sum and any asset produced from the lump sum are assessable under the social security income and assets tests. Receipt of the payments themselves are not to be documented on the customer's record, that is: the payments are not to be recorded on s 47E(d) screen and the source of the payment is not to be recorded in a **DOC**. Any ongoing income or assets generated from this lump sum are assessable.

	Documents identifying that the customer has received a payment under the National Redress Scheme are not to be scanned on the customer's record, unless the customer's express consent is received.
Native Forest Workforce Transition Program 2 payments	The Native Forest Workforce Transition Program provides support to native forestry workers who have been made redundant to assist with re-skilling and transitioning to a new industry. Payments are made under 2 separate programs, 1 and 2. Payments received under Program 2 are treated as an exempt lump sum. For information about treatment of Program 1 payments, see Native Forest Workforce Transition Program 1 payments. Payments are **not** exempt from the Liquid Assets Waiting Period (LAWP) and any ongoing income or assets generated from this lump sum are assessable.
Netherlands Government Compensation Payments in respect of the World War 2 Japanese Occupation of the Dutch East Indies	The Netherlands Government will make one-off lump sum compensation payments to persons who were civil servants or in the military during the Japanese occupation of the Dutch East Indies during World War 2. The payments will provide moral compensation to former civil servants and military personnel to recompense their loss of earnings during that time. These payments will be exempt from the social security income test retrospectively from 1 June 2016. Any ongoing income or assets generated from this lump sum are assessable.
Norther Territory (NT) Stolen Generations Class Action	Payments made under the NT Stolen Generations Class Action are an exempt lump sum as per Section 8(11) of the Social Security Act 1991 (refer to Determination 2017 'Payments Compensatory in Nature for Non-Economic Loss'). While the payment itself is an exempt lump sum, any ongoing income or assets generated from this lump sum are assessable. Additional payments made in recognition of a person's role in the proceedings are not exempt. These payments are assessed as a non-remunerative lump sum and assessed for 12 months from the date the payment is received. For more information, see Treatment of lump sums.
Northern Territory (NT) Stolen Wages Class Action	Payments made under the NT Stolen Wages Class Action are an exempt lump sum as per Section 8(11) of the Social Security Act 1991 (refer to Determination 2017 'Payments Compensatory in Nature for Non-Economic Loss'). While the payment itself is an exempt lump sum, any ongoing income or assets generated from this lump sum are assessable. Additional payments made in recognition of a person's role in the proceedings are not exempt. These payments are assessed as a non-remunerative lump sum and assessed for 12 months from the date the payment is received. For more information, see Treatment of lump sums.
NT Youth Justice Class Action	Payments made by the NT government to people mistreated in NT youth detention as part of the class action are an exempt lump sum. Any ongoing income or assets generated from the lump sum are assessable.
NSW Additional Assistance Hire Vehicle payments	Is a one-off lump sum payment made by Transport for NSW as part of the hire car industry reforms? Hire car licences are no longer required to provide services in NSW and this payment is considered to be a buy back scheme. The gross amount of the NSW Additional Assistance Hire Vehicle payment is an exempt lump sum. This exemption exists from 1 November 2017 onwards.
NSW 2021 COVID-19 business grant	The Grant will provide cash flow support to businesses impacted during the first 3 weeks of the restrictions (from 26 June to 17 July), and the JobSaver scheme will support businesses from week 4 of the restrictions (from 18 July). The intention of the Grant is to help businesses survive the restrictions so they can continue to support employment and the economy after restrictions are lifted. The Grant can be used to cover business expenses for which no other government support is available.
NSW COVID-19 Micro-business Grant	To help address the impacts of movement restrictions, the Grant will provide cash flow support to micro–businesses with an aggregated annual turnover more than $30,000 and less than $75,000.

	The Grant will help micro-businesses survive the lockdown so they can continue to support the economy after restrictions are lifted.
NSW Flood Recovery Rental Support Payment	This payment is to assist NSW residents in highly impacted suburbs who were unable to live in their damaged home due to the February and March 2022 storms and floods. It consisted of a one-off payment to help pay for short-term accommodation bookings made on or after 22/02/2022 that were for 14 nights or more. The payment amount is based on the number of people who normally live in the home that require short-term accommodation. Flood Recovery Rental Support is exempt under section 8(8)(c) of the Social Security Act 1991 - emergency relief or like assistance. While the payment itself is an exempt lump sum, any ongoing income or assets generated from this lump sum are assessable.
NSW Government JobSaver Payment	The objective of this program is to support a business, sole trader or not-for-profit organisation in NSW that have been impacted by the recent COVID-19 restrictions. JobSaver will provide cash flow support to impacted businesses to help maintain their NSW employee headcount from 13 July 2021. Eligible businesses and not-for-profit organisations with employees will receive automatic fortnightly payments backdated to cover costs incurred from week 4 of the Greater Sydney lockdown (from 18 July 2021 onwards) if their application is successful.
NSW Government Payments to Stolen Generations Survivors	NSW Government Payments to Stolen Generations Survivors consist of payments under the Stolen Generations Reparations Scheme, the Stolen Generations Funeral Assistance Fund or the Aboriginal Trust Fund Repayment Scheme. This exemption exists from 19 May 2017. As these are Reparation Payments they do not require a compensation assessment. Payments are **not** exempt from the Liquid Assets Waiting Period (LAWP) and any ongoing income or assets generated from this lump sum are assessable.
NSW Government Rural Assistance Authority (RAA) Special Disaster Grants – NSW Storms and Floods	The NSW Government Rural Assistance Authority (RAA) Special Disaster Grants – NSW Storms and Floods, provides immediate relief to eligible primary producers, small businesses and non-profit organisations, for clean-up and restoration costs in the aftermath of extreme natural disasters. NSW Government Rural Assistance Authority (RAA) Special Disaster Grants – NSW Storms and Floods February and March 2021 (AGRN960) are exempt under section 8(8)(c) of the Social Security Act 1991 - emergency relief or like assistance. While the payment itself is an exempt lump sum, any ongoing income or assets generated from this lump sum are assessable.
NSW Government Small Business Fees and Charges Rebate	To support businesses to recover from the impact of the COVID-19 pandemic and incentivise business growth by reducing the cost of running a business, the NSW Government is providing a Small Business Fees and Charges Rebate ('the Rebate') to help small businesses with the cost of government fees and charges. The rebate will be available from April 2021 until 11:59pm, 30 June 2022. Businesses can claim the rebate against invoices that were due and paid from 1 March 2021. Eligible businesses and not-for-profits can apply for a one-off Rebate to the value of $1,500, which can be drawn down on multiple times until the full value of $1,500 is reached.
NSW Small Business Bushfire Support Grant	This payment is a grant of $10,000, which is paid under the DFRA (Disaster Recovery Funding Arrangements) and is paid in relation to the 2019-2020 Bushfire events, to support small businesses significantly affected by the 2019-2020 bushfires. Any ongoing income or assets generated from this lump sum are assessable.
NSW Taxi Licence Deregulation Financial Assistance	Under the NSW Government's Point to Point Transport Amendment Bill 2022, taxi licence holders will receive financial support as part of an assistance package. The package provides $150,000 for every Sydney metropolitan taxi licence holder with a cap of 6 plates. Each regional taxi plate will be paid between $40,000 and $195,000, with no cap on the

	number of plates. Payments are **not** exempt from the Liquid Assets Waiting Period (LAWP) and any ongoing income or assets generated from this lump sum are assessable.
NSW Taxi Reform Transitional Assistance Payment	A one-off lump sum payment of $20,000 made by Transport for NSW under the Point to Point Transport (Taxis and Hire Vehicles) Regulation 2016 (NSW) to the holder of a taxi licence. For the holder of more than one taxi licence the payment is capped at $40,000. The gross amount of a Taxi Reform Transitional Assistance Payment is an exempt lump sum. This exemption exists from 8 July 2016 onwards.
One off gifts	One off gifts, not of a periodical nature, nor representing a form of continuous support are considered exempt lump sums. This includes one-off gifts from internet crowd funding/sourcing sites such as GoFundMe. If more than one gift is received from an individual, any subsequent gifts will be assessed as income. See Assessment of income for Centrelink payments for assistance with recording subsequent or on-going gifts received. Payments are **not** exempt from the Liquid Assets Waiting Period (LAWP) and any ongoing income or assets generated from this lump sum are assessable. **Note:** if money is held in a crowd funding account in a person's name and not yet distributed to them, it is assessed as a financial asset and subject to the deeming provisions.
Palm Island Class Action Payments	Payments from the 2016, 2017 and 2018 court cases **apart from sub-group representative payments** are exempt income under section 8 (11) of the Social Security Act 1991. However, any ongoing income generated by the lump sum will be assessable under the income test and any assessable asset purchased with the lump sum will be assessable under the asset test. **Sub-group representatives** will each be paid an extra $2,000. As this payment is not compensatory in nature it will be treated as income for a period of 12 months from the date the person becomes entitled to receive the payment.
A payment made under subsection 198N (3) of the Veterans' Entitlements Act 1986	A payment made under subsection 198N (3) of the Veterans' Entitlements Act 1986 is an exempt lump sum for the purposes of paragraph 8 (11) (d) of the Act. Pensions under the Veterans' Entitlements (Transitional Provisions and Consequential Amendments) Act 1986 are no longer payable on or after 22 September 2009. Instead, those previously receiving these pensions are entitled to receive a lump sum payment, to be paid on or after 24 September 2009, equal to 3 years' worth of their pension. It is this lump sum payment that is made under subsection 198N (3) of the Veterans' Entitlements Act 1986.
Personal Care Support Scheme-NSW Department of Ageing, Disability and Home Care (DADHC) Direct Payment Pilot Project	The Project has a date of effect of 24 March 2006. People who receive a DADHC Pilot Project payment and also receive an Australian social security payment, will not have their Pilot Project payments taken into account for the purposes of the social security income test.
Per- and Poly-fluoroalkyl (PFAS) Contamination Class Action payments (2021)	There was a settlement agreement in the Federal Court of Australia on 5 June 2020 which covered the PFAS Contamination Class Action for Katherine, Williamtown and Oakey. Where a customer advises they have received a lump sum payment due to the PFAS Class Action, obtain documents from the customer showing the components of the settlement and confirming the case file number. Documents should show one of the following case file numbers (this is a case file number for the Federal Court of Australia): • NSD 1908 of 2016 • NSD 1155 of 2017 • NSD 1388 of 2018 Payments received under this settlement could include several components. Not all components will be exempt lump sums.

	There could be separate components to this payment. Part **may** be assessable, and part may **not** be assessable. **Loss of business income:** Economic loss components of the compensation payments, including compensation for loss of business income, will be assessable income for the purposes of the social security income test. These payments should be included in the assessable business income for the customer's business. **Property value diminution:** The economic loss component of the compensation in respect of property value diminution is not assessed as income. This is because the property value diminution element of the settlement compensates for the loss in value of an asset. **Inconvenience, distress and vexation:** The non-economic loss component of the compensation payments, (that is, for inconvenience, distress and vexation), is exempted from the social security income test by the Social Security (Exempt Lump Sums - Payments Compensatory in Nature for Non-Economic Loss) Determination 2017. Payments are **not** exempt from the Liquid Assets Waiting Period (LAWP) and any ongoing income or assets generated from this lump sum are assessable.

Per- and Poly-Fluoroalkyl (PFAS) Contamination Class Actions (2024)	Payments made under the below class actions are exempt from the income test under section 8(11)(d) of the Social Security Act 1991 per the Social Security (Exempt Lump Sum - Settlement of Per- and Poly-fluoroalkyl Class Actions) Determination 2024.
	
	There are 2 class actions included in this determination:
	
	Haswell - This covered sites in Bullsbrook, Townsville, Darwin, Richmond, Wagga, Bandiana/Wodonga and Edinburgh
	
	This Determination:
	
	• provides a social security income test exemption for the land diminution payments to affected eligible individuals for the diminution of property value in the relevant area
	• does not include additional payments made under this settlement for:
	    ◦ inconvenience
	    ◦ distress, and
	    ◦ vexation
	
	Note: these payments are exempt under the Social Security (Exempt Lump Sums - Payments Compensatory in Nature for Non-Economic Loss) Determination 2017
	
	Jervis Bay
	
	Settlement included 2 relevant categories of compensation payment for affected individuals:
	
	• payment to eligible individuals for cultural loss
	• payment for ordinary loss of the use of specified land
	
	This Determination provides a social security income test exemption for both the above payment types.
	
	Other types of payments made, for example, reimbursement payments, are not included in the Determination.
	
	While the payment is an exempt lump sum:
	
	• any assessable asset resulting from the payment will be included in the asset test, and
	• any ongoing income generated by the asset is assessable under the income test

Prisoner of War - European	World War 2 European Prisoners of War (POWs) had $25,000 payments paid to eligible widows/ers of POW/internees if they died before the 1 January 2007. If the death was after this date, the estate claims the payment. From mid-June 2007, the Department of Veterans' Affairs (DVA) made one-off ex gratia payments to former World War 2 European POWs and civil internees. The payment of $25,000 is assets test exempt under the Means Test and non-taxable. It is exempt on a permanent lifetime basis. The payment is subject to deeming and gifting rules. Any income earned from the payment is still assessed, for example, put into an income stream or financial investment. For a partnered record, in the correct customer's record, update details on the s 47E(d) screen. More information can be found in the Social Security Guide, see the References page.
Prisoner of War - Japanese	World War 2 Japanese Prisoners of War (POWs) $25,000 payments paid to widows/ers of POW/internees if they died before the 1 January 2001. If the death was after this date, the estate claims the payment. From mid-June 2001, the Department of Veterans' Affairs (DVA) made one-off ex gratia payments to former POWs and civil internees of the Japanese during World War 2. The payment of $25,000 is assets test exempt and non-taxable. It is exempt on a permanent lifetime basis. This payment is still subject to deeming and gifting rules. Any income earned from this payment is still assessed, for example, put into an income stream or financial investment. For a partnered record, in the correct customer's record, update details on the s 47E(d) screen. More information can be found in the Social Security Guide, determination 2 of 2001, see the References page.
Prisoner of War - Korean	The $25,000 one-off ex gratia payment to former Korean Prisoners of War (POWs) or their surviving partner. The payment is for veterans who were interned by the North Korean military forces between 27 June 1950 and 19 April 1956. The payment is assets test exempt and non-taxable. It is exempt on a permanent lifetime basis. This payment is still subject to deeming and gifting rules. Any income earned from the payment is still assessed, for example, put into an income stream or financial investment. For a partnered record, in the correct customer's record, update details on the s 47E(d) screen. More information can be found in the Social Security Guide, determination 3 of 2004. See the References page.

Lump sum payments - Q to S index

Table 7: this table provides an alphabetical list of exempt lump sum payments.

Letter	Terms
Q-S	Queensland Government Reconciliation Plan
See also:	Queensland Government Redress Scheme
A-C	Queensland Government Small Business COVID-19 Adaption Grant
D-H	Queensland Government Taxi Industry Hardship Fund Payments
I-P	Queensland Government Taxi Transitional Assistance Payments
T-Z	Queensland Stolen Wages Class Action

	Queensland Stolen Wages Reparation Payment Scheme Redress WA Scheme Refund of fees charged Relocation Assistance to Take Up a Job program payments Remote Area Allowance (RAA) - one-time payment in lieu Remote Area Family Day Care Start Up payment River Murray fishery Section 8 (11) lump sums South Australia (SA) Taxi Industry Assistance Package South Australia (SA) Taxi Industry Reform Package Payment South Australian (SA) energy concession bonus South Australian Government – Scheme for payment to participants in SA Paediatric Cochlear Implant Programme South Australian Government Emergency Cash Grants for Small Business South Australian River Murray Sustainability Irrigation Industry Improvement Program South Australian State Care (former residents) South Australian Stolen Generations Reparations Scheme Special assistance payments for primary victims (QLD) Spousal Maintenance Stolen Generations Funeral Assistance Fund Stolen Generations Redress Scheme (Western Australian) Stolen Generations Reparations Scheme Storm Damage Primary Producer Grants – South Australia (SA) Sugarcane growers one-off grant Superannuation – First Home Super Saver (FHSS) Scheme Superannuation co-contribution payment Superannuation irregular payment

Lump sum payments - Q to S terms

Table 8: this table provides an alphabetical list of exempt lump sum payments.

Item	Description
Queensland Government Redress Scheme	The Queensland Government made payments which provided ex gratia payments from 1 October 2007 to eligible individuals who were in state care.
Queensland Government Reconciliation Plan	These payments are to provide assistance to individuals who have been identified as being inappropriately placed in adult mental health facilities in Queensland.

	The Reconciliation Plan includes 4 separate elements (each of which is an exempt lump sum). An eligible individual can accept any or all of the following: • An ex gratia payment • Up to $1,000 for legal advice from a legal practitioner to assist the person to decide whether to accept some or all of the elements of the Reconciliation Plan and to understand any legal implications • Up to $1,000 for financial advice from a licensed financial advisor to help with the financial implications of accepting some or all of the elements of the Reconciliation Plan, and/or • Up to $2,000 for professional counselling or debriefing sessions for eligible individuals to provide support as a consequence of participating in the reconciliation planning process Any ongoing income or assets generated from this lump sum are assessable.
Queensland Government Small Business COVID-19 Adaption Grant	The objective of this program is to support small businesses subject to closure or highly impacted by the coronavirus (COVID-19) shutdown restrictions announced by the Queensland Government, to adapt and sustain their operations, and build resilience.
Queensland Stolen Wages Class Action	Payments made under the Queensland Stolen Wages Class Action are an exempt lump sum as per Section 8(11) of the Social Security Act 1991 (refer to Determination 2017 'Payments Compensatory in Nature for Non-Economic Loss'). While the payment itself is an exempt lump sum, any ongoing income or assets generated from this lump sum are assessable. Additional payments made in recognition of a person's role in the proceedings are not exempt. These payments are assessed as a non-remunerative lump sum and assessed for 12 months from the date the payment is received. For more information, see Treatment of lump sums.
Queensland Stolen Wages Reparation Payment Scheme	The Queensland Government is providing one-off ex gratia lump sum payments to Aboriginal and Torres Strait Islander people whose wages and savings were controlled by the Queensland Government under the legislative regime known as the Protection Acts. The exempt lump sum is an assessable asset from the date of receipt unless converted to an exempt asset immediately.
Queensland Government Taxi Industry Hardship Fund Payments	This is a one off lump sum payment made by the Queensland Government to holders of Queensland taxi and limousine licences. This exemption exists from 24 April 2017. For each licence held or operated by a person, the amount payable to an eligible person is: • $9,000 as the holder and operator of the same taxi service licence • $4,500 as the hold or operator, but not both, of a taxi service licence • $4,500 as the holder and operator of the same limousine service licence • $2,250 as the holder or operator, but not both, of a limousine service licence A cap of 10 licences applies, with payment to be made as a single lump sum. Payments are **not** exempt from the Liquid Assets Waiting Period (LAWP) and any ongoing income or assets generated from this lump sum are assessable.
Queensland Government Taxi Transitional Assistance Payments	From 20 December 2016 Queensland Taxi Transitional Assistance Payments will be made by the Queensland Government. These one-off payments will assist the holder of an appropriate taxi or limousine service licence.
Redress WA Scheme	This determination is effective from 1 May 2008. WA Redress opened for applications from 1 May 2008 and closed on 30 April 2009. The Scheme made payments to those, who as children, were abused while in state care in Western Australia (WA). It was anticipated all applications would be assessed and ex gratia payments issued between 1 May 2009 and 30 June 2010. Immediate payments were payable where the person was terminally ill. There are 2 levels of payment - one for payments up to $10,000 where a person can show reasonable likelihood they experienced abuse or neglect while in state care; and the second, for payments up to

	$80,000 where a person can provide medical or psychological evidence they were abused while in state care.
Refund of fees charged	A refund of fees charged, such as a refunded bank account fees, is not assessed as income where it is a return of the person's own money. If an additional amount is provided above the return of the person's own money, the additional amount may not be exempt. For example, if an interest component is paid, it is treated as a non-remunerative lump sum, see Treatment of lump sums. While the refund itself is an exempt lump sum, any ongoing income or assets generated from this lump sum are assessable.
Relocation Assistance to Take Up a Job program payments	A payment made on or after 1 May 2021 under the Relocation Assistance to Take Up a Job program is an exempt lump sum for the purposes of paragraph 8 (11) (d) of the Act. This is an Australian Government program that assists participants to relocate to take up an offer of employment. Payments are flexible and can be paid directly to the person or to suppliers of a good or service to the participant. The value of any goods or services supplied to the customer are also exempt. The payments can be up to: • $3,000 for relocating to a capital city • $6,000 for relocating to a regional area, and • An extra $3,000 if relocating with a dependent Any ongoing income or assets generated from this lump sum are assessable.
Remote Area Allowance (RAA) - one-time payment in lieu	One-time payment in lieu of arrears of RAA made on an ex gratia basis, for the period 1990 to 2001 inclusive. Payments are **not** exempt from the Liquid Assets Waiting Period (LAWP) and any ongoing income or assets generated from this lump sum are assessable.
Remote Area Family Day Care Start Up payment	Payments of $5,000 assist carers living on properties in remote or very remote areas to undertake essential changes to their home or its immediate surrounds in order for them to provide quality child care.
River Murray fishery	Ex gratia payment due to the ban on gill nets by the South Australian Government. It is a payment made to River Murray fishers to exit the fishing industry. Payments are **not** exempt from the Liquid Assets Waiting Period (LAWP) and any ongoing income or assets generated from this lump sum are assessable.
Section 8 (11) lump sums	Lump sums specifically exempt under section 8 (11) of Social Security Act 1991 through the Department of Social Services (DSS) Means Test Policy Section. Payments are **not** exempt from the Liquid Assets Waiting Period (LAWP) and any ongoing income or assets generated from this lump sum are assessable.
South Australian Government Emergency Cash Grants for Small Business	To be eligible for the one-off $3,000 emergency cash grant, a business must, as at 12:01am Tuesday 20 July 2021: • be located within South Australia • have an annual turnover of $75,000 or more in 2020-21 or 2019-20, and be registered for GST • employ people in South Australia • have an Australia-wide payroll of less than $10 million in 2019-20 • have a valid Australian Business Number (ABN) • have experienced at least a 30 per cent reduction (compared to the week prior) in turnover due to the restricted trading conditions To be eligible for the one-off $1,000 emergency cash grant, a non-employing business must meet the criteria listed above, excluding the requirement to employ people.

South Australian Government – Scheme for payment to participants in SA Paediatric Cochlear Implant Programme	Ex gratia payment made by South Australian Government to families who participated in South Australia Cochlear Implant Programme. The payments are being made to acknowledge the distress caused to families, inconvenience to them and out-of-pocket expenses that may have been incurred. Two possible payments can be made: • Tier 1 - payment of $5,000 per family • Tier 2 - payment of up to $50,000 per family **Note:** in some cases, payments are made directly to the child. If the child is receiving an income support payment, this is also an exempt lump sum. Any ongoing income or assets generated from this lump sum are assessable.
South Australia (SA) Taxi Industry Assistance Package	The SA Government is providing assistance packages to people who were taxi licence holders as of 12 April 2016. Applications were able to be lodged between May and November 2017. These one-off lump sum ex-gratia payments for eligible individuals are exempt from the social security income test on receipt. The income test exemption ruling took effect from 26 July 2017. Any ongoing income or assets generated from this lump sum are assessable.
South Australia (SA) Taxi Industry Reform Package Payment	The SA Government is providing assistance to eligible metropolitan taxi licence holders. The one-off lump sum payment of $10,000 is made by the South Australian Government to eligible metropolitan taxi licence holders, for the buy-back or cancellation of their taxi licence, and are exempt income under section 8 (11) of the Social Security Act 1991. Any ongoing income or assets generated from this lump sum are assessable.
South Australian River Murray Sustainability Irrigation Industry Improvement Program	A grants program to recover water access entitlements via Irrigation efficiency, water returns and/or industry assistance. No minimum application amount applies. Payments are **not** exempt from the Liquid Assets Waiting Period (LAWP) and any ongoing income or assets generated from this lump sum are assessable.
South Australian State Care (former residents)	Ex gratia payments for former residents in South Australian (SA) State Care. Eligible applicants to the Scheme can receive ex gratia payments up to a maximum of $50,000. The payments are made by the SA Attorney-General under the Victims of Crime Act 2001 from the Victims of Crime Fund set up under that Act. The Attorney-General decides who may be offered an ex gratia payment, the amount the person is offered and if there are any conditions attached to receiving the money. To be eligible, an ex gratia payment applicant must: • be over 18 years of age • have suffered sexual abuse as a child, and • been in State Care at the time of suffering sexual abuse
South Australian Stolen Generations Reparations Scheme	Ex gratia payments to Aboriginal persons who were removed from their parents or family before 31 December 1975 without a court order. This payment can be claimed by Aboriginal people whose usual place of residence was South Australia or who were removed by South Australian authorities. Applications are open for the scheme from 31 March 2016 to 31 March 2017 with payments made after application close. Early payments can be made where the applicant is in a dire medical situation. The exempt lump sum is an assessable asset from the date of receipt unless converted to an exempt asset immediately. Any ongoing income or assets generated from this lump sum are assessable.
South Australian (SA) energy concession bonus	A one-off payment of $150 paid by the SA Government to people eligible for the SA Energy Concession to assist with their electricity bills.

Special assistance payments for primary victims (QLD)	A person who has been directly injured by an act of violence committed in Queensland can apply for a special assistance payment through Victim Assist. This is a one-off lump sum recognition payment. Special assistance payments range from $3,000 to $15,000. While the payment is an exempt lump sum, any assessable asset resulting from the payment will be included in the asset test and any ongoing income generated by the asset is assessable under the income test.
Spousal Maintenance	Spousal maintenance is money (or in kind payment) made to a former partner following a divorce or separation. It does not include payments for dependent children. Payments are usually made periodically but can be received as lump sums. Spousal maintenance is distinct from a property settlement, which is the return of a person's own property. The exempt lump sum is an assessable asset from the date of receipt unless converted to an exempt asset immediately. Any ongoing income or assets generated from this lump sum are assessable.
Stolen Generations Funeral Assistance Fund	Payments are part of the NSW Government Payments to Stolen Generations Survivors exemption. This exemption exists from 19 May 2017. As these are Reparation Payments they do not require a compensation assessment. The NSW Stolen Generations Funeral Assistance Fund provides a one-off lump sum payment of $7,000 made by the NSW Department of Education to contribute to funeral costs for Stolen Generations survivors who met eligibility criteria for Stolen Generations Reparations Scheme payment. Payments are **not** exempt from the Liquid Assets Waiting Period (LAWP) and any ongoing income or assets generated from this lump sum are assessable.
Stolen Generations Redress Scheme (Western Australian)	Payments are one-off redress payments of $85,000 paid to eligible people. Payments are **not** exempt from the Liquid Assets Waiting Period (LAWP) and any ongoing income or assets generated from this lump sum are assessable.
Stolen Generations Reparations Scheme	Payments are part of the NSW Government Payments to Stolen Generations Survivors exemption. The scheme provides a one-off lump sum payment of up to $75,000 to Stolen Generations survivors. This exemption exists from 19 May 2017. As these are Reparation Payments they do not require a compensation assessment. Payments are **not** exempt from the Liquid Assets Waiting Period (LAWP) and any ongoing income or assets generated from this lump sum are assessable.
Storm Damage Primary Producer Grants – South Australia (SA)	Disaster recovery grants of up to $10,000 are available to eligible South Australian primary producers affected by the spring storms. Grants are to help pay for the costs of clean-up and other emergency measures including rebuilding or replacing damaged or destroyed on-farm infrastructure, to assist the immediate recovery of primary production enterprises. The maximum grant available for clean-up and reinstatement activities is $10,000 per primary production business. Any ongoing income or assets generated from this lump sum are assessable.
Sugarcane growers one-off grant	One-off grants up to $100,000 to sugarcane growers and harvesters as part of the Sugar Industry Reform Program 2004. Payments are **not** exempt from the Liquid Assets Waiting Period (LAWP) and any ongoing income or assets generated from this lump sum are assessable.
Superannuation co-contribution payment	If the customer receives a superannuation co-contribution payment paid directly to them, it is excluded from assessment under the income test. Payments are **not** exempt from the Liquid Assets Waiting Period (LAWP) and any ongoing income or assets generated from this lump sum are assessable.

Superannuation irregular payment	Irregular superannuation amounts such as a commutation of a superannuation pension.
Superannuation – First Home Super Saver (FHSS) Scheme	Amounts withdrawn under the FHSS Scheme will be disregarded when calculating a person's taxable income. The Australian Taxation Office are responsible for administering the payments.

Lump sum payments - T to Z index

Table 9: this table provides an alphabetical list of exempt lump sum payments.

Letter	Terms
T-Z See also: A-C D-H I-P Q-S	Tasmania Regional Forestry Agreement Tasmanian Government ex gratia payment for child abuse Tasmanian Self-directed Funding Program Tasmanian Special Energy Bonus Tax refund paid by the Australian Tax Office Termination payments Territories Stolen Generations Redress Scheme (Consequential Amendment Act 2021 and Facilitation Act 2021) Thalidomide Class Action Payments (signed off by Victorian Supreme Court February 2014) The Netherlands Government Compensation Payments in respect of the World War 2 Japanese Occupation of the Dutch East Indies Tobacco Grower Adjustment Assistance Package 2006 Restructuring Grant Trauma payments Victorian Bushfire Appeal Funds Victorian Coronavirus (COVID-19) Worker support payment Victorian Extra Support for Housing Estates and Hotspot Postcodes Victorian Government Business Costs Assistance Program Victorian Government Business Support Fund - Expansion Victorian Government Business Support Fund 3 Victorian Government's Small Business COVID Hardship Fund Victorian Historical Forced Adoption Scheme Victorian Industry Transition Assistance Payment (Taxi licence holders) Victorian Restricted Postcodes Business Support Program Victorian Stolen Generations Reparations Package Victorian Taxi Reform Hardship Fund WA Government Small Business and Charity Tax Offset WA Medically Retired Police Redress Scheme

	West Australian Fires Federal Grant Western Australia Grandcarers Support Scheme Western Australia Stolen Wages Class Action Windfall gains/lotteries/chance wins (including gambling)/prizes Young Carer Bursary Program Youpla Support Program/Youpla Group Funeral Benefits Program Zone Tax Rebate

Lump sum payments - T to Z terms

Table 10: This table provides an alphabetical list of exempt lump sum payments.

Item	Description
Tasmania Regional Forestry Agreement	Tasmanian Regional Forestry Agreement (RFA) Private Forest Reserves Program. The up-front payment is not income for social security purposes, whereas the ongoing regular management payment is generally income for social security purposes. Payments are **not** exempt from the Liquid Assets Waiting Period (LAWP) and any ongoing income or assets generated from this lump sum are assessable.
Tasmanian Government ex gratia payment for child abuse	One-off ex gratia lump sum payments by the Tasmanian Government in respect of child abuse in Tasmanian State Care are exempt from the income test. This includes any amount paid in 2005 (from a scheme announced in 2003) and additional amounts received as a result of claims made from February 2008. Payments are **not** exempt from the Liquid Assets Waiting Period (LAWP) and any ongoing income or assets generated from this lump sum are assessable.
Tasmanian Self-directed Funding Program	The program allows direct payments to a person with a disability, or a person nominated by the person with a disability, to enable the provision of specialist disability services or other support goods and services. Any ongoing income or assets generated from this lump sum are assessable.
Tasmanian Special Energy Bonus	A one-off payment of $125.00 made by Aurora Energy paid to Pension Concession Card and Commonwealth Seniors Health Care Card holders. This payment will not be income test assessed.
Tax refund paid by the Australian Tax Office (ATO)	An ATO tax refund is not considered income because the refund is a return of a person's money paid to the ATO and previously assessed as part of the person's gross income.
Termination payments	Termination payments are subject to an Income Maintenance Period (IMP). A termination payment means a leave payment paid to a person on the termination of their employment, a redundancy payment or any other payment paid to a person because of the termination of their employment. Termination payments may include: • payments for untaken long service leave, annual leave, sick leave and other types of personal leave • payments for untaken maternity/paternity leave (except parental leave payments made under the PPL Act) • payments made under contracts for early termination of employment • gratuity payments (such as a 'golden handshake' or 'farewell gift', which may be payable in addition to a person's contract or award entitlements) • payments in lieu of notice • payments made under FEG For more information, see Income Maintenance Period (IMP).

	Any ongoing income or assets generated from this lump sum are assessable.
Territories Stolen Generations Redress Scheme (Consequential Amendment Act 2021 and Facilitation Act 2021)	The Territories Stolen Generations Redress Scheme is a financial and wellbeing package for Stolen Generations survivors who were removed as children from their family or community in the Northern Territory or the Australian Capital Territory before self-government, or the Jervis Bay Territory (collectively known as the territories). The Scheme seeks to recognise the harm and trauma experienced by Stolen Generations survivors. The National Indigenous Australians Agency (NIAA) is administering the Scheme. The Scheme will be open for applications from 1 March 2022 to 28 February 2026 and will offer eligible applicants: • a one-off payment of up to $75,000 • a one-off healing assistance payment of $7,000 • access to free practical and emotional support, legal advice, and financial counselling The redress payments will not count as income under paragraph 8 (8) (jd) of the Social Security Act. Any ongoing income or assets generated from this lump sum are assessable.
Thalidomide Class Action Payments (signed off by Victorian Supreme Court February 2014)	The Victorian Supreme Court signed off a class action by Thalidomide survivors in February 2014. Payments are expected to be from $50,000 up to $6 million. This payment is an exempt lump sum under paragraph 8 (11) (d) of the Social Security Act, but is notifiable as the amount is an assessable asset from the date of receipt unless converted to an exempt asset immediately.
The Netherlands Government Compensation Payments in respect of the World War 2 Japanese Occupation of the Dutch East Indies	The Netherlands Government will make one-off lump sum compensation payments to persons who were civil servants or in the military during the Japanese occupation of the Dutch East Indies during World War 2. The payments will provide moral compensation to former civil servants and military personnel to recompense their loss of earnings during that time. These payments will be exempt from the social security income test retrospectively from 1 June 2016. Any ongoing income or assets generated from this lump sum are assessable.
Tobacco Grower Adjustment Assistance Package 2006 Restructuring Grant	The Tobacco Grower Adjustment Assistance Package 2006 Restructuring Grant is an exempt payment under SSA section 8(11) from 23 February 2007. Department of Agriculture, Water and the Environment is responsible for making a payment to shareholders in the 3 tobacco cooperatives in Australia: • Tobacco Co-operative of Victoria • Queensland Tobacco Marketing Co-operative Association Limited (QTMC) • South Queensland Tobacco Grower Co-operative Association Limited The payments are capped at $150,000 per recipient and tobacco growers apply for the grant. This grant is **not** counted as income for social security purposes. Payments are **not** exempt from the Liquid Assets Waiting Period (LAWP) and any ongoing income or assets generated from this lump sum are assessable.
Trauma payments	Some insurance companies provide payments because of trauma experienced by a person from an event, **such as specified medical trauma**. These payments are treated as an exempt lump sum as long as the payment is **not** related to the person's lost income or lost capacity to earn. Review evidence from the customer to determine the source and purpose of the payment to ensure exempt lump sum criteria is met. **Note:** if a trauma payment is made by periodic payment, they are assessed as ongoing ordinary income as they do not meet the definition of an exempt lump sum. Record periodic payments on the s 47E(d) screen using type s 47E(d) See Recording other income on the Other Income (OIN) screen for coding assistance. Payments are **not** exempt from the Liquid Assets Waiting Period (LAWP) and any ongoing income or assets generated from this lump sum are assessable.

Victorian Bushfire Appeal Funds	The value of Emergency Recovery or similar assistance is exempt income.
	
	The Australian Government Disaster Relief Payment (AGDRP) is exempt under the Social Security Act 1991 section 8(8)(a).
	
	Payments exempt under this section include:
	
	• Funeral/memorial assistance
	• Victorian Government:
	    o Emergency Personal Hardship Grant
	    o Temporary Living Expenses Grant
	    o Reestablishment Grant
	    o Emergency Business Grant/Clean Up and Restoration Grant/ Supplementary Grant
	• Charity Appeal Fund:
	    o Compassion and Bereavement Payment
	    o Initial Home Dislocation Payment
	    o Severe Injury Payment
	
	The above payments are also exempted from the income test and assets test and are exempt from deeming when received.
	
	Concessional/low interest loans are not income.
	
	Insurance payouts are exempt income and exempt assets (and not deemed) for up to 12 months. The exemption from the income test deeming rules **may** be extended past 12 months if the person can show they meant to spend the compensation or insurance payment on repairs within 12 months, but they were not able to do so for reasons beyond their control.

Victorian Coronavirus (COVID-19) Worker support payment	The Victorian Government is making a one-off payment of $1,500 to Victorian workers who are required to self-isolate either, because they have been diagnosed with Coronavirus, or they are a close contact with a confirmed case of Coronavirus and have been instructed by the Victorian Department of Health to self-isolate or quarantine at home. More information about the payment can be found on the Victorian Government's Department of Health website. While the payment itself is an exempt lump sum, any ongoing income or assets generated from this lump sum are assessable.
Victorian Extra Support for Housing Estates and Hotspot Postcodes	In July 2020, the Victorian Government will make a hardship payment of $750 to estate households in recognition of the financial burden that the COVID-19 July 2020 lockdown will place on the residents. More information about the payment can be found on the Victorian Premier's website. While the payment itself is an exempt lump sum, any ongoing income or assets generated from this lump sum are assessable.
Victorian Government Business Costs Assistance Program	The Victorian Government's Business Costs Assistance Program Round 2 (BCAP2) and Round 3 helps eligible small to medium businesses in sectors most affected by the May-June 2021 COVID-19 restrictions in Victoria. The program offers grants of up to $7,000 to eligible businesses, including employing and non-employing businesses, depending on their industry sector, location and the number of weeks they closed. More information about the payment can be found on the Business Victoria website.
Victorian Government Business Support Fund 3	On 13 September 2020, the Victorian Government announced a new support package to help businesses survive the impacts of continued coronavirus (COVID-19) shutdown restrictions and to keep Victorians in jobs. This announcement includes $822 million for Business Support Fund 3, the third round of the Business Support Fund program. Through Business Support Fund 3, around 75,000 businesses in specific industry sectors with payrolls of up to $10 million will receive grants of $10,000, $15,000 or $20,000 (with the grant amount determined by the business' payroll size).

Victorian Government Business Support Fund - Expansion	On 7 July 2020, the Victorian Government announced that the 31 metropolitan Melbourne Local Government Areas (LGAs) and Mitchell Shire will return to Stage 3 'Stay at Home' restrictions for a period of 6 weeks to help slow the spread of coronavirus (COVID-19). From 11.59pm on Wednesday 5 August 2020, the return to Stage 3 restrictions will extend to apply throughout regional Victoria. From 6pm on 2 August 2020, metropolitan Melbourne will be subject to Stage 4 restrictions for an initial period to 13 September 2020. Impacted employing businesses in regional Victoria will be supported during the period through access to a one-off, $5,000 grant under the Business Support Fund - Expansion. Businesses located in metropolitan Melbourne or Mitchell Shire that have been impacted by extended restrictions since early July 2020 will be eligible to receive a $10,000 grant.
Victorian Government's Small Business COVID Hardship Fund	Helps eligible small and medium businesses: • whose operations have been severely impacted by COVID-19 restrictions that have been in place since 27 May 2021 • that have experienced at least a 70% reduction in turnover because of the COVID-19 restrictions • that are ineligible for other key COVID-19 Victorian Government business grant programs that have been announced since 27 May 2021 The program offers grants of $20,000 to eligible small and medium businesses, including employing and non-employing businesses.
Victorian Historical Forced Adoption Scheme	Payments are made by the Victorian Government to mothers who gave birth in Victoria, or were a Victorian resident but gave birth interstate, and who were forcibly separated from their newborn babies before 1980. The one-off payment of $30,000 will not be counted as income under paragraph 8 (11) of the Social Security Act. Any ongoing income or assets generated from this lump sum are assessable. The income test exemption applies to income support payments only. It does not apply to Family Tax Benefit (FTB). If the lump sum payments are regarded as taxable income, they will be counted under the FTB means test.
Victorian Industry Transition Assistance Payment (Taxi licence holders)	In August 2017, the Victorian Government passed legislation to commence this payment. Transition assistance payments will be paid to eligible taxi licence holders up to a total of 4 licences for each licence holder. The payment is made in recognition of the loss of value of licences in Victoria. These one-off lump sum ex-gratia payments for eligible individuals are exempt from the social security income test on receipt. Any ongoing income or assets generated from this lump sum are assessable.
Victorian Restricted Postcodes Business Support Program	Businesses which operate within a Victorian postcode which has been included in the COVID-19 Stay at Home restrictions, may be eligible for a one-off $5,000 grant. More information about the grant can be found on the Business Victoria website. If the amount has been included as income on the Profit and Loss Statement, it will need to be removed (or excluded) when assessing the business income. While the payment itself is an exempt lump sum, any ongoing income or assets generated from this lump sum are assessable.
Victorian Stolen Generations Reparations Package	The Victorian Stolen Generations Reparations package includes a lump sum payment of $100,000 to Aboriginal and/or Torres Strait Islander people who had been first removed in Victoria by a government or non-government agency before 31 December 1976, while under the age of 18. The scheme is open for applications from 31 March 2022 to 31 March 2027. The lump sum payment will not count as income under Section 8(11) of the Social Security Act 1991.

	While the payment itself is an exempt lump sum, any ongoing income or assets generated from this lump sum are assessable.
Victorian Taxi Reform Hardship Fund	In late 2015 the Victorian Government established the Taxi Reform Hardship Fund to provide a one-off ex-gratia lump sum payment. The payment is to assist taxi licence owners who have experienced severe financial distress as a direct result of reforms which were made following the 2012 Taxi Industry Inquiry. These one-off lump sum ex-gratia payments for eligible individuals are exempt from the social security income test on receipt. Any ongoing income or assets generated from this lump sum are assessable.
WA Government Small Business and Charity Tax Offset	Electricity tariff assistance for small businesses and charities to mitigate ongoing economic impacts of COVID-19. Eligible recipients received a one-off offset payment of $2,500. An additional $500 was announced in 2021. These amounts are shown on bills as the WA Small Business and Charity Tariff Offset. If small businesses are not Synergy or Horizon customers, there will be a process put in place to enable them to apply the $500 offset.
WA Medically Retired Police Redress Scheme	Payments are made by the Western Australian Government to former police officers who were medically retired under section 8 of the Police Act 1892. They are not compensation for injury or for loss of income. They are to make amends for the way these officers were treated when they left the service. Although the receipt of the initial payment is exempt income, any ongoing income or assets generated from this lump sum are assessable.
West Australian Fires Federal Grant	Cash payments of $1,000 for adults, and $400 for each eligible child were paid by the Federal Government to those whose homes were destroyed in the Western Australian fires in February 2007. These grants are exempt from assessment under the income test. Any ongoing income or assets generated from this lump sum are assessable.
Western Australia Grandcarers Support Scheme	This scheme is designed to pay annual payments to grandparents and is considered income even if only received once. For more information, see Exempt income.
Western Australia Stolen Wages Class Action	Payments made under the Western Australia Stolen Wages Class Action are an exempt lump sum as per Section 8(11) of the Social Security Act 1991 (refer to Determination 2017 'Payments Compensatory in Nature for Non-Economic Loss'). While the payment itself is an exempt lump sum, any ongoing income or assets generated from this lump sum are assessable. Additional payments made in recognition of a person's role in the proceedings are not exempt. These payments are assessed as a non-remunerative lump sum and assessed for 12 months from the date the payment is received. For more information, see Treatment of lump sums.
Windfall gains/lotteries/chance wins (including gambling)/prizes	The assessment of winnings received depends on if they are paid for chance wins or wins earned through skill as well as the manner in which and how often they are paid. **Chance winnings** Individual chance winnings (such as lump sum lottery wins) are exempt lump sums, regardless of how many times they occur, because they: • are unlikely to be repeated (every entry is less likely to win than lose, the frequency of gambling does not change this) • cannot be reasonably expected to be received or necessarily anticipated (this is evident where odds are less than 100%), and • do not represent receipt of money for services rendered directly or indirectly **Note:** the **only exception** is when a prize won by chance is paid periodically. For example, scratch-it cards where regular payments are made, as opposed to a single lump sum. In these cases, each periodic instalment is assessed as income. The amount of each payment received

	each period is assessed for the duration of that period. For instance, someone receiving $1,000 on the first day of each month would have $1,000 per month recorded until 1 month after the last payment. These periodic chance winnings cannot be reduced by 'losses' in the form of previously unsuccessful ticket purchases. This is because these winnings are not the result of a customer using their skill to earn an income through a business structure. **Winnings earned through skill as a source of income** Winnings earned as a source of income by the skill of a customer undertaking a profession are assessed as income. For more information, see Assessment of income for Centrelink payments. **One-off winnings earned through skill** One-off lump sum prizes for competitions outside of the customer's main profession, whether skill is involved or not, are exempt lump sums. For example, best cake decoration by a hobbyist, or a television show where the prize depends on guesswork. Payments/gains are **not** exempt from the Liquid Assets Waiting Period (LAWP) and any ongoing income or assets generated from this lump sum are assessable.
Young Carer Bursary Program	The Young Carer Bursary Program supports young carers to continue with their education and reduce their need to undertake paid work at the same time as their study and caring duties. Payments under the Young Carer Bursary Program are exempt income under Sub-section 8(8) (jai) of the Social Security Act 1991. Any ongoing income or assets generated from this lump sum are assessable.
Youpla Support Program/Youpla Group Funeral Benefits Program	The Youpla Group, also called the Aboriginal Community Benefit Fund (ACBF) sold funeral insurance policies to First Nations people. ACBF collapsed in 2022. The Australian Government started the Youpla Group Funeral Benefits Program to help the families of fund members affected by the collapse. These payments were to help the families of fund members' conduct Sorry Business with dignity. Payments received from the Youpla Group Funeral Benefits program are an exempt lump sum. Any ongoing income or assets generated from this lump sum are assessable. Applications under the program were accepted up to 30 June 2024. Youpla Support Program replaced the Youpla Group Funeral Benefits Program from 1 July 2024. From 1 July 2024, eligible customers who paid premiums for Youpla Group policies that were active on or after 1 August 2015 can apply to receive a resolution payment through the Youpla Support Program. Former members will be given the choice of: • financial counselling, and • reinvestment in a funeral bond, or • a lump sum For the purposes of paragraph 8(11)(d) of the Social Security Act 1991, the amount of resolution payment made under the Youpla Support Program is an exempt lump sum. Any ongoing income or assets generated from this lump sum are assessable. **Note:** if the former member chooses to reinvest the lump sum in a funeral bond, see Funeral bonds and investments for assistance with the assessment.
Zone Tax Rebate	One-time payment by the Australian Taxation Office (ATO) of arrears of Zone Tax Rebate for the financial years 1990/1991 to 1996/97 inclusive. Payments are **not** exempt from the Liquid Assets Waiting Period (LAWP) and any ongoing income or assets generated from this lump sum are assessable.

Training & Support

Add the course number to the s 47E(d) field in the s 47E(d) in ESSentials:

- s 47E(d) - Lump Sums
- s 47E(d) - Foundation income and assets
- s 47E(d) - Coding simple income and assets
- s 47E(d) - Understanding complex income and assets
- s 47E(d) - Coding complex income and assets