

Pensioners and Seniors

INFORMATION KIT



This kit is provided with the compliments of:

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Every effort has been made to ensure the accuracy of the information provided.

Payment rates in this guide are current from 20 September 2018.

Labor is fighting for your pension.

WELCOME TO MY PENSIONERS & SENIORS INFORMATION KIT.

In this kit you will find a range of useful information relating to the latest pension payment rates as at 20 September 2018 as well as information relating to services and general safety tips.

For almost five years, Labor has been fighting to protect your pension from cuts announced by the Abbott-Turnbull-Morrison Government.

Since then, the Liberals have delivered five Budgets, and every single one has included cuts to the pension.

Scott Morrison himself was either the Minister responsible for the pension, the Minister for Social Services (December 2014 - September 2015) or the Treasurer (September 2015 - August 2018) for all four of these Budgets.

This means that the Prime Minister is personally responsible for a significant proportion of the harsh cuts that the Liberals have tried to raft home to pensioners.

Although the Government has said they will walk away from some of these cuts, we know that they will be back at the first opportunity, and a number of other concerning changes are still in legislation before the parliament, including:

- A discriminatory plan to increase the qualifying residency period for the age pension from 10 to 15 years, and
- Axing the pension supplement for pensioners who spend more than six weeks overseas, making it harder, or for some, impossible to take a long awaited holiday overseas.

The Liberals are continuing to short-change pensioners by failing to reduce deeming rates in line with falling interest rates.

The Liberals have failed to adjust the deeming rates despite interest rates falling from 2.25 percent in February 2015 to 1.50 percent in early 2018.

This means that the Liberals assume pensioners are receiving greater returns on their investments than it is possible to actually earn in the current market, and are receiving lower fortnightly pension payments as a result.

The Minister for Social Services can adjust the deeming rates at any time, but a succession of Liberal Ministers have sat on their hands, and done nothing for almost four years.

The Liberals tried to increase the pension age to 70 - delaying the pension for 375,000.

The Abbott-Turnbull-Morrison Government has also cut \$1.3 billion from pensioner concessions that help pensioners with the cost of essential services like electricity, public transport and council rates.

The Abbott-Turnbull-Morrison Government has also cut support to grieving families. Bereavement Allowance is a short term payment which is meant to assist following the loss of a partner, at a time when expenses typically increase.

Labor opposed these cruel cuts and the Liberals cut the pension for people who travel overseas for more than six weeks.

No matter who leads the Liberals, history has shown they cannot be trusted with your pension.

ANNOUNCEMENT

Labor's *Pensioner Guarantee*: Reforms to the dividend imputation system.

Labor supports a fair tax system that helps pay for our priorities such as schools and hospitals, improves the Budget and protects pensioners in retirement.

The original dividend imputation system introduced in 1987 did not allow for cash refunds. The introduction of cash refunds for excess imputation credits in 2001 has created a significant Budget problem.

Labor will close this tax concession - which overwhelmingly benefits high-wealth individuals - while also protecting Australia's pensioners.

Labor is introducing a new *Pensioner Guarantee*, protecting pensioners from changes to excess dividend imputation credits.

The *Pensioner Guarantee* will protect pensioners who may otherwise be affected by this important reform.

People in receipt of the Age Pension or other income support payments will continue to receive their refunds from personally held share portfolios as they currently do.

If the current arrangements are allowed to continue, future governments will be faced with an \$8 billion annual hole in the budget over the next decade.

Losing \$8 billion a year in revenue is equivalent to more than Commonwealth spending on Australia's public schools this year.

Labor has heard from many concerned pensioners and low income Australians who are worried about what impact this policy might have on them.

We know pensioners struggle with the cost of living, especially with high power prices and the Abbott-Turnbull-Morrison cuts to Medicare.

Labor's policy strikes a fair balance between the need to reign in unfair tax concessions and improve the Commonwealth Budget whilst ensuring that low-income people are protected in retirement.

We do understand that ending cash refunds for excess imputation credits affects a small amount of people in the community, however, pensioners and low income Australians will be protected.

This is all part of Labor's plan for budget repair that is fair.

ANNOUNCEMENT

Labor will give Australians a fair go on private health insurance.

Labor understands that Australians are struggling with the cost of living under the Abbott-Turnbull-Morrison Government, so we have announced our plan to give Australians a fair go on their private health insurance.

A Shorten Labor Government will take the unprecedented step of capping private health insurance premium increases at 2% each year in the first two years, saving families an average of \$340.

At the same time, we will task the expert Productivity Commission with the biggest review of the industry in twenty years to improve the long-term affordability and value of private health insurance.

13 million Australians have some form of health insurance - and every single one of them is bearing the brunt of soaring prices and decreasing value under Turnbull.

Premiums have soared by 27% under the Abbott-Turnbull-Morrison Government.

It means Australian families are paying an average \$1,000 more a year for their private health than they were in 2013.

This year's rise alone will see older Australians and families having to find on average an extra \$180 - or more.

At the same time, private health profits are booming, with the industry recording \$1.8 billion in pre-tax profits in 2016/17.

Large health insurers are much more profitable than banks or other corporations, with returns on equity over three times the ASX 150 average.

We know more needs to be done to help people access the health care they need through private health insurance - and that's why we are backing Australians, not private health insurance giants.

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SERVICES AND PAYMENTS THROUGH CENTRELINK

Centrelink provides income support for people who are retired, who have a disability, who are unemployed, who have children, and who care for others.

Centrelink can also provide a range of services, including social worker services and financial counselling information services.

This guide provides basic information about Centrelink payments and services.

However, you should always check your eligibility with Centrelink.

CLAIMING A PAYMENT

Before you can be paid a social security payment, you must fill in a claim form.

Forms are available at your local Centrelink office, ring Centrelink on 13 23 00 and ask for a claim form to be mailed to you.

Application forms can also be downloaded from www.humanservices.gov.au.

You should complete the claim form and lodge it as soon as possible.

Attend an interview

Anyone who claims a pension will be interviewed by a Centrelink officer to determine basic eligibility and to gather proof of identity, age, residence, income and assets details and any other information needed. If you have a partner, your partner may also have to attend the interview.

A Centrelink officer can visit you at home if you are having difficulty getting to a Centrelink office because of illness, physical difficulties or transport problems. In addition, you may prefer to see a social worker in the privacy of your own home.

Can't speak English?

To speak to Centrelink in a language other than English, call 13 12 02 from anywhere in Australia for the cost of a local call.

How are benefits paid?

All social security payments are paid fortnightly in arrears.

Weekly payments are available if you are homeless, at risk of being homeless or have considerable difficulty with your finances.

With the new rules it is now possible to receive your payment on any day you choose.

If you change your payday from a Thursday to another day of the week you will receive a one-off adjustment on the first payday after the change to reflect the shortened or lengthened time between the new pay day and the old pay day.

What if you disagree?

There are things you can do if you think Centrelink has made an incorrect decision about your payment:

- First, you should contact the person who made the decision and ask for the decision to be reviewed. This person should explain why the decision was made, and give you an opportunity to add any new information you might have;
- Second, you can ask for an Authorised Review Officer (ARO) to review the decision. The ARO is independent of the Centrelink office where the disputed decision was made. If the ARO thinks the decision is wrong, they can change it;

- Third, you can appeal to an independent body, the Social Services & Child Support division of the Administrative Appeals Tribunal (AAT).
- The AAT can only look at a disputed decision after it has been reviewed by an ARO. The AAT has the power to change decisions; and
- Finally, you can appeal to the AAT for a second review.

If you are not satisfied with any aspect of the service that Centrelink is providing, you can contact the Commonwealth Ombudsman to lodge a complaint.

You can contact the Commonwealth Ombudsman on 1300 362 072.

FINANCIAL INFORMATION SERVICE (FIS)

Who qualifies for the service?

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

What are the benefits?

FIS officers can explain how income and assets will be treated under the Social Security income and assets tests.

Information provided by FIS officers is intended to give pensioners an idea of the financial options that may be available and of the general principles pensioners need to take into account when making investment decisions.

FIS officers cannot, however, recommend or give you an opinion on a particular investment or investment type, nor can they make financial decisions for pensioners.

An appointment to see a FIS officer can be made by calling the Department of Human Services on **13 23 00**.

BASIC CONDITIONS OF ELIGIBILITY FOR PENSIONS

RESIDENCE

To qualify for a pension a person must be an Australian resident and residing in Australia on the date of claiming the pension.

An 'Australian resident' is a person whose normal place of residence is in Australia and who is an Australian citizen or a permanent resident. In most cases you must also have a period of continuous residence to qualify for a pension.

The qualifying period varies on the type of pension - for the Age Pension it is ten years.

What if I come from another country?

The rules about Australian residence may be different if you come from a country that has a reciprocal social security agreement with Australia.

For example, if you come from such a country, you may qualify for the Age Pension, even if you have not been a resident for 10 years.

Australia presently has agreements with the following countries:

Austria, Belgium, Canada, Chile, Croatia, Cyprus, the Czech Republic, Denmark, Estonia, Finland, the former Yugoslav Republic of Macedonia, Germany, Greece, Hungary, India, Ireland, Italy, Japan, Korea, Latvia, Malta, the Netherlands, New Zealand, Norway, Poland, Portugal, Slovenia, Slovak Republic, Spain, Switzerland and the USA.

Australia has also signed agreements with the Slovak Republic, Hungary and Latvia.

Waiting periods

If you are a recently arrived resident in Australia, generally you won't have immediate access to social security payments or concession cards.

You can count periods spent in Australia as an Australian resident or the holder of certain temporary visas at any time in your life towards the waiting period, provided you were living in Australia at that time.

If you are a New Zealand citizen arriving on a New Zealand passport with a Special Category Visa, you will generally need to apply for, and be granted, a permanent resident visa before Centrelink can look at periods of time you have spent in Australia.

If you have lived in any countries that have social security agreements with Australia, you may be able to use an agreement to help you qualify for some payments such as Age Pension, Disability Support Pension, Carer Payment, Parenting Payment Single or Bereavement Allowance.

Update - from July 1, 2018, the Liberal Government wants to make pensioners born overseas wait longer to get the Age Pension by increasing the residency requirements from 10 to 15 years.

Applicants would continue to require only a 10 year residency period if they:

» **Have spent at least five years of a continuous 10 year period in Australia**

during their working life (the years between 16 and the pension age), or

» **Have not been in receipt of an activity-tested income support payment for more than five years of a continuous 10 year period.**

INCOME AND ASSETS TESTS

All social security and Department of Veterans' Affairs (DVA) income support pensions (except Age or Disability Support Pension for a person who is permanently blind, and DVA income support for persons who are permanently blind) are subject to income and assets tests.

Centrelink (or DVA) applies both tests to calculate the rate of payment and pays people under whichever test gives the lower rate.

Most income support payments are also affected by special compensation rules.

Income:

The single rate of pension is reduced by 50 cents per fortnight for each dollar of income over the income 'free area'.

For couples, each person's pension is reduced by 50 cents for each dollar earned over the income 'free area'.

From 20 September, 2018, the 'free areas' are:

» \$172.00 per fortnight for a single person;
» \$304.00 per fortnight for couples combined.

As of 20 September 2018, there is no payment if fortnightly income exceeds \$2,004.60 for a single person or \$3,066.80 for couples combined.

What is counted as income?

'Income' includes employment income and deemed income from financial investments (refer to section on deeming). There are a range of other income sources that are treated differently.

Transitional Safety Net

For pensioners receiving payment as at 19 September 2009, who would otherwise have had an immediate payment reduction because of changes to the income test introduced as part of the *Secure and Sustainable Pension Reform* package, a transitional safety net applies.

The pension continues to be worked out with a 40 cent withdrawal rate until the new pension rules, including the 50 cent income test withdrawal rate, provides them with a rate that is equal to or higher than that under the transitional rules.

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

Assets:

For full pension, assets must be less than:

- » \$258,500 for a single person who owns a home;
- » \$465,500 for a single person who does not own a home;
- » \$387,500 for a couple who own a home; or
- » \$594,500 for a couple who do not own a home.

For part pension, assets must be less than:

- » \$564,000 for a single person who owns a home;
- » \$771,000 for a single person who does not own a home;
- » \$848,000 for a couple who own a home; or

- » \$1,055,000 for a couple who do not own a home.

Note - from 1 January 2017, The Abbott-Turnbull-Morrison Government made new rules to the pension assets test.

These changes withdraw the pension much faster than before - by \$3 for every \$1,000 of assets over the threshold, rather than \$1.50.

Any single pensioner with as little as \$289,500 in assets has had their part pension cut - as has any pensioner couple with more than \$451,000 in assets.

What are counted as assets?

Assets taken into account for the assets test include:

- » Bank, building society or credit union accounts, interest bearing deposits, bonds, debentures, shares, property trusts, investments in friendly societies, equity trusts, mortgage trusts, and bonds trusts;
- » **Some** income stream products purchased before 20 September 2007 and **all** income stream products purchased on or after 20 September 2007 are counted as assets;
- » Household contents and personal effects;
- » Motor vehicles, boats and caravans (not used as the pensioner's primary place of residence); and
- » Holiday homes or other forms of real estate (not used as the pensioner's primary place of residence).

DEEMING

Deeming rules are used by Centrelink to work out income from your financial assets.

It assumes these assets earn a set rate of income, no matter what they really earn.

Centrelink add this to your other income and apply the income test to work out your payment rate.

Financial investments include:

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

Financial investments do not include:

A pensioner's house or its contents, car, boat or caravan, stamp or coin collections, antiques, accommodation bonds in aged care homes, assets in superannuation funds held by anyone under pension age, standard life insurance policies, farms, holiday homes or other real estate, or income streams other than asset-tested income streams (short-term).

How do the deeming rules work?

These rules assume your financial assets are earning a certain amount of income, regardless of the income they actually earn. Deeming encourages you to choose investments that will earn you more income. Deeming also reduces the extent that your payments may vary.

Deeming is used to calculate income for income support payments. As Family Tax Benefit is based on taxable income, it is not affected by deeming.

From 1 July 2017:

» if you are single and receiving an income support payment, the first \$51,200 of your financial investments is deemed to earn income at 1.75% per annum and any amount over that is deemed to earn income at 3.25% per annum;

» if you are a member of a couple and at least one of you receives a pension, the first \$85,000 of you and your partner's financial investments is deemed to earn income at 1.75% per annum and any amount over that is deemed to earn income at 3.25% per annum, or

» if you are a member of a couple and neither of you is receiving a pension, the first \$42,500 for each of you and your partner's share of jointly owned financial investments is deemed to earn income at 1.75% per annum and any amount over that is deemed to earn income at 3.25% per annum.

THE AGE PENSION

The Age Pension is an income support payment for Australian seniors. A person may be eligible for the Age Pension if they are:

- » **aged 65 years and six months; and**
- » **meet residence requirements.**

People receiving the Age Pension also receive a Pensioner Concession Card and may be eligible for Rent Assistance if they are renting privately.

Age Pensioners also receive the fortnightly Pension Supplement and the Energy Supplement.

Rate of the Age Pension

As at 20 September 2018, the maximum rate of Age Pension is currently **\$916.30** per fortnight for a single pensioner or **\$1,381.40** per fortnight for a pensioner couple (combined).

This rate comprises the base rate of the pension, the *Pension Supplement* and the *Energy Supplement*.

Improved pension indexation arrangements introduced as part of the previous Labor Government's *Secure and Sustainable Pension Reform* package have contributed substantially to these increases.

The new arrangements better respond to changes in pensioner living costs.

In 2014, the Abbott-Turnbull-Morrison Government attempted to change the indexation of the pension so that pensions would have been indexed by CPI only. This would have meant an \$80 a week cut to the pension within 10 years. Labor fought this cut - and we won.

Increasing the Age Pension Age

The pension age will increase from 65 to 67 years. The transition to the higher qualifying age commenced on 1 July 2017, increasing by six months every two years to reach 67 from 1 July 2023.

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

The Abbott-Turnbull-Morrison Government's plan tried to increase the pension eligibility age to 70.

Labor fought this tooth and nail and we won.

PENSION LOANS SCHEME

The Pension Loans Scheme (PLS) is available to people who do not receive a pension because of their income or assets (but not both), or who only receive a part pension.

The PLS is a voluntary arrangement, which provides support in the form of a loan paid in regular fortnightly instalments, for a short or indefinite period. Eligible people can nominate to receive an amount up to the maximum rate of Age Pension including Pension Supplement, the Energy Supplement and Rent Assistance, each fortnight.

In order to receive a loan, the person must have real estate assets in Australia against which the loan is secured (registration of charge with the Land Titles office on the title deed).

The total amount of loan a pensioner can receive depends on the value of the property offered as security, the equity they wish to keep in the property, and their age at the time the loan is granted.

DISABILITY SUPPORT PENSION (DSP)

The Disability Support Pension (DSP) is an income support payment designed to give people an adequate means of support if they are unable to work for at least 15 hours per week at or above the relevant minimum wage, independent of a program of support, due to a permanent physical, intellectual or psychiatric impairment.

A person may be eligible for DSP if he or she:

- » has been an Australian resident for a total of at least 10 years, or acquired their impairment while an Australian resident; **and**
- » is aged 16 years or over, and under Age Pension age at the date of claim; and
- » has a permanent physical, intellectual or psychiatric impairment assessed at 20 points or more under the impairment tables; **and**
- » has a continuing inability to work. This means the person is unable to work 15 or more hours per week, or be retrained for such work within the next two years as a result of their impairment; **or**
- » is permanently blind; **or**
- » is participating in the Supported Wage Scheme.

Please note

1. Residence requirements may vary if an international social security agreement is in effect.
2. If the person does not have at least 20 points under a single impairment table, they must have also actively participated in a program of support.

A person may be eligible for DSP if they are aged between 16 and Age Pension age.

However, if the person is receiving DSP, they may elect to continue to receive the payment once they reach Age Pension age.

The adult rate of DSP (that is for those aged 21 and over, or under 21 with a dependent child) is paid at the same rate as the Age Pension. Those under age 21 without dependent children are paid at the Youth DSP rate.

DSP is non-taxable for people below Age Pension age, and taxable for people of Age Pension age.

DSP recipients on the adult rate receive the fortnightly Pension Supplement (see Additional Payments section). Recipients under age 21 without dependent children receive the Youth Disability Supplement.

People receiving DSP also receive a Pensioner Concession Card, and may be eligible for Rent Assistance, Mobility Allowance, the Pensioner Education Supplement and an Education Entry Payment.

Income and assets testing:

DSP is subject to the pension income and assets tests. The assessable income and assets of a person receiving DSP, and their partner (if applicable), must be below certain amounts for a full or part pension to be payable. Income and assets tests do not apply if the DSP recipient is permanently blind, however their partner must meet an income and assets tests for an income support payment to be payable to the partner.

Rates of payment may be affected, including payment for DSP recipients who are permanently blind, if Workers' Compensation or Third Party damages payments are received.

CARER PAYMENT

People who care for a person with a disability, medical condition or who is frail aged, may be eligible for a fortnightly payment. Carer Payment is paid to people who, because of the demands of their caring role, are unable to support themselves through substantial paid employment.

Carer Payment is paid at the same rate as the Age Pension. People receiving Carer Payment also receive the fortnightly Pension Supplement, in most cases a Pensioner Concession Card, and may be eligible for Rent Assistance (see Additional Benefits and Payments Section).

Income and assets testing:

The rate of Carer Payment is subject to the pension income and assets tests. The assessable income and assets of a person receiving Carer Payment, and their partner (if applicable), must be below certain amounts for full or part pension to be payable.

CARER PAYMENT (ADULT)

Qualification for Carer Payment (adult) requires an assessment of the care receiver using the Adult Disability Assessment Tool (ADAT). The ADAT measures the level of care needed by an adult because of his or her disability, and is designed to provide access to Carer Payment for carers of people with similar levels of disability, even where the cause and type of disability differ.

The ADAT consists of two components, a questionnaire for the carer and a questionnaire for a treating health professional to complete, each resulting in a score. To qualify for Carer Payment

(adult) the person must achieve a score of at least 25 under the ADAT with the Treating Health Professional (THP) component of the score being a minimum of 10.

CARER PAYMENT (CHILD)

The qualification process for Carer Payment (child) recognises the significant impact of care provided to children with disability or medical condition.

Carer Payment (child) is available to carers of:

- » a child with severe disability or severe medical condition; or
- » two or more children with disability or medical condition; or
- » a disabled adult and one or more children with disability or medical condition; or
- » a child with severe disability or severe medical condition on a short-term or episodic basis; and
- » where the level of care required is assessed as intense under the Disability Care Load Assessment (child).

A person who has qualified for Carer Payment (child) for care of a child/children will automatically qualify for Carer Allowance for that child/children.

A person who has qualified for Carer Payment (child) for care of a child/children on a short-term or episodic basis will automatically qualify for a Health Care Card for this period.

PARENTING PAYMENT

Parenting Payment is the main income support payment for principal carer parents who have sole or primary responsibility for the care of a young child.

Who qualifies for the payment?

To qualify, you must have a qualifying child under six if you are partnered or aged under eight if you are single.

Parenting Payment can only be paid to one member of a couple. Once your youngest child is aged six or over, you must enter into a Job Plan allowing participation in a broad range of activities.

All Parenting Payment recipients have participation requirements when their youngest child turns six.

Rate

Single parents who are under Age Pension age receive up to \$768.50 per fortnight. Partnered parents receive up to \$496.70 per fortnight.

Income test

The Parenting Payment income test that applies is dependent on the parent's personal situation.

Single Parent

Single parents with one child are able to earn up to \$188.60 per fortnight before the payment is withdrawn (add \$24.60 for each extra child).

Income over this amount reduces your payment by 40 cents in the dollar.

Partnered Parents

Partnered parents are able to earn up to \$104.00 per fortnight, and the recipient's partner may earn up to \$970 per fortnight before the payment is reduced.

The payment will be reduced by 50 cents for each dollar earned between \$104.00 and \$254.00 per fortnight.

The payment will be reduced by 60 cents for each dollar earned above \$254.00 per fortnight.

To be eligible for a part payment;

- The parent's income must be less than \$970.00 per fortnight; and
- The partner's income must be less than \$1,811 per fortnight; and
- The couple's combined income must be less than \$1,940 per fortnight.

Partnered Parents (one parent is a pensioner)

The couple's combined gross income must be less than \$208 per fortnight.

The combined gross income reduces your payment by 25 cents for each dollar between \$208 and \$508, and by 30 cents for each dollar above \$508 per fortnight.

To get a part payment, the couple's combined gross income must be less than \$1,940 per fortnight.

Assets test

Single parents may have assets, excluding the family home, worth up to \$258,500 for homeowners and \$465,500 for non-homeowners, before their payment is affected.

For partnered parents, the couple's combined assets, excluding the family home, may be worth up to \$387,500 for homeowners and \$ 594,500 for non-homeowners, before their payment is affected.

Over these thresholds no Parenting Payment is payable.

BEREAVEMENT PAYMENTS

Bereavement payments provide a temporary continuation of income support payments after the death of a person.

Who qualifies

Bereavement payments may be available to couples, single people, parents and carers who are:

- » pensioners; or
- » long-term benefit recipients where both the deceased and their partner had been in receipt of a social security benefit for a minimum of 12 months prior to the death; or
- » the principle carer of a dependent child.

Eligibility for bereavement payments is automatically assessed when the Department of Human Services is notified of the death.

A single income support recipient's estate will receive one payment after their death which is for the 14 day income support payment period in which the person died. This payment is to assist in meeting expenses incurred by the deceased prior to their death.

For couples, the surviving partner may receive a lump sum payment, which comprises the difference between the combined couple rate and their new single rate of income support payment for up to seven paydays (14 weeks) from the date of death.

Carers receiving Carer Payment continue to receive their payment for up to seven paydays (14 weeks) from the date of death of the person they were caring for.

This allows them time to adjust their lifestyle from that of a caring role to one where they may need to seek employment or another form of income support.

SPECIAL BENEFIT

Special Benefit is an income support payment available to people who are in financial hardship and who have no other means of support.

Who qualifies

To qualify for Special Benefit an individual must:

- » be in financial hardship; and
- » be unable to earn a sufficient livelihood for themselves and their dependants because of age, physical or mental disability or domestic circumstances, or any other reason over which the person has no control; and
- » not be entitled to any other income support payment; and
- » be an Australian resident or the holder of an approved visa.

Rate

The rate of Special Benefit you get depends on your individual circumstances.

Usually, it is the same rate as Newstart Allowance or Youth Allowance.

You may receive less payment if you get free board or lodgings, or other forms of support.

Income and assets testing

For long-term cases (payment beyond three months), Special Benefit is not payable where the available funds of the individual are over \$5,000.

For short-term cases (payment under three months), Special Benefit is not payable where available funds exceed two weeks payment.

The value of in-kind support (such as free board and lodgings) and any income is treated as a direct deduction from the rate of Special Benefit.

Under the assets test, Special Benefit is not payable if the person has assets, excluding the family home, worth more than \$258,000 for single homeowners and \$465,000 for single non-homeowners.

CRISIS PAYMENT

Crisis Payment is a one-off payment available to income support recipients who are in severe financial hardship.

Who qualifies

Available to individuals who:

- » are forced to leave their home due to extreme circumstances, such as domestic violence or a natural disaster, and have established or intend to establish a new home; or
- » remain in their home after removal of a family member due to domestic or family violence; or
- » are released from gaol or psychiatric confinement after being charged with an offence and serving at least 14 days; or
- » are humanitarian entrants who arrive in Australia on or after 1 January 2008 on a qualifying humanitarian visa.

Rate

Crisis Payment is equal to one week's payment (without add-ons) of the person's pension, benefit or allowance.

ADVANCE PAYMENTS FOR RECIPIENTS OF INCOME SUPPORT PAYMENTS

Advances on pension payments:

Pension advance payments allow pensioners to receive a portion of their future pension entitlement as a lump sum.

For single maximum rate pensioners, the current maximum is \$1,298.85 and minimum is \$432.95.

For maximum rate pensioner couples, the current maximum is \$979.05 and minimum is \$326.35 each. For part rate pensioners, lower maximum amounts apply depending on the person's pension rate. Pension advances are recovered by spreading the repayment amount over 13 fortnights (6 months).

The amount available at each application will depend on previous advance payments and on the amount taken.

The rate of repayment cannot be reduced unless the customer has advised an exceptional change in circumstances that may lead to financial hardship.

From 1 July 2010, the pension advance payment rules are:

- » minimum and maximum advance payment amounts are aligned with indexation increases in pension payments (at 20 March and 20 September each year).
- » pensioners may take one maximum or up to three minimum amount advances over a 13 fortnight period.

Applies to

- Age Pension;
- Disability Support Pension;

- Wife Pension;
- Widow B Pension; and
- Carer Payment.

Advances on allowance payments:

The maximum advance amount on allowance payments is \$500.00 and the minimum amount is \$250.00 for singles and each member of a couple.

One advance between the amount of \$250.00 and \$500.00 is available over a 12 month period.

Applies to:

- Newstart Allowance;
- Parenting Payment (single);
- Parenting Payment (partnered);
- Widow Allowance;
- Youth Allowance; and
- Austudy.

ADDITIONAL BENEFITS AND PAYMENTS

THE WORK BONUS

Many pensioners want to continue to work after they reach pension age.

The Work Bonus enables pensioners over pension age, except Parenting Payment (single) recipients, to keep more of their pension when working.

The first \$250.00 of employment income each fortnight is now excluded from assessment under the income test and any unused amount of the \$250.00 bonus accrues to a maximum of \$6,500.

The accrued balance can be used to offset future employment earnings.

The Work Bonus operates in addition to the pension income test free area.

THE ENERGY SUPPLEMENT

The Energy Supplement provides ongoing assistance to eligible recipients of government payments.

The Abbott-Turnbull-Morrison Government tried to cut the Energy Supplement. Labor opposed this cut to the Energy Supplement and we won.

The Energy Supplement is paid **automatically** with your regular payment if you receive;

- » ABSTUDY Living Allowance;
- » Age Pension;
- » Austudy;
- » Bereavement Allowance;
- » Carer Payment;
- » Disability Support Pension;
- » Farm Household Allowance;
- » Newstart Allowance;

- » Parenting Payment;
- » Partner Allowance;
- » Sickness Allowance;
- » Special Benefit;
- » Widow B Pension;
- » Widow Allowance;
- » Wife Pension; or
- » Youth Allowance.

Note - The amount of your Energy Supplement depends on your circumstances and the payment you receive.

For recipients of the maximum basic rate of the Age Pension the Energy Supplement is \$14.10 per fortnight for singles and \$10.60 for each member of a couple per fortnight. You can be paid for the first 6 weeks of a temporary absence from Australia if you continue to receive your regular payment.

Customers can elect to receive the Energy Supplement quarterly. You can change your payment frequency at any time by contacting Centrelink.

The Energy Supplement is not:

- » taxable;
- » indexed, or
- » considered income for family assistance or income support purposes.

THE PENSIONER CONCESSION CARD

The Pensioner Concession Card may entitle the cardholder and their dependants to access a range of concessions provided by the Commonwealth Government, including:

- » bulk billing for doctor appointments - this is your doctor's decision;
- » higher Medicare benefits for eligible services once you meet your annual Medicare Safety Net threshold;
- » assistance with hearing services, and discounted mail redirection through Australia Post.

You may get some of these Australian Government concessions for a dependent child.

You may also be entitled to various concessions from state and territory governments and local councils such as:

- » reductions on property and water rates;
- » reductions on energy bills;
- » reduced fares on public transport;
- » reductions on motor vehicle registration, and
- » free rail journeys.

Pensioner Concession Card concessions are different in each State and Territory and vary between local councils.

NOTE -

In the 2014 Federal Budget the Liberal Government cut \$1.3 billion from pensioner concessions.

As these concessions were contained in an agreement between the Commonwealth and State and Territory governments, each has dealt with this cut differently.

Some have covered the funding shortfall, whilst others have passed on the cut to pensioners and seniors.

Who qualifies?

Pensioner Concession Cards are issued to:

- » all social security pensioners - Age Pension, Disability Support Pension (DSP), Wife and Widow B Pensions; Bereavement Allowance, Parenting Payment (single), and Carer Payment (other than short-term or episodic care of a child);
- » DVA service pensioners, partner service pensioners and income support supplement recipients;
- » recipients of Newstart Allowance (NSA), Partner, Sickness and Widow Allowances; Special Benefit, and Parenting Payment (partnered) who are aged 60 years or over and have been in continuous receipt of payment for at least nine months;
- » recipients of Parenting Payment (partnered) with a partial capacity to work;
- » recipients of Newstart Allowance and Youth Allowance who have a partial capacity to work or who are the single principal carer of a dependent child; and
- » participants of the Pension Loans Scheme who are qualified to receive a part-rate pension; and
- » certain Community Development Employment Project participants.

Recently, Labor has forced the Abbott-Turnbull-Morrison Government into a backflip on its cuts to pensioner concession cards.

For three years Labor highlighted the unfairness of removing the pensioner concession cards to around 100,000 older

Australians who lost their pension as a result of the changes to the pension assets test. New cards were reissued from the 9th October, 2017.

PHARMACEUTICAL BENEFITS SCHEME (PBS) SAFETY NET

The PBS Safety Net reduces the cost of prescription medicines for individuals and families once the PBS Safety Net threshold has been reached.

A wide range of prescription medicines are subsidised through the PBS.

From January 1, 2018, general patients need to pay up to \$39.50 toward their PBS prescriptions. Concession card holders need to pay up to \$6.40.

The PBS Safety Net Threshold is \$1,521.80 for general patients and \$384 for concession card holders.

When you are close to reaching the PBS Safety Net threshold, ask your pharmacist about a PBS Safety Net card. With this card your PBS medicine is less expensive, or free, for the rest of the calendar year.

If you go over the threshold before you get your PBS Safety Net card, you may get a refund. If this happens, ask your pharmacist for an official PBS refund receipt, not just a regular docket.

PENSION SUPPLEMENT

The Pension Supplement is a fortnightly payment to assist with the cost of living.

From 20 March 2018, the maximum Pension Supplement amount is \$67.80 per fortnight for single pensioners and \$102.20 per fortnight

for pensioner couples, combined.

Part rate pensioners and other eligible income support recipients being paid a reduced rate will still receive the Pension Supplement or an equivalent amount if you are receiving a transitional rate.

The minimum pension supplement is \$36.30 per fortnight for single pensioners and \$54.80 per fortnight for pensioner couples, combined.

Pensioners may elect to receive the minimum Pension Supplement quarterly instead of fortnightly.

Update - The Abbott-Turnbull-Morrison Government wants to take away the pension supplement from pensioners who go overseas for more than six weeks.

Scrapping the payment of the pension supplement after six weeks for a temporary absence overseas and immediately for permanent departures will see around \$120 million taken from the pockets of pensioners. Labor opposes this change.

CARER ALLOWANCE

Carer Allowance (adult) recognises the personal care needs of the care receiver and Carer Allowance (child) recognises the level of care required by the care receiver and the care provided by the carer.

Who qualifies?

It may be available to people who care for either an adult (16 or over) or a child (under 16).

Rate of payment

The basic rate of Carer Allowance is \$127.10 per fortnight.

Income and asset testing

There is no income or assets test for this allowance.

Caring for people with a disability 16 years old and over

Qualification for Carer Allowance (adult) requires an assessment of the care receiver using the Adult Disability Assessment Tool (ADAT).

This assessment measures the level of care needed by an adult because of his or her disability, and is designed to provide access to Carer Allowance for carers of people with similar levels of disability, even where the cause and type of disability differ.

The ADAT consists of two components, a questionnaire for the carer and a questionnaire for a Testing Health Professional (THP) to complete, each resulting in a score.

To qualify for Carer Allowance (adult) the person must achieve a score of at least 30 under the ADAT with the THP component of the score being a minimum of 12.

Caring for people with a disability under 16 years old

A fortnightly payment of Carer Allowance and a Health Care Card are available; firstly, if the child's condition appears the List of Recognised Disabilities; or secondly, where the child's condition is not on the List, the Disability Care Load Assessment (child) is used to assess eligibility.

This assessment considers the level of care required by the child or children with disability or medical condition, and the level of care provided by their carer.

The carer and the child must live together in the same private residence.

An ex-Carer Allowance (child) Health Care Card can be claimed by 16-25 year old full-time students who held a Carer Allowance Health Care Card on the day before their

16th birthday.

If the carer is not qualified for Carer Allowance (child) based on the level of care required, the carer may still qualify for a Health care Card if the child requires at least 14 hours per week of additional care and attention.

The Health care Card is issued in the name of the child or student and is not means tested.

CHILD DISABILITY ASSISTANCE PAYMENT

The Child Disability Assistance Payment (CDAP) of up to \$1,000 is payable annually to carers who receive Carer Allowance (child).

Each eligible child cared for attracts a separate \$1,000 payment. CDAP is not regarded as income for the purposes of family assistance and is not taxable.

CARER SUPPLEMENT

This is an annual lump-sum payment of \$600 to assist carers with the costs of caring for a person with a disability or medical condition.

To be eligible for Carer Supplement, you must be in receipt of one of the following payments on 1 July each year:

- » Carer Allowance;
- » Carer Payment;
- » Wife Pension (with Carer Allowance, you can no longer make a new claim for Wife Pension);
- » Department of Veterans' Affairs Partner Service Pension with Carer Allowance;
- » Department of Veterans' Affairs Care service Pension.

You do not need to apply for a Carer Supplement. Centrelink will automatically

make the payment into the bank account of eligible customers. A letter will be sent to people who receive the payment.

The Carer Supplement is paid annually to carers who receive a qualifying payment for a period including 1 July. It is paid in addition to the eligible payment.

The supplement is an ongoing, non-indexed annual lump sum payment.

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

THE ESSENTIAL MEDICAL EQUIPMENT PAYMENT

The Essential Medical Equipment Payment is an annual payment up of to \$157 to people who experience additional home energy costs from the use of essential medical equipment to manage their disability or medical condition.

Note - this payment must be claimed.

Who qualifies?

The payment is available to people with medical needs, or their carers who:

- » are covered by a Commonwealth Government concession card, or a Department of Veterans' Affairs Gold or White Card; and
- » use certain essential medical equipment in their home, or have certain medical conditions that require the use of additional heating and/or cooling; and
- » contribute to the payment of the energy account.

Eligible equipment includes:

- » Home dialysis machine;
- » Home ventilator;
- » Home respirator;
- » Home parenteral or enteral feeding device;
- » Oxygen concentrator;
- » Heart pump;
- » Suction pump;
- » Infant apnoea monitor - prescribed by a medical practitioner following apnoeic nebuliser - used daily;
- » Positive airways pressure device (CPAP);
- » Phototherapy equipment;
- » Airbed vibrator;
- » Electric wheelchair; and
- » Insulin pumps.

To be eligible, the equipment must be powered by a form of energy such as electricity, natural gas, liquid petroleum gas, diesel, heating oil, petrol or kerosene.

How do I claim?

The Essential Medical Equipment Payment can be claimed through Centrelink or the Department of Veterans' Affairs (DVA) for those who hold a DVA card.

Once claimed, the Essential Medical Equipment Payment will be paid annually until the person's circumstances change.

RENT ASSISTANCE

Rent Assistance helps people who pay private rent, rent in community housing (not public housing rent) or similar payments to landlords for accommodation. Proof of the amount of rent paid is required.

Who qualifies?

You may qualify for Rent Assistance if you

are paying more than a threshold amount of rent per week for:

- » rent (but not in public housing); or
- » services and maintenance fees in some retirement villages; or
- » fees paid for the use of a site for a caravan or other accommodation, or to moor a vessel, that the person occupies as a home; or
- » fees paid to occupy non Commonwealth funded beds in an aged care facility such as a hostel or nursing home.

Rates

Rent threshold at which payment of Rent Assistance commences:

Single, no children	\$121.20
Couple, no children	\$196.20
Single, with children	\$159.04
Couple, with children	\$235.34

REMOTE AREA ALLOWANCE

Remote Area Allowance is paid in recognition of the additional costs incurred by social security income support customers who live in remote areas and their exclusion, in many cases, from the benefits of the zone tax offsets which are available to taxpayers living in remote areas.

Who qualifies?

You may qualify if you receive an income support payment and live in a designated remote area.

Rate

Remote Area Allowance is paid fortnightly at the rate of \$18.20 (single) or \$15.60 each (couple) plus \$7.30 for each Family Tax Benefit (FTB) or regular care (RC) child.

Remote Area Allowance is paid

automatically with your income support payment when you move to a designated remote area and give the Department of Human Services your address.

A person may receive both Remote Area Allowance and the zone tax offset through the Australian Taxation Office in any given year (for example, participation in part time seasonal work). However Remote Area Allowance reduces, on a dollar for dollar basis, the amount of the zone tax offset that would otherwise be received.

COMMONWEALTH SENIORS HEALTH CARD

The Commonwealth Seniors Health Card provides gives older Australians access to cheaper prescription medicines, Australian government funded medical services, and other government concessions.

Who qualifies?

To qualify, a person must:

- » not be receiving an income support payment from Centrelink or the Department of Veterans' Affairs; and
- » be an Australian resident; and
- » meet an income test.

A person's adjusted taxable income must be:

- » under \$54,929 per year for singles; or
- » under \$87,844 per year for couples (combined income).
- » under \$109,858 combined for couples separated by, for example, illness or respite care.

Add \$639.60 to these amounts for each child in your care.

There is no assets test.

SENIORS SUPPLEMENT

The Seniors Supplement for Commonwealth Seniors Health Card holders will no longer be paid due to changes by the Abbott-Turnbull Government.

GRANDPARENTS RAISING GRANDCHILDREN

Grandparents and other relative carers who have responsibility for raising a child may be eligible for assistance on the same basis as other families, including Parenting Payment, Family Tax Benefit, Child Care Benefit and Child Care Rebate.

Relative carers may get concession card coverage for the children in their care through their own Pensioner Concession Card or Health Care Card, or through a foster child Health Care Card, specifically issued for each child.

For more information, call 13 61 50 or visit www.humanservices.gov.au.

Grandparent Advisers

To support grandparents with full time caring responsibility for their grandchildren.

Getting help

Grandparent advisers provide assistance by:

- » assessing family circumstances;
- » providing information and help to access payments and services;
- » arranging appointments with specialist staff such as social workers; and
- » arranging referrals to other federal, state and community service providers who may also be able to assist.

Grandparent advisers can be contacted tollfree on 1800 245 965.

Grandparents living outside the local area where grandparent advisers are based can still get help and support, by visiting their nearest DHS Service Centre.

DEPARTMENT OF VETERANS' AFFAIRS PAYMENTS (DVA)

Service pensions are means-tested pensions, like the social security Age Pension and Disability Support Pension. They are paid on the grounds of age or invalidity to eligible veterans.

Service pension can also be paid to eligible partners and widows/ers. Veterans must have qualifying service (which broadly means that they incurred danger from hostile enemy forces) and can receive the Age Service Pension five years earlier than eligible people can receive the social security Age Pension, acknowledging that the effects of war may be intangible and result in premature ageing.

Income support supplement is payable to eligible Australian war widows/ers and Military Rehabilitation and Compensation Act 2004 (MRCA) wholly dependent partners.

The income support supplement is a means-tested payment paid in addition to the war widow/er's pension or MRCA wholly dependent partner payment.

DVA service pensioners and income support supplement recipients are issued with a Pensioner Concession Card and they also have access to additional payments such as pension supplement, Rent Assistance and remote area allowance.

Benefits for self-funded retirees such as the Commonwealth Seniors Health Card are available from DVA for eligible members of the veteran community.

DVA also administers compensation payments under the Veterans' Entitlements Act 1986, the Safety, Rehabilitation and Compensation Act 1988 and the Military Rehabilitation and Compensation Act 2004 where the need for compensation has arisen because of events during military service.

For more information on DVA payments and services, call 13 3254 or 1800 555 254 for country callers, or visit **www.dva.gov.au**.

SAFETY AND SECURITY

PROTECTION FOR SENIOR CITIZENS

Many senior citizens, especially those who live alone, feel vulnerable at times.

Here is some advice that is handy for everyone, but may be particularly helpful for older people to feel secure and confident.

Don't isolate yourself behind locked doors. One way of encouraging neighbours to keep an eye out for your welfare is to keep an eye out for theirs.

Get involved with your neighbours, the local community and a Neighbourhood Watch group. Criminals are less likely to see you as a target if you are careful, alert and living confidently in a community.

Consider home security measures such as deadlocks, security screens, door chains and viewers.

Don't hide spare keys in obvious places.

Phone calls

If you don't know the caller, don't give personal information over the phone, even if the caller claims to be from a legitimate organisation. If you have any doubts, take the caller's name and number and call them back.

TIP - Keep police, emergency services, relatives and doctor's phone numbers listed next to the phone.

Visitors

People from legitimate companies all carry identification cards. Phone their company if you are not sure about their identification and don't let them into your

home until you are satisfied.

Road safety

Be careful crossing roads and use traffic lights and pedestrian crossings where possible.

Never cross a road from behind a parked car as oncoming vehicles often can't see you.

Legal matters

Before you sign any legal documents, read them carefully and have them checked by a trusted family member, solicitor or legal aid officer— especially if you are in doubt.

Keep all legal documents such as your Will, insurance policies and share certificates together in a safe place at home, or with your solicitor or bank.

Refuse to sign any paper if you feel you are being pressured to sign it before you have had time to think about it.

Con schemes

Be cautious about schemes that sound too good to be true or have to be kept a secret.

Keep informed by reading the newspaper and talking to friends.

Be wary of 'good deals' on home repairs and improvement jobs, and 'get rich quick' schemes which involve giving someone money before the scheme is completed or revealed.

If it seems too good to be true, it almost certainly is. If you are anxious about a possible fraud, contact the Police on 000.

Shopping

If you carry a handbag, carry it close to your body. If you use a wallet, put it inside a jacket pocket or a front pocket. Try not to carry more money than you need.

If you feel you are being followed, turn to see if someone is there, rather than being caught off guard. Go into a shop or building where there are people if you think you are being followed.

If someone tries to snatch your bag, do not resist. No amount of money is worth serious injury.

If a friend or taxi takes you home, ask them to wait until you are safely inside. Have your car or house key in your hand as you approach the door.

In Your Neighbourhood

Keep a lookout for pushbike riders and skateboard riders on the footpath, particularly when walking around corners.

Have a local contact, family or friend who can keep an eye on you and your home. You may be able to do the same for them.

If you are going away, make arrangements for someone to collect mail and keep an eye on things.

Banking

Keep your savings in a bank, building society or invest it. Don't keep large amounts of money at home, in your handbag or wallet.

Put your money into your purse or wallet before moving away from the teller or the Automatic Teller Machine.

Many banks, credit unions, building societies or investment organisations have investment plans especially for older people. Find a recommended company and seek their advice.

PROTECTING YOUR POSSESSIONS

Thieves want easy opportunities. They want to get into your home or car quickly and leave without being seen or caught.

A determined thief only needs a moment to make off with your valuables.

That's why it's a good idea to engrave identification, such as your driver's licence number, preceded by the initial of your State, on your valuable possessions.

By leaving an identifying mark, you will discourage thieves as well as make it difficult for them to sell your property.

If they do steal identified property and it is recovered, it will be easier for you to identify it.

Televisions, DVD and CD players, computers, cameras, power tools, lawnmowers, kitchen appliances, stereos, and furniture are just a few items that could be engraved.

It's also a good idea to photograph items of particular value to you, such as jewellery.

Photograph it beside a matchbox or ruler to provide a good idea of size.

If you don't have a photographic record, then make sure you write down a description of the valuable items, and if possible, make a drawing of them.

Never mark your keys with your address or a thief who steals your keys could get into your home.

Other valuables - passports and personal records

Keep them safe at home. A floor or wall safe is the best, although a locked filing cabinet is also quite good. Only tell a trusted friend or relative where these papers are kept. Keep a separate list of your possessions on a Valuable Property record.

Cash and credit cards

Never make a display of your cash or credit cards. If you are taking money out of an Automatic Teller Machine, make sure no-one can see you key in your PIN number.

Be careful because someone can come up behind you while you are at the machine.

If your credit cards are stolen, inform the credit card company immediately so transactions can be stopped. Keep the phone number handy and keep a record of card numbers so you can report them easily.

Never carry your PIN number with your cash or credit cards. If you can't memorise it, some banks, credit unions or building societies can provide you with a word instead of a number.

Cash is always a favourite target for thieves. Always try to avoid carrying large amounts with you, either at home or when travelling.

Handbags and wallets

Handbags can be an easy target for thieves and should be held securely and kept closed. It is not wise to put a handbag down on a counter or on the floor beside you. Keep it in front or beside you with your hand looped around the handle or strap. Be careful in the street, as it is easy for someone to snatch your bag before you are really aware of what has happened.

At work, never leave wallets, bags or other valuables lying around. Lock such items in a drawer or cabinet. Your workmates could be unfairly under suspicion if something goes astray.

LOCKING UP

Ensuring your property is secure can be an expensive business. Before you make any

decisions, think about your security needs and then shop around.

No-one wants to turn their home into Fort Knox but the following guide for securing your home may help you keep it safe and secure.

It may well be a combination of some of the following tips and a better sense of home security will give you and your house better protection.

Automatic deadlocks

A rim mounted deadlock locks automatically when the door is closed. At the turn of a key, the lock can be prevented from being opened on the inside. Another type of deadlock is the morticed deadbolt lock which is ideal for solid core doors.

Back door

Fit a deadlock and use it. Many burglars enter through the back door because they can do so without being seen.

Burglar alarms

Correctly installed and maintained burglar alarms offer a high level of security for those who require it. However, alarms should not be used instead of other good security measures. If you have a security system, use it and have it serviced regularly.

Door viewers

These help you to identify callers before opening the door.

Electrical meter boxes

A lock up meter box is recommended to prevent would be burglars from interfering with the power supply to your home.

External lighting

Movement activated outside lights are a good idea. Seniors should consider installing a light outside the front entrance, with an inside switch to see night time visitors.

Garage

Keep it locked. Tools and ladders provide burglars with a ready kit of implements for forcing a window or door.

Security doors

A security screen is a good idea. Keep it locked on the inside, especially when you are at home, out the back or in the garden.

Sheds

Keep these padlocked because thieves can steal tools to break into your home.

Side gates

Stop would-be intruders before they venture around the back of your house. Fit a strong lock.

Sliding doors

These need special locks, preferably at the top and bottom.

Small windows

It is possible for a thief to wriggle through any gap larger than a human head. Cover small windows with security screens or screw them shut permanently.

Smoke detectors

Consider installing at least one smoke detector in your home to give you warning in case of fire. Service and maintain it regularly. This is required by law in some States.

Spare key

Never leave a spare key in a convenient hiding place such as under a door mat, in a flower pot or in an unlocked meter box. Leave it with a trustworthy neighbour or close family member.

Standard latch locks

Standard 'key in the knob latch sets' offer only limited protection when used on their own. If you already have one fitted to your front or back door, use it in tandem with a suitable deadlock.

Street Numbering

Your street number should be clearly visible at the front of your house to help police, ambulance or the fire brigade to quickly find you in an emergency.

Time Switches

These offer good security when your house is left unattended for a long time, such as when you are on holidays. Use them with lights, radios or televisions.

Security Companies

Many security companies offer value for money—but don't sign up until you are sure you are getting value for money.

PERSONAL SAFETY

Some simple precautions at home and in public places can help you sidestep danger and stay safe.

The best way to avoid danger is to be alert and to think carefully about the best way to handle the situation.

At home

If a stranger asks to use your phone, direct them to the nearest public phone or keep them outside while you make the call for them.

Close curtains as soon as indoor lights are turned on. Make sure windows and doors are secure— even in daytime.

If you are in the back garden or at the back of the house, make sure the front door is locked.

Answering the door

Don't let strangers into the house unless you are sure of who they are. Ask for identification and if you're not satisfied, phone the organisation they say they're from.

Be cautious about door-to-door tradespeople recommending house repairs. Seek advice from someone you know or a recommended tradesperson before you commit yourself.

Door chains and door viewers are worthwhile. Although expensive, fitting a security door is a good idea.

Keep it locked from the inside and don't leave the key outside the door.

Intruders in your home

If you arrive home and suspect an intruder is in the house:

- Do not go in. Phone the police from somewhere outside the house.
- Keep out of sight and a safe distance from the house. If you see the intruder leave, jot down or memorise a description of the person, their vehicle and numberplate.

Be prepared – plan ahead for what to do if an intruder is inside your home.

This could involve:

- Getting to a phone if possible and ringing the police.
- Switching on lights and making plenty of noise to try and scare them off. If the intruder confronts you, stay calm– shout and scream if you think the noise may alert someone.

On the Telephone

Don't give your phone number, personal or financial information to people you don't know over the phone.

Don't let strangers know you are home alone, or when you will be away.

Consider installing a phone extension in

the bedroom, or a mobile phone near the bed.

Leave emergency numbers next to your phone, including the number of a neighbour or someone nearby. You could program these numbers into your speed dial.

If you receive obscene or threatening calls, don't talk to the caller, hang up or blow a whistle down the phone. If calls continue, contact the Police.

The internet

With more and more people chatting on the Internet every day, many of the same tips apply as with the phone.

- Don't give your phone number, personal or financial information to people you don't know. Don't give your address.
- Do not respond to emails apparently coming from banks. They are bogus emails designed to trick you into revealing your account details.
- Don't let strangers know you are home alone, or when you will be away.

Out and about

Walk only on busy or well lit streets. Don't take shortcuts through dark alleys, across parks or through isolated areas.

If you regularly walk home after dark, consider buying a screech alarm or a mobile phone.

Carry it in your hand, not in a bag where it may be difficult to reach in an emergency.

Don't hitch hike or accept lifts from anyone you're not completely sure of. Walk facing the traffic and on the left hand side of the footpath.

If you are going to be out late, arrange for a lift, or book a taxi in advance.

When using a public phone, stand with your back to the phone so you can see around you.

When returning to your home or car, have your keys ready. When you return to your car in a parking area, check nobody is hiding, in or around the car.

Keep all your car doors locked when driving.

In shopping centres keep your handbag or wallet closed and secure. Never leave it unattended, eg in a shopping trolley.

Public transport

Avoid isolated transport stops and sit near other passengers when using public transport.

Avoid travelling alone at night.

If you must travel alone at night, sit or stand near the guard, conductor or driver and arrange to be met at your destination. Report any strange people who talk to you or follow you.

If you feel threatened while on public transport, move closer to others or get off immediately.

ELDER ABUSE

Elder abuse can be defined as abuse or neglect of an elderly person. It is of concern that elder abuse is more likely to occur where an older person is reliant on others for care and assistance.

Often elder abuse is perpetrated by a family member.

Types of elder abuse can be:

- Physical (including sexual abuse)
- Financial
- Psychological
- Neglect

Elderly Australians have the right to be protected from abuse or neglect and any abuse should be considered a breach of trust of those who are often not in a position to protect themselves.

It is extremely important that any form of abuse is reported and assistance provided.

All states and territories have contact details for agencies or organisations that can provide information or assistance in regard to elder abuse.

SCAMS

Scams target people of all ages and backgrounds, however, some scams are more likely to target older people.

Scams that target older Australians include:

Dating & romance: Scammers take advantage of people looking for romantic partners, often via dating websites, apps or social media by pretending to be prospective companions. They play on emotional triggers to get you to provide money, gifts or personal details.

Investment schemes: Investment schemes involve getting you or your business to part with money on the promise of a questionable financial opportunity.

Unexpected prize & lottery scams: Unexpected prize and lottery scams work by asking you to pay some sort of fee in order to claim your prize or winnings from a competition or lottery you never entered.

Inheritance scams: These scams offer you the false promise of an inheritance to trick you into parting with your money or sharing your bank or credit card details.

Reclaim scams: Reclaim scams try to convince you that you are entitled to a rebate or reimbursement from the government (such as Centrelink), a bank or another trusted organisation.

Door-to-door and home maintenance scams: Older Australians may also be more susceptible to door-to-door and home maintenance scams. While many legitimate businesses sell things door-to-door, scammers also use this approach.

These types of scams generally involve promoting goods and services that are of poor quality, or not delivered at all.

Scammers may try and sell you gardening or roofing services, and then bill you for additional work that you did not agree to.

Sometimes they may pretend to conduct a survey so they can get your personal details, or to disguise their sales pitch until they have been talking to you for a while.

If you feel you have been approached by a scammer, contact your local Police station.

In an emergency, dial 000

WILLS AND FUNERALS

MAKING A WILL

It is recommended that all people over the age of eighteen make a will. A will that is regularly reviewed after major changes in life such as marriage, birth of children, death etc can ensure that your decisions in relation to your financial assets are complied with.

A will must appoint an Executor who

will be responsible for carrying out your instructions in your will and how your estate will be distributed. It is your decision who you appoint as your Executor and can be a family member or friend.

State Governments also provide Public Trustees who can act as your Executor. Alternatively you can also appoint your Lawyer to act on your behalf.

PLANNING A FUNERAL

Like the making of a will, planning a funeral can assist family and friends to ensure that your final wishes can be complied with.

As a funeral can be a significant cost both financially and emotionally, planning for a funeral ensures the time spent grieving for a loved one is without the stress of deciding how they would have wanted their funeral to be arranged.

Pre-planning ensures your wishes in regard to the type and cost of service can be complied with.

Most funeral providers offer customers a range of methods to assist in planning a funeral.

It is worth visiting a number of funeral service providers and getting a number of quotes before you make your final decision. Most funeral service providers also offer a variety of financial payment methods that you can choose from.

As with all important information, keep any documentation in a safe place and ensure that either your family members or Executor of your will is aware where to find this information.

Centrelink also has a Financial Information Service that can provide information on retirement planning.

They can be contacted by telephone on **13 23 00**.

AGE PENSION PAYMENT RATES

as at 20 September 2018

Pension rates per fortnight	FAMILY SITUATION		
	Single	Couple - each	Couple - combined
Maximum Basic Rate	\$834.40	\$629.00	\$1,258.00
Maximum Pension Supplement	\$67.80	\$51.10	\$102.20
Energy Supplement	\$14.10	\$10.60	\$21.20
TOTAL	\$916.30	\$690.70	\$1,318.40

PENSION ASSET TEST LIMITS

as at 20 March 2018

FOR FULL PENSION, ASSETS MUST BE LESS THAN:

FAMILY SITUATION	HOMEOWNERS	NON-HOMEOWNERS
Single	\$258,500	\$465,500
Couple (combined)	\$387,500	\$594,500
Illness separated (couple combined)	\$387,500	\$594,500
One partner eligible (combined assets)	\$387,500	\$594,500

FOR PART PENSION, ASSETS MUST BE LESS THAN:

FAMILY SITUATION	HOMEOWNERS	NON-HOMEOWNERS
Single	\$564,000	\$771,000
Couple (combined)	\$848,000	\$1,055,000
Illness separated (couple combined)	\$998,500	\$1,205,500
One partner eligible (combined assets)	\$848,000	\$1,055,000

FOR TRANSITIONAL RATE PENSIONS, ASSETS MUST BE LESS THAN:

FAMILY SITUATION	HOMEOWNERS	NON-HOMEOWNERS
Single	\$514,500	\$721,500
Couple (combined)	\$801,000	\$1,008,000
Illness separated (couple combined)	\$899,500	\$1,106,500
One partner eligible (combined assets)	\$801,000	\$1,008,000

PENSION INCOME TEST LIMITS

as at 20 September 2018

FAMILY SITUATION	PER FORTNIGHT
	FOR FULL PENSION
Single	UP TO \$172
Couple (combined)	UP TO \$304
Illness separated (couple combined)	UP TO \$304

ENERGY SUPPLEMENT

as at 20 September 2018

Those on the Age Pension:	PER FORTNIGHT
	Single
Member of a couple	\$10.60
Couple (combined)	\$21.20

Energy Supplement payments are paid automatically at the same time as regular payment cycles for pensioners.

Most pension recipients can choose to receive the supplement with their regular fortnightly payment or quarterly in arrears.

PAYMENT CUT OFF POINTS

as at 20 September 2018

If you earn enough income your payment reduces to \$0. This is called the cut-off point. The table below provides details of the cut-off point for each family situation.

The amount of fortnightly income you can earn before your payment reduces to \$0 may be higher if you are eligible for Rent Assistance.

FAMILY SITUATION	PAYMENT REDUCES TO \$0 WHEN FORTNIGHTLY INCOME REACHES:
Single	\$2,004.60
Couple	\$3,066.80 (combined)
Couple separated due to ill health	\$3,969.20 (combined)
Transitional rate - single	\$2,092.00
Transitional rate - couple	\$3,402.00 (combined)
Transitional rate - couple - illness separated	\$4,144.00 (combined)

Every effort has been made to ensure the accuracy of the information provided.

Payment rates in this guide are current from 20 September 2018.

OBTAINING MORE INFORMATION:

If, after reading this guide, you need more information about entitlements for seniors, social security payments or services, call in to your local Centrelink office below, phone 13 23 00 or visit

www.humanservices.gov.au.

YOUR LOCAL CENTRELINK OFFICES ARE LOCATED AT:

Heidelberg Centrelink

21 Yarra St, Heidelberg, VIC 3084

Greensborough Centrelink

16-20 Grimshaw St,
Greensborough VIC 3088

CENTRELINK OLDER AUSTRALIANS INFOLINE:

13 23 00

For inquiries relating to:

- Age Pension
- Bereavement assistance
- Commonwealth Seniors Health Card
- Pensioner concession cards
- Widow B Pension
- Wife Pension

TO MAKE AN APPOINTMENT WITH A FIS OFFICER: 13 23 00



Jenny Macklin MP

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