

You and Your Pension



Australian Government
Department of Veterans' Affairs



Benefits, rights and obligations for income support pensioners including service pensioners, social security age pensioners (paid by DVA), war widows and widowers who receive the Income Support Supplement and recipients of the Veteran Payment.

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CHAPTER 1

INTRODUCTION

Who this guide is for

This guide has been written for:

- people who receive an income support payment from the Department of Veterans' Affairs (DVA)
- Service Pensioners, Social Security Age Pensioners (paid by DVA), War Widows and Widowers and their families and carers
- Veteran Payment recipients
- representatives of ex-service organisations
- those who act on behalf of, help or advise income support pensioners.

What this guide is about

The guide contains information about:

- pensions, payments, services and benefits
- health, personal finances and lifestyle issues
- your rights and obligations.

We hope that this guide will be a handy reference for you and your family. If you have any questions about your pension, your eligibility for other benefits or services or your obligations, use this guide as a starting point. If this guide does not answer your questions, you can visit our website, call or write to us.

Your obligations

As a person receiving a Service Pension, Social Security Age Pension (paid by DVA), Veteran Payment or an Income Support Supplement, you have a legal obligation to keep us informed of changes that may affect the amount of pension you receive. The obligations apply equally to the partners, trustees and agents that act on your behalf.

Specified time period

Fulfilling your obligations within the specified time period helps to ensure that your pension is paid at the correct rate.

In all instances, the specified time period in which you must tell us of changes to your circumstances that may affect your pension are as follows.

Service Pensioners, Veteran Payment recipients and War Widows and Widowers receiving the Income Support Supplement:

- within 14 days of the event, or
- 28 days if you live overseas or receive remote area allowance.

Social Security Age Pensioners (paid by DVA):

- within 14 days of the event, or
- 28 days if living overseas.

The words we use

In this guide we use the following terms:

Income Support – the term ‘income support’ refers to those pensions, payments and allowances which are paid subject to a means test.

Income Support Pension – the term ‘income support pension’ includes the Service Pension, the Social Security Age Pension (paid by DVA), Veteran Payment and the Income Support Supplement paid to War Widows and Widowers.

Reduced rate pension – a ‘reduced rate pension’ is a pension or payment paid at less than the maximum rate.

Disability Compensation Payment – formerly known as a Disability Pension, this payment is paid to compensate veterans for conditions caused or aggravated by war service or certain defence service.

Partner – the term ‘partner’ refers to a person who is a member of a couple. It means the other member of the couple and includes spouse and de facto (whether of the same sex or the opposite sex). It does not apply to a person who is living separately and apart from their spouse on a permanent basis.

Veteran/s – includes mariners, members of Peacekeeping Forces and members of the Australian Defence Forces.

War widow(er)s – the term ‘war widow(er)s’ refers to widows and widowers of veterans whose death has been accepted as related to war or defence service rendered before 1 July 2004.

War Widow(er)’s Pension – this term refers to the pension paid to war widows and widowers.

Who we are

The Department of Veterans’ Affairs (DVA) serves Australia’s veteran and defence communities, their widows, widowers and dependents through programs of care, rehabilitation, compensation, income support, commemoration and defence support activities.

Appointing someone to act on your behalf

A 'Nominated Representative' is a third party authorised to represent a DVA client in their dealings with the department.

Representatives may be partners, children, trustees, agents, or legal representatives. They may be an organisation such as a nursing home that receives client payments.

A person who has Power of Attorney may be recognised by DVA as a representative to make changes and arrange services.

What Nominated Representatives can do on behalf of a DVA client depends on their **representative role**.

People or organisations seeking access to a DVA client's information, or to manage their affairs, must have written consent from the DVA client.

You can submit a claim for representation through MyService. Alternatively, you can appoint a representative using the **D9325 Appointing a third party to represent a DVA client** form.



CHAPTER 2

YOUR OBLIGATIONS

What this chapter is about

- your legal obligations
- what you need to tell us
- when you have to tell us of changes to your financial institution accounts
- what you do not need to tell us in relation to your Income Support Pension.

The obligations set out in this guide are your notice under section 67 and 68 of the *Social Security (Administration) Act 1999* and section 54 of the *Veterans' Entitlements Act 1986*. It is very important that you read your obligations and ask us about anything you do not understand.

Notice of Legal Obligations

A delegate may issue a notice to a client claiming or receiving an income support pension, including Social Security Age Pension, requiring them to notify us within the specified time period, of:

- events or changes of circumstances that have occurred
- events or changes of circumstances that are likely to soon occur that might affect their payments.

Make sure we get it right

When you are granted an income support pension or when your rate of payment is changed following a review, you will receive a list of the income and assets that have been included in your assessment. If any details are incorrect or if any items of income or assets have been omitted, you are obliged to notify DVA of the error within the timeframes stated in your letter. Such notification will minimise the possibility of being over or underpaid. This means that if you have previously told us about things like assets, superannuation or compensation payments and these items have not been included in the assessment, you must let us know.

Penalties

There are penalties for failing to fulfil your obligations or for providing false or misleading information. If you fail to comply with your obligations and your income support pension is overpaid as a result, that overpayment will be required to be paid back.

Changes to personal circumstances

Unless you are advised otherwise in writing, you need to tell us of changes to your personal circumstances which might affect the rate of your income support pension. The timeframe to advise us is within 14 days (28 days if you live overseas or receive remote area allowance). For Social Security Age Pensioners the notification period is 14 days (28 days if you live overseas).

Examples of these changes include:

- you marry or enter a de facto relationship
- you divorce or separate
- you reconcile with your partner or commence living on the same property as a separated partner
- you and your partner have to live apart because of illness or infirmity
- the person for whom you are a trustee or carer dies
- a child or student for whom you are receiving benefits leaves your care, stops being a student, or starts receiving payments under an education scheme or stops being dependent on you
- your partner passes away. It is best to notify us as soon as you are able to do so, as this will avoid or reduce the possibility of any overpayment and allow us to make a bereavement payment in some cases.

Changes to residential circumstances

You need to tell us of changes to your residential circumstances as they might affect the rate of your income support pension.

Examples of these changes include:

- you change your address
- you move to a retirement village, move within your retirement village, or into respite care, residential aged care or another care situation
- you go overseas either permanently or temporarily
- you sell or rent your home, leave it for more than 12 months, or transfer the title of your home to someone else
- you are receiving rent assistance and you stop paying private rent, start paying government-subsidised rent, sublet from a government tenant or your rent reduces
- you receive remote area allowance and you leave your home for more than 8 weeks

- you intend to use your home sale proceeds to buy or build a new home
- you intend to use the insurance proceeds (from a damaged/lost home) to acquire a new home or repair your old home
- your home sale or home insurance proceeds were exempted assets and you have now acquired a new home or your rebuilt/repared home is completed.

Unless you are advised otherwise in writing, the notification time frames to advise us of changes to your residential circumstances are outlined below.

Service Pensioners, Veteran Payment recipients and War Widows and Widowers receiving the Income Support Supplement:

- within 14 days of the event, or
- 28 days if you live overseas or receive remote area allowance.

Social Security Age Pensioners (paid by DVA):

- within 14 days of the event, or
- 28 days if living overseas.

Changes to your income support pension eligibility

You need to tell us within 14 days (28 days if you live overseas or receive remote area allowance) if:

- you are granted a pension or benefit from another source, such as another Australian Government agency or an overseas pension or benefit
- you are imprisoned
- you receive an Invalidity Service Pension or Income Support Supplement on the grounds of permanent incapacity and any of the following occur:
 - You commence full or part time work
 - You increase your hours of work
 - Your incapacity from the disability(ies) alone no longer renders you permanently incapable of working.

Changes to your financial circumstances

Your individual circumstances, such as relationship status, residential status and income and assets, will affect your rate of payment. Your income support pension may be paid at the maximum rate, or may be reduced due to your income and assets.

Unless you are advised otherwise in writing, the notification time frames to advise us of changes to your financial circumstances are as follows.

Service Pensioners, Veteran Payment recipients and War Widows and Widowers receiving the Income Support Supplement:

- within 14 days of the event, or
- 28 days if you live overseas or receive remote area allowance.

Social Security Age Pensioners (paid by DVA):

- within 14 days of the event, or
- 28 days if living overseas.



CHAPTER 3

PENSION TYPES

This chapter is about income support payments and compensation paid by DVA. It aims to help you identify the type of pension you receive and gives you general information about other pensions and support available.

The means-tested pensions and payments are:

- Service Pension
- Social Security Age Pension
- Income Support Supplement for war widow(er)s
- Veteran Payment.

Pensions that are not means-tested include:

- Disability Compensation Payment, formerly known as Disability Pension (*Veterans' Entitlement Act 1986*)
- Compensation payments under the
 - *Safety, Rehabilitation and Compensation (Defence-related Claims) Act 1988* (DRCA) and the
 - *Military, Rehabilitation and Compensation Act 2004* (MRCA)
- War Widow(er)'s Pension
- Orphan's Pension.

Pension Criteria

Age eligibility

Your age and date of birth may affect your eligibility for a number of income support pensions and associated benefits.

Pension age for veterans with qualifying service is 60 years. The age Service Pension is paid to veterans earlier than the Age Pension paid by Services Australia, recognising that the effects of war service may be intangible and result in premature ageing and/or loss of earning power.

Pension age for partners and veterans who do not have qualifying service is set out in the table below.

PERIOD WITHIN WHICH A PERSON WAS BORN	PENSION AGE
From 1 July 1952 to 31 December 1953	65 years and 6 months
From 1 January 1954 to 30 June 1955	66 years
From 1 July 1955 to 31 December 1956	66 years and 6 months
From 1 January 1957 onwards	67 years

Qualifying Service

Establishing qualifying service is one of the criteria for getting a Service Pension. You may have qualifying service if you have completed warlike service, or served in a period of hostilities as one of the following:

- an Australian veteran
- an allied veteran
- a Commonwealth veteran.

There are different eligibility requirements depending on the conflict that you served in and your type of service.

You can confirm your qualifying service through your MyService online account.

Service Pension

Service Pension is a means-tested pension, like the Social Security Age Pension and Disability Support Pension paid by Services Australia. Service Pension is paid to eligible veterans on the grounds of age or invalidity, and to eligible current partners, former partners, widows and widowers.

There are 2 rates of Service Pension: the single rate and the couples rate.

The rate paid for each member of a couple is less than the rate paid to a single person because couples can share household costs.

You cannot receive a Service Pension and a Social Security Age Pension at the same time.

Invalidity Service Pension

Invalidity Service Pension can be granted to eligible veterans below pension age who are permanently incapacitated for work. The incapacity does not need to be service related.

For Invalidity Service Pension purposes, a person is considered to automatically meet the permanently incapacitated for work test if the person is:

- permanently blind in both eyes
- in receipt of or eligible for Disability Compensation Payment at the TPI rate
- in receipt of or eligible for the Special Rate Disability Pension under the MRCA.

If the person does not meet the conditions for automatic acceptance, all the following criteria need to be satisfied:

- the person has disabilities that results in a combined impairment rating of 40 points or more using the Guide to the Assessment of Rates of Veterans' Pensions

- the incapacity from the disabilities alone, permanently prevents the person from working for periods adding up to more than 8 hours per week
- the disabilities are permanent.

On reaching pension age, Invalidity Service Pension continues to be paid, however, the payment becomes taxable income.

Partner Service Pension

You may be eligible for Partner Service Pension if you are, were married to, or are living in a de facto relationship with a veteran receiving or eligible to receive Service Pension; and meet any of the following:

- you are at least qualifying age
- you have dependent children
- you are the partner of a Service Pensioner who also receives Disability Compensation Payment at the TPI rate
- you are the partner of a person receiving or eligible for the Special Rate Disability Pension under the MRCA
- you are 50 years of age or above and you are the partner of a Service Pensioner who receives an above general rate (AGR) Disability Compensation Payment. AGR includes general rate Disability Compensation Payment that is increased by subsection 27(1) items 1 to 6 of the VEA, or Extreme Disablement Adjustment, intermediate rate, temporary special rate (TTI) Disability Compensation Payments
- where the veteran has been assessed under the MRCA as having 80 or more impairment points.

If you are a widow or widower (not receiving a War Widow(er)'s Pension), you may be eligible for Partner Service Pension in certain circumstances.

If you were in a relationship with a veteran but have been separated for more than 12 months, then you will not be eligible for a Partner Service Pension unless you are pension age or special domestic circumstances apply.

Things that affect the rate of the Service Pension

Your living arrangements and your income and assets affect the rate of your Service Pension. For example, if you live with your partner, your Service Pension is paid at the couples rate not the singles rate. If you have dependent children, you may be eligible for additional allowances paid by Services Australia.

If you receive a Disability Compensation Payment, a permanent impairment payment or Special Rate Disability Pension these are not counted as income for Service Pension purposes.

Veteran Payment

Veteran Payment provides interim financial support to clients who lodge a claim for a mental health condition under either the MRCA or the DRCA, and are incapable of working for more than 8 hours per week.

You may be eligible if you have lodged a liability claim for a mental health condition and the claim has not yet been determined and meet all of the following:

- you are incapable of working more than 8 hours per week
- you are below Age Pension age on the day that the claim was made
- you meet the residency requirements — a resident and present in Australia when lodging a claim for a mental health condition
- you (and your partner) are below the income and asset test thresholds.

Veteran Payment may be paid to the partner of a claimant for a mental health condition if the partner is married or in a de facto relationship and living with the claimant.

This is subject to an income and assets test, as well as considered income for taxation purposes and is therefore taxable.

Living arrangements and your income and assets affect your rate of payment. For example, if you have a partner, your Veteran Payment is paid at the couples rate not the singles rate. If you have dependent children, you may be eligible for additional allowances paid by Services Australia.

Social Security Age Pension

Australian veterans over pension age receiving a Disability Compensation Payment, who do not qualify for Service Pension are able to have their Social Security Age Pension paid by DVA.

A partner of an Australian veteran who is receiving or eligible to receive the Social Security Age Pension from Services Australia may also choose to have DVA pay their pension.

Calculating rules are contained in social security law and are subject to an income and assets test. You cannot receive the Social Security Age Pension through both DVA and Services Australia at the same time.

Income support for war widows and widowers

War Widow(er)'s Pension and Orphan's Pension

These pensions are paid to compensate widows, widowers and dependent children of veterans whose death has been accepted as related to war or defence service rendered

before 1 July 2004. These pensions are also payable if the veteran was an Australian former prisoner of war or was receiving any of the following:

- a Special Rate (TPI) Disability Compensation Payment
- the Extreme Disablement Adjustment
- a Disability Compensation Payment at the Intermediate Rate
- a Disability Compensation Payment at an increased rate for conditions that relate to double amputees who may also be blind in one eye.

War Widow(er)'s Pension may be affected by compensation which is paid from another source, including foreign pensions or benefits. If you have received or are able to claim compensation or damages you should notify DVA. For example, if you are receiving any payments from the Dust Diseases Board you must notify us.

If you are granted a War Widow(er)'s Pension you are no longer eligible to receive an income support payment from Services Australia, however you may be eligible for the Income Support Supplement from DVA.

Income Support Supplement

Income Support Supplement is payable to eligible Australian war widows and widowers. This includes those eligible for death compensation under the MRCA as wholly dependent partners. The Income Support Supplement is a means-tested payment paid in addition to the War Widow(er)'s Pension or MRCA benefits.

There is no age restriction on eligibility for Income Support Supplement.

Income Support Supplement paid on invalidity grounds

Invalidity Income Support Supplement is non-taxable for war widow(er)s under pension age.

To receive this payment on the grounds of invalidity, you must be permanently incapacitated for work.

You are considered permanently incapacitated for work if you are permanently blind in both eyes, have a physical, intellectual or psychiatric disability and:

- the disabilities are assessed at 20 points or more under the Impairment Tables in Schedule 1B of the *Social Security Act 1991*
- you are unable to work for at least 30 hours a week
- the disabilities alone prevent you working for the next 2 years.

What affects the rate of the supplement?

Your living arrangements and your income and assets affect the rate of your supplement. The War Widow(er)'s Pension, MRCA death compensation, and any

disability pensions or pension similar to the War Widow(er)'s Pension paid by other governments are counted as income in the assessment.

If your War Widow(er)'s Pension is reduced because of a compensation payment, the supplement may be paid at an increased ceiling rate.

You cannot receive an Income Support Supplement and another means-tested pension at the same time.

Your rate of payment may be affected if you remarry or enter a de facto relationship.

If you are blind

If you meet the criteria to be regarded as blind for purposes of an income support pension, you will receive the maximum rate of that payment regardless of your income and assets. However, your income and assets may affect how much rent assistance you receive.

If you are married or living in a de facto relationship, you will receive the maximum couples rate of payment. If your partner is not regarded as blind, their pension will be assessed under the income and assets tests.

If at any time you are regarded as blind and are receiving an income support pension, you should notify us so we can ensure that you continue to receive the correct rate of income support. For example, if you are currently receiving less than maximum rate of payment, then this can be adjusted to reflect your changed circumstances.

If you are a resident in an aged care facility and accepted as blind, you may be required to pay a means-tested aged care fee. This means that your income and assets details will need to be provided to DVA to ensure your aged care fees are correctly assessed.

Disability Compensation Payment

The Disability Compensation Payment (formerly known as Disability Pension), is paid to compensate veterans under the *Veterans' Entitlements Act 1986* (VEA) for injuries or diseases caused or aggravated by war or defence service on behalf of Australia before 1 July 2004. These injuries or diseases are known as 'accepted disabilities'. Disability Compensation Payment is not taxable, and is not subject to the income or assets test.

How the Disability Compensation Payment is worked out

The rate at which the Disability Compensation Payment is paid is based on:

- the level of incapacity you suffer from your accepted disability
- the effect of the accepted disability on your lifestyle including any restriction on your capacity for employment.

Different rates of Disability Compensation Payment

There are 4 categories of Disability Compensation Payments:

General Rate – paid according to the incapacity and lifestyle effects of an accepted disability in 10% multiples up to the 100% rate.

Extreme Disablement Adjustment – paid in respect of extreme incapacity to veterans who are over 65 and not eligible to receive a Special or Intermediate rate of Disability Compensation Payment.

Intermediate Rate – paid to veterans whose incapacity is so great that it, alone, prevents them from undertaking employment for 20 hours or more per week and has caused loss of earnings.

Special Rate (TPI) – paid to veterans whose incapacity alone prevents them from working more than 8 hours per week and has caused loss of earnings. The Special Rate can be paid for a set time to someone who is totally temporarily incapacitated.

Disability Compensation Payment and compensation offsetting

Disability Compensation Payment may be reduced by offsetting compensation from other sources, if paid for the same incapacity. Compensation offsetting may also be applied where compensation payments are paid under the DRCA or the MRCA. You can contact us to find out more about the effects specific to your circumstances.

Military compensation

If you served in the ADF between 3 January 1949 and 30 June 2004 there may be an entitlement to compensation under the DRCA for injuries and illnesses or death resulting from this service.

If your ADF service covers any period on or after 1 July 2004, you may be eligible for benefits under the MRCA for injuries, illnesses, disease or death resulting from this service.

The MRCA replaces the military compensation arrangements previously applied under the VEA, the DRCA and any additional benefits under the *Defence Act 1903*. However, existing entitlements under these Acts relating to service before 1 July 2004 are not affected.

Arrangements are in place to prevent a person being compensated under multiple Acts.

CHAPTER 4

LIVING ARRANGEMENTS

This chapter explains how personal and residential circumstances can affect your means-tested pension.

Income support pension rates

Pension can be paid at the single rate or the couples rate.

The rate paid for each member of a couple is less than the rate paid to a single person because couples can share household costs.

If you are a member of a couple and have to live separately because one or both of you are unable to stay at home due to illness, you will each be paid at the singles rate. You are considered to be living apart because of your health if:

- you or your partner have been admitted into an approved residential aged care facility on a permanent basis, or
- you or your partner have been admitted into an approved respite facility.

If you are a veteran and separated from your partner for reasons other than illness, and you do not enter another relationship, you will be paid at the singles rate.

If you have separated from a veteran and you have not entered into a new relationship, you will be paid at the singles rate. You will lose eligibility for a Partner Service Pension after 12 months unless you are Social Security Age Pension age or special domestic circumstances apply.

Special domestic circumstances are where all of the following apply:

- the veteran has a psychological or mental health condition recognised by DVA
- there was family and domestic violence prior to separation
- you and the veteran live apart and in separate residences.

If you are a former partner, widow or widower (not in receipt of the War Widows Pension) and you enter into another relationship you lose eligibility for a Partner Service Pension and may need to contact Services Australia for income support.

Details of the current rates of income support pensions and allowances are available at www.dva.gov.au.

Obligations in relation to personal circumstances

You need to tell us if:

- you marry or enter a de facto relationship
- you divorce or separate
- you reconcile with your partner or commence living on the same property as a separated partner
- you and your partner have to live apart because of illness or infirmity
- your partner passes away. It is best to notify us as soon as you are able to do so, this will reduce or avoid the possibility of any overpayment and allow us to make a bereavement payment in some cases.

Residential circumstances

This section explains how different residential circumstances can affect your income support pension and what happens if you change where you live.

If you own your home

You are considered to be a home owner if:

- you own or are paying off a mortgage on your home
- you live in granny flat accommodation, have paid for a life interest or right to accommodation for life, have security of tenure and your entry contribution is above a specified limit
- your entry contribution for retirement village accommodation is above a specified limit
- your principal home is a caravan, mobile home or a house boat and you have security of tenure. You may also be eligible for rent assistance if you pay site or mooring fees.

If you own your home, and live in it, the value of that home is not counted as an asset.

Granny flats

If you live in accommodation where you have the right to the accommodation for life, or a life interest in another person's private home, the 'granny flat' rules may apply. Some examples of granny flat accommodation are below:

- the title of your principal residence has been transferred to a relative but you have retained the right to live there for the rest of your life
- you have provided funds to build a granny flat on a relative's property and have the right to live there for the rest of your life

- you provide some or all of the funds used to purchase a property registered in a relative's name but where you have the right to live for the rest of your life.

If you vacate your granny flat within 5 years, DVA are required to review the reasons for leaving. If it is found that there was not a genuine intent to remain living in the granny flat, the asset value that you provided for the granny flat may be found to be a gift.

Retirement village

You may have eligibility for rent assistance based on the amount of your entry contribution and whether it is below a specified amount i.e. the 'extra allowable amount' at the time you enter into your contract with the retirement village.

Please refer to www.dva.gov.au for the current entry contribution limits.

In care

If you own your home and move to an 'in care' situation, your former home is an exempt asset for up to 2 years. You are considered to be 'in care', if:

- you are an aged care resident residing in an approved aged care facility
- you are receiving community based care, generally, this type of accommodation is where you remain in your home and receive a substantial level of care from a relative or friend.

You may be eligible for rent assistance if you are required to pay rent while in a care situation.

If you are in Respite care

The type of respite you can access will depend on your situation.

- In Home Respite
- Residential Respite
- Emergency Short-Term Home Relief.

You are required to notify DVA that respite care has been approved so that your pension can be paid at the correct rate.

If you are moving into residential aged care or accessing home care

The Australian Government subsidises different types of aged care services to help you stay as independent as you can.

My Aged Care is the Australian Government's starting point on your aged care journey. To access Government subsidised aged care, your care needs will need to be assessed by an Aged Care Assessment Team (ACAT), or an Aged Care Assessment Service (ACAS) if you are in Victoria. You or your doctor can arrange for an ACAT/ACAS assessment by contacting My Aged Care.

DVA provides entry level aged care services to eligible veterans and war widows(ers) with low care needs to help them remain living in their homes and communities. For more information on services provided by DVA, see *Other Services*, in Chapter 6.

Go to www.myagedcare.gov.au or www.dva.gov.au/vhc to find and access the government funded services you need.

Obligations in relation to residential circumstances

You need to tell us if:

- you sell your home
- you receive rental income, including from boarders and lodgers
- you transfer the title of your home to someone else
- you convert the equity in your home into cash without you having to vacate the house
- you start to pay rent or board and lodgings in other accommodation
- the amount of rent you pay changes
- you live in a retirement village, and you intend on leaving or your contract changes
- you enter aged care or are in residential care and you change facilities
- you leave your home for any period exceeding 12 months
- you leave Australia temporarily or permanently
- you have temporarily vacated your home due to loss or damage.

CHAPTER 5

YOUR INCOME AND ASSETS

This chapter explains what income and assets are, how the income and assets tests work, and the changes you are obliged to tell us about.

Your income support pension is assessed using both the income and asset tests. Different limits apply for singles and couples and are also dependent on if you own your own home.

You are required to tell us within 14 days (28 days if you live overseas or receive remote area allowance) of changes to your income and assets that might affect the rate of income support pension you receive.

Go to www.dva.gov.au for current income free area and asset value limits.

How the Income Test works

You may receive the maximum rate of pension if your income is below the income free area, provided your assets do not exceed the assets value limit.

When your income exceeds the income free area, each dollar of income over the limit reduces your pension by 50 cents per fortnight (25 cents each for couples). The pension continues to reduce at these rates until your income reaches or exceeds the income cut-off limits. No pension is payable if your income is over these cut-off limits.

How the Assets Test works

You may receive the maximum rate of pension if your assets are below the asset value limit, provided your income does not exceed the income free area.

Once the value of your assets exceeds the assets value limit, your income support pension is reduced by 75 cents a fortnight for every \$250 above the limit.

What we assess as income

For pension purposes, income is any amount that is earned, derived or received by you, including:

- amounts received as personal earnings, money, profits and other forms of remuneration
- deemed income from financial assets
- income from real estate, rental properties, boarders and lodgers who are not immediate family members, and timeshares

- business income including income from farms
- income from income streams such as superannuation pensions, overseas pensions, annuities and allocated pensions
- payments received as a result of the surrender, withdrawal or maturity of a conventional life insurance policy
- any income you choose not to receive or deprive yourself of.

For Income Support Supplement the following payments are also assessed as income:

- disability pension or payments similar to War Widow(er)'s Pension paid by another government
- War Widow(er)'s Pension
- wholly dependent partner's payments.

What we don't count as income

Some common income not assessed for pension purposes include:

- earnings offset by the Work Bonus or Work Bonus Bank
- allowances for out-of-pocket expenses incurred when carrying out the duties of a job
- board and lodging received from members of your immediate family
- any payments made by Services Australia
- compensation payments, permanent impairment payment and Special Rate Disability Pension paid under the MRCA.

What we include as assets

- property, such as land, investment properties and businesses
- household contents and personal effects including jewellery, antiques and collectables
- cars, motorbikes, boats and caravans
- standard life insurance policies
- bank or financial institution accounts including savings accounts, cheque accounts, home loan offset accounts and term deposits
- cash in excess of \$500
- gold or other bullion
- managed investments such as public unit trusts, insurance bonds and friendly society bonds
- bonds and debentures
- shares, including private and public companies
- account-based or Asset-tested income streams

- superannuation fund investments
- loans to other people or organisations
- gifts (totalling more than \$10,000 in a financial year or totalling more than \$30,000 in a rolling 5 year period).

What we don't count as an asset

- the home you live in
- residential aged care lump sum payments (Refundable Accommodation Contribution or Refundable Accommodation Deposit)
- aids and appliances for a disability
- superannuation fund investments for pensioners who are under pension age
- exempt funeral bonds, prepaid funeral plans or cemetery plots.

The home you live in may also include the land surrounding it on the same title.

If you are the primary beneficiary of a complying special disability trust, then assets up to a legislated amount that are held in the trust are exempt from assessment. Go to www.dva.gov.au for the current special disability trust limits.

Deeming

Deeming is the method DVA uses to calculate income from your financial assets. Deeming assumes that any money you have invested in financial assets is earning a particular amount of income regardless of the actual return.

How deeming works

The deeming rates are monitored to ensure that they reflect appropriate rates of return. Changes to deeming rates are usually effective from 20 March and 20 September, which are the same dates that income support pensions are indexed. The deeming thresholds are indexed in July each year in line with movements in the Consumer Price Index (CPI). Go to www.dva.gov.au for current deeming rates and calculation examples.

Gifts

A gift is any money or property that you give away without receiving the market value of that asset in return.

Why does gifting affect my pension or payment?

Gifting affects your pension or payment because it either directly or indirectly reduces the assets or income available for your personal use. Any gift made that is greater in value than the allowed limit may affect your pension or payment. Go to www.dva.gov.au for current gifting limits.

If you are the controller of a private trust or private company, any amount that the trust or company gives away, including by way of distribution, may also count as deprived income. Relinquishing control of a private trust or private company is regarded as disposal or giving away an asset.

Go to www.dva.gov.au for more information about special disability trusts.

Superannuation pensions paid from defined benefit schemes

Gross superannuation paid from a defined benefit scheme is counted as income for pension purposes and is converted to a fortnightly amount.

Your defined benefit superannuation pension may have a tax free component calculated by your provider. If you have a tax free component, this is regarded as a deductible amount, and reduces the amount of your assessable income.

You need to tell us if:

- you start receiving superannuation payments
- your superannuation payments increase or decrease.

You do not need to tell us about indexation changes to these benefits.

Other income streams

Income stream products are financial arrangements where you give an investment company a sum of money and they pay you a regular income. They include purchased superannuation pensions, market linked pensions, allocated pensions, account-based pensions, immediate and allocated annuities.

If you purchased an income stream, or have not continuously been in payment since 31 December 2014, we do not assess the actual income you receive from the income stream as it is instead deemed as a financial asset.

Annuities and pensions are complex investments. You will need to provide a copy of any relevant income stream schedules to DVA.

Obligations in relation to superannuation and income streams

You need to tell us if:

- you buy or commence an income stream
- you switch from one income stream to another
- you withdraw money from your income stream
- your gross annual payment amount changes
- your income stream expires.

Wages and earnings

If you work either full time or part time and you receive a regular and consistent income your gross wage will be counted as income. Gross wages and salary are converted to fortnightly amounts. If you are working and not sure how your employment situation will affect your rate of income support pension you should contact us.

If you are employed seasonally, casually, or your wages vary weekly, we average your gross wages over the period that best represents your earnings situation. Your rate of income support pension will be adjusted according to your average fortnightly earnings.

If you salary sacrifice in favour of benefits, such as additional superannuation, vehicles, accommodation or other benefits, the amount you sacrifice is counted as income at the time the salary is earned.

You may be required to provide copies of pay slips to verify your gross income.

If you are self-employed, we use your tax return which is supplied by you (or your profit and loss statement if you do not lodge a return) to work out your income, allowing for reasonable expenses. For self-employed people, the deductions allowed by DVA may not be the same as the deductions allowed by the Australian Taxation Office (ATO).

Work Bonus

The Work Bonus is an incentive for older Australians to remain in the workforce. The Work Bonus applies if you continue in paid employment past the qualifying age for your Service Pension or Income Support Supplement; or if you receive a Social Security Age Pension, past your Age Pension age.

Unused portions of the Work Bonus discount will accumulate each fortnight in a Work Bonus Bank, up to a maximum limit. You may have an unused Work Bonus discount if you are not currently working, or if your fortnightly earnings are less than the Work Bonus discount.

Amounts accrued in the Work Bonus Bank will offset future employment income that would otherwise be assessable under the income test.

For the Work Bonus, employment income refers only to income from work performed as an employee in an employer/employee relationship and includes wages, salary, commissions and fringe benefits earned. Leave payments and superannuation are not counted as gainful work.

Self-employment income will be eligible for the work bonus if it involves gainful work. This is work that involves effort, such as bookkeeping or plumbing. Gainful work does not include managing an investment portfolio or an investment property.

If you are participating in the Veterans' Vocational Rehabilitation Scheme (VVRs), some of your employment income may be disregarded from assessment. If you are also eligible for the Work Bonus, you will receive either the Work Bonus or VVRs discount, whichever provides the larger discount from your employment income.

Obligations in relation to wages and earnings

You need to tell us if:

- you start or stop working
- your current earnings increase or decrease.

Overseas or foreign pensions

If you have lived and worked in another country, or have made contributions to a social security system or superannuation scheme in another country, you may be entitled to receive a foreign pension. You are required to lodge a claim for any foreign pensions for which you may be entitled.

The gross amount of foreign pension is counted as income unless it is paid in respect of incapacity or death in connection with a war in which the crown has been engaged. British pensions are counted as income and assessed in a special way.

If you receive a lump sum back payment, your Australian income support pension will be reassessed over that period.

We will update the exchange rate in March and September each year that is used to convert the amount of your foreign pension to Australian dollars. You do not need to tell us of changes in the exchange rate, although you can request the exchange rate be updated at any time. If you receive an indexed foreign pension you will need to advise us if your rate of pension changes for any reason other than a change in the exchange rate.

Go to www.dva.gov.au for more information relating to international pension schemes.

Obligations in relation to all foreign pensions

You need to tell us if:

- you start receiving an overseas pension
- your overseas pension increases or decreases (for reasons other than exchange rate variations).

Public company shares

Public company shares can be listed or unlisted on the stock exchange, and may include derivatives, such as options, rights, warrants and futures.

We monitor public company shares for changes and respond to these events.

How public company shares are valued

We value all of your shares by multiplying the number of shares you own by the last sale price of the share. The current value of all shares is counted as an asset.

The value of all of your listed shares and managed investments can be updated at your request. In March and September of each year we update the value of all listed public company shares with the most recent share prices.

The value of your shares is included in the total value of your financial assets which is then deemed. Private company shares are not deemed or added to your other financial assets.

Obligations in relation to public company shares

You need to tell us if:

- you buy shares including shares in an overseas or unlisted company
- you sell shares
- you give shares away
- the number of shares you hold increases
- the value of your unlisted public company shares, overseas shares, options, rights, warrants or futures varies by more than \$1,000.

You do not have to tell us if:

- the prices of your listed shares change
- the name of your listed company changes.

Managed Investments

Managed investments include:

- public unit trusts
- insurance bonds and friendly society bonds
- superannuation fund investments
- non-exempt funeral bonds.

Managed investments can be:

- unit based – these investments issue units which represent your portion of the investment
- account-based – the value of these is a cash amount which includes the amount originally invested, plus any additions and the capital growth accumulated to date.

We monitor public company shares for changes and respond to these events.

How Managed Investments are valued

We value all of your unit based investments by multiplying the number of units you own by the unit buy back price. The current value of all managed investments are counted as an asset.

The value of all of your unit based investments can be updated at your request. In March and September of each year we will update the value of all your unit based investments with the most recent unit buy back prices.

Account-based investments are valued using the current total buy back value provided by you or the fund manager.

The value of your managed investments are included in the value of your total financial assets, which is then deemed.

Superannuation fund investments are not counted for income support pension purposes until you reach pension age or start to receive a pension or annuity out of the fund. Once you reach pension age, superannuation fund investments are treated as managed investments. If you convert the investment to an income stream, the income stream rules apply.

Obligations in relation to managed investments

You need to tell us if:

- you switch from one investment product to another
- you buy or sell units, reinvest dividends, take up rights issues, or exercise the option to purchase additional units
- you add to, or withdraw money from an account based investment
- the value of your account-based investments varies by more than \$1,000
- any significant changes in the value of your managed investments

You do not have to tell us if:

- the unit buy back prices change
- the name of your fund manager or investment changes.

Real estate and rental income

If you receive rental income from an investment property, holiday home or timeshare, we will assess the net income after deductions for reasonable expenses incurred in renting the property.

If you lodge a tax return we will use this to calculate the amount of your income and expenses.

If you do not have to lodge a tax return, you should keep a list of the rental property's income and expenses.

If the property is recently rented and records of expenses are not available, we allow one third of the gross rent as a deduction for expenses. A further deduction may be made to cover interest on a mortgage used to purchase the property.

Under the assets test, the market value of any real estate other than your principal home is counted as an asset. Any mortgage secured on the property is deducted from the value of the property, provided the mortgage is not security for another person or institution.

Obligations in relation to real estate and rental income

You need to tell us if:

- you start receiving rent
- your current rental income increases or decreases
- you buy, sell or give away real estate.

Business partnerships, sole trader enterprises

Income you receive from your partnership or sole trader enterprise is counted as income for pension purposes. We use the information on your tax return and attached schedules and exclude reasonable expenses. The deductions allowed by DVA may not be the same as the deductions allowed by the Australian Taxation Office (ATO).

The net value of the enterprise is the amount counted as an asset. If it is a partnership, only the portion owned exclusively by you is counted. Any amounts distributed to you personally are counted as income.

Obligations in relation to business partnerships, sole trader enterprises

You need to tell us if:

- you start to receive income from a partnership or sole trader enterprise
- your income from a partnership or sole trader enterprise increases or decreases
- you buy a business or a share in a business or partnership
- you dissolve the partnership or sole trader enterprise
- you give away any share of your partnership or sole trader enterprise.

Farms and large residential blocks

If your home is a farm or on a block of land that is 2 hectares (5 acres) or more, the home and curtilage are not counted as an asset, provided the 2 hectares of land is used for private and domestic purposes.

All of the land on that title may be disregarded from assessment under the assets test if all the following apply:

- you are over veteran pension age
- you have lived on your property for 20 years or more
- effective use is being made of the land, where possible
- the land is over 2 hectares and is held on the same title as your principal home.

If you have a mortgage on your property, the value of the mortgage may be deducted from the value of the property.

Any income you receive from your property is counted for pension purposes. We use the information on your tax return and exclude reasonable expenses associated with the daily operation of the farm or property. The deductions allowed by DVA may not be the same as the deductions allowed by the ATO.

Obligations in relation to farm or property

You need to tell us if:

- you start to receive income from your farm or property
- your farm or property income increases or decreases
- you buy or sell a farm or property
- you give your farm or property away
- the value of your assets exceeds the asset limit included in our latest advice to you.

Private companies and private trusts

The income and assets held in a private trust or private company may be attributed to a person if they satisfy either of the following:

- The Control Test – ‘control’ includes control via an associate
- The Source Test – where a person transfers assets or services to a private trust or private company.

This attribution means that the assessable income and assets held in a private company or trust may be counted in your pension assessment. Reasonable expenses associated

with the running of the private trust or private company are excluded. The deductions allowed by DVA may not be the same as the deductions allowed by the ATO.

Even if you are not the attributable stakeholder, any income you receive from a private company or a private trust may be counted.

Special Disability Trusts are to assist families who have the financial means to make private financial provisions for the future care and accommodation of family members with severe disabilities. Go to www.dva.gov.au for more information and current rates.

Obligations in relation to companies, trusts and special disability trusts

You need to tell us if:

- you start or dissolve a company or trust
- you sell, give away or acquire more shares in a company
- you receive or lend, give or transfer money to a trust or company
- the value of any loans to a trust or company increases and decreases
- you start or cease receiving income from a company or trust
- you receive a capital gain on managed investments or shares owned by a company or trust
- further gifts are made to a Special Disability Trust
- an event occurs that may cause the Special Disability Trust to become non-complying
- the beneficiary of a Special Disability Trust commences paid employment
- the beneficiary of a Special Disability Trust dies.

When you have finalised your financial statements for the year you should forward a copy within 14 days (28 days if you live overseas or receive remote area allowance) to DVA.

Boarders and lodgers

The following list shows the percentage of gross income counted in your pension assessment, if you have people other than your immediate family living in your house:

- lodgers (accommodation only) – 70%
- lodgers (bed and breakfast) – 50%
- boarders (bed and full meals) – 20%.

Obligations in relation to boarders and lodgers

You need to tell us if:

- you start or stop receiving income from boarders or lodgers
- your current income from boarders or lodgers changes.

Compensation

Special rules relate to the effect on income support pension from:

- compensation from insurance
- workers compensation
- court judgements or settlements of legal actions for damages
- other compensation.

There are complex rules associated with the effect on compensation benefits paid under the VEA, DRCA and MRCA when other compensation has been received. Payment of other compensation can trigger multiple effects to DVA payments across a range of Acts.

Compensation includes both periodic (ongoing) payments and lump sum payments.

If you are entitled to compensation, or think you may be entitled to compensation, you must take reasonable action to claim it.

Obligations in relation to compensation

You need to tell us:

- if you intend to lodge a claim for compensation
- the day you receive a compensation payment
- the day you first become aware you are going to receive a payment
- the amount of your periodic compensation payment increases
- you become aware it is going to increase.

Cars, boats and caravans

Unless these are your principal residence, their current market value is counted as an asset. Any income they generate less reasonable expenses, is assessable.

Household contents and personal effects

The value of these is assumed to be \$10,000 and is counted as an asset. If you think they are worth more or less than \$10,000, you may nominate another amount.

Funeral bonds and prepaid Funeral Plans

A funeral bond is an investment offered by a friendly society or life insurance company to allow you to set aside money to cover your funeral costs. A funeral bond provides benefits only upon the death of the nominated person and cannot be accessed earlier.

A prepaid Funeral Plan is where a person makes an advanced payment for funeral services for themselves or their partner.

Obligations in relation to funeral bonds and prepaid funeral plans

You need to tell us if:

- you make a new funeral bond investment
- you contribute additional money to an existing funeral bond investment
- you purchase a prepaid funeral plan
- you are refunded money from a prepaid funeral plan
- your joint funeral bond is paid towards the funeral of a nominated person.

Life insurance

When a conventional life insurance policy matures, is surrendered, or a withdrawal is made, there may be a profit component that is counted as income for a period of 12 months from redemption.

Income from an estate

Income paid to you from an estate is counted for pension purposes. We convert the total amount received to a fortnightly amount, for example, \$3,000 per year converts as follows: $\$3,000 \div 26 = \115.38 per fortnight.

Obligations in relation to income from an estate

You need to tell us if:

- you start to receive income from an estate
- the amount you are receiving from an estate increases or decreases.

Are your income and assets details recorded correctly?

To confirm your current income and assets details are recorded correctly with DVA, refer to your most recent income and assets correspondence, or call us for confirmation. You can also view correspondence and make updates to your income and assets via MyService.



CHAPTER 6

BENEFITS AND SERVICES

This chapter is about additional allowances, supplements, concessions and financial assistance you may be entitled to, as well as some of the support services provided by DVA and other agencies.

Pension Supplement

Pension Supplement is an amount paid to help eligible pensioners with the cost of prescriptions, rates, telephone and internet connections, energy, water and sewage.

Your Pension Supplement entitlement is determined when you apply for your pension. You do not need to apply for it separately.

You can elect to receive the minimum Pension Supplement amount quarterly by contacting DVA. If you choose to receive the payment quarterly it will commence accruing on a daily basis from the first payday after we receive your request. You can change back to a fortnightly payment at any time.

Veterans Supplement

The Veterans Supplement is a regular payment to help with the cost of medicines. Veterans Supplement is not means-tested and is paid automatically to eligible pensioners who are not in receipt of income support payments.

Veterans Supplement is paid instead of the Pension Supplement, the MRCA Supplement or the DRCA Supplement.

Energy Supplement

The Energy Supplement provides ongoing financial assistance to eligible DVA clients to assist with energy costs. The Energy Supplement is tax-free and is exempt income for means testing.

You do not need to make a claim, we will pay you automatically. Please notify us if you want to change from fortnightly to quarterly payments.

Veterans' Pharmaceutical Reimbursement Scheme

Eligible veterans and their dependents may get back some of the money they spend on prescriptions throughout the year. Once you reach a certain limit, you may not have to pay for certain pharmaceuticals.

You do not need to make a claim. We will pay you automatically in March each year.

Prisoner of War Recognition Supplement

The Prisoner of War Recognition (POWR) Supplement is a fortnightly payment made to veteran and civilian former prisoners of war for the severe hardships and deprivations they experienced. POWR is tax-free, exempt income for means testing and indexed annually in line with the Consumer Price Index. You can still receive the POWR Supplement if you travel or reside overseas.

POW clients that are known to DVA do not need to make a claim. We will pay you automatically.

Concession Cards

Pensioner Concession Card

The Pensioner Concession Card (PCC) gives you access to cheaper medicines, public transport and utilities. PCCs issued by DVA are the same as those issued by Services Australia.

You do not need to request a PCC. If you get an income support payment from us, we will send you one automatically. The card is reissued every 2 years.

If you were getting a payment from us, but it stopped on 1 January 2017 because of changes to the assets test, you can still use your PCC.

Concessions available to pensioners are not determined by DVA. Please contact your local authority for further details.

Commonwealth Seniors Health Card

The Commonwealth Seniors Health Card (CSHC) enables you to get discounts and concessions on health care as well as other living costs. The CSHC is issued by DVA to eligible clients. If you already have a Pensioner Concession Card, you will not be eligible for a CSHC.

Concessions available to CSHC holders are not determined by DVA. Please contact your local authority for further details.

You can apply for your CSHC through your MyService account or contact DVA if you would like an application to be sent to you.

Financial Assistance

You may be entitled to receive short-term financial assistance.

Financial Hardship and Crisis Payments

If you are in severe financial hardship and suffering from extreme circumstances, family

and domestic violence, or have been recently released from lawful custody, we may be able to provide additional assistance.

For assistance, contact us on 1800 VETERAN (1800 838 372) or call Open Arms on 1800 011 046.

Lump Sum Advance

If you receive a pension and you require additional funds, you may be able to have some of your pension paid in advance as a lump sum.

The lump sum advance may be spent for any purpose. Depending on personal circumstances, you can get up to 3 weeks of the maximum rate of your pension paid in advance. This payment is impacted by factors such as your pension rate and any previous advances not yet repaid.

The advance must be repaid over 13 fortnights. You can have multiple advances in a 13 fortnight period so long as the combined total of the advances does not exceed the maximum advance amount. The advance cannot be paid if you currently have a debt with DVA or Services Australia.

Home Equity Access Scheme

The Home Equity Access Scheme (formerly known as Pension Loan Scheme) can provide a fortnightly pension top-up if your income support pension is reduced or nil due to your income or assets. The loan is paid as a series of fortnightly payments up to 150% of the maximum rate of pension.

To be eligible for a Home Equity Access Scheme you must have sufficient real estate in Australia that can be used as security for the loan. The amount of the loan, including any associated costs such as interest is fully recoverable against your property when it is sold or transferred, or from your estate following death.

From 1 July 2022, a No Negative Equity Guarantee ensures that no participant will need to repay more than the equity they hold in the property they used to secure their loan. Participants in the Scheme will be able to bring forward a portion of their fortnightly loan payments as a lump sum advance. These lump sum advances will be capped at 50 per cent of the annual rate of Age Pension, and any advance taken will reduce the fortnightly loan amount a person can receive over the following 12 months.

You can apply for a Home Equity Access Scheme via the application form on www.dva.gov.au or contact us if you would like an application sent to you.

Education Entry Payment

The Education Entry Payment is designed to assist eligible persons with the costs of enrolling in a course of study to develop their skills, obtain a qualification, or to improve their employment prospects.

In addition, you must be qualified to receive the Pensioner Education Supplement (PES) paid by Services Australia. The PES is a fortnightly payment, which provides assistance with ongoing study costs in respect of approved courses of study.

Claims for Education Entry Payment must be made in writing and be made in the same calendar year that the PES statement was, or would be, issued. You will be required to provide evidence of your eligibility to receive PES when you lodge your claim.

Pension Bonus Scheme

The Pension Bonus Scheme (PBS) was designed to encourage people to remain in the workforce longer by offering a one-off, tax-free lump sum bonus to those who wish to keep working beyond qualifying age or age pension age, instead of retiring and claiming an income support pension.

The PBS is closed to new registrations. If you are currently registered on the PBS you will need to make an application for payment when you lodge your claim for an income support pension.

Home Loans and Insurance

Defence Service Homes (DSH)

Defence Service Homes provides subsidised housing loans to recognise the contribution of those who have served in the ADF, either during war or peacetime. This assistance is available for those who completed service prior to 15 May 1985, or in Namibia between 18 February 1989 and 10 April 1990.

For more information go to www.dsh.gov.au/lending or call 1800 722 000.

Defence Home Ownership Assistance Scheme (DHOAS)

The Defence Home Ownership Assistance Scheme assists current and former ADF members and their families to achieve home ownership. Housing loan assistance is available for those whose first service began on or after 1 July 2008.

Go to www.dhoas.gov.au for more information, or call 1300 4 DHOAS (1300 434 627).

Defence Service Homes Insurance

Defence Services Homes Insurance provides insurance to current and former members of the ADF, veterans and their widows/widowers.

Go to www.dsh.gov.au/insurance for more information on available products, or call 1300 552 662.

Other Services

Veterans' Home Care

Veterans' Home Care (VHC) is a program funded through DVA that provides a small amount of practical help at home so eligible clients can continue to live independently.

Under VHC, you may be able to receive:

- domestic help
- personal care
- respite care
- safety-related home and garden maintenance.

If you have a Veteran Gold Card or Veteran White Card for an accepted service-related injury or condition (under VEA) you can be assessed for VHC services. To arrange an assessment, call a VHC Assessment Agency on 1300 550 450, or go to www.dva.gov.au/vhc for further information.

Community Nursing

Eligible veterans can receive in home nursing and personal care services provided by qualified nurses and support staff.

Go to www.dva.gov.au/community-nursing for more information on how you can get a referral or call 1800 VETERAN (1800 838 372).

Coordinated Veterans' Care (CVC) Program

The CVC Program is a proactive coordinated care program that aims to improve quality of life and decrease the risk of unplanned hospitalisation.

If you are a Veteran Gold Card holder you can claim CVC through Medicare, by emailing cvcprogram@dva.gov.au or call 1800 550 457.



CHAPTER 7

YOUR HEALTH

This chapter is about the range of health support services available to you, including information about Veteran Cards, access to medical and health care providers, pharmaceutical services and mental health.

Veteran Cards

DVA issues 3 types of cards that entitle the holder to different care services.

- Veteran Gold Card
- Veteran White Card
- Veteran Orange Card.

The benefits you can get with a Veteran Card will depend on the colour of your card. To find out what entitlements you may have, go to www.dva.gov.au/veteran-card

If you do not currently have a card, or have lost your card you can request the Veteran Card through MyService.

If you need to travel for treatment

DVA provides assistance with transport when you and your attendant are travelling for approved medical treatment.

To find out more about travel entitlements or to make a booking go to www.dva.gov.au/travel-treatment or call 1800 550 455.

Optical Services

You may be able to receive optical services if you have an assessed clinical need. Go to www.dva.gov.au/optical-services to find out more about optical services.

Dental services

You may be able to receive dental services if you have an assessed clinical need.

White Card holders should contact DVA to confirm their eligibility before seeking dental treatment for accepted disabilities.

Go to www.dva.gov.au/dental-services to find out more about dental services.

Hearing Services

Hearing services available to eligible members of the veteran community are administered through the Hearing Services Program (HSP), managed by the Department of Health.

Go to www.hearingservices.gov.au or call 1800 500 726 for more information or to book an appointment with a hearing provider in your local area.

Rehabilitation

DVA Rehabilitation focuses on all elements of your life which could improve your wellbeing and aims to assist you to adapt to, and recover from, an illness that is related to your ADF service.

Go to www.dva.gov.au/rehabilitation to find out more about rehabilitation services.

Rehabilitation Appliances Program

The Rehabilitation Appliances Program provides eligible veterans with aids, appliances and modifications to minimise the impact of disabilities, enhance quality of life, and maximise independence when undertaking daily activities.

Support includes access to suitable medical treatment, assistance with vocational training and job seeking, and strategies for general wellness.

Go to www.dva.gov.au/rap for information on how you can access this support.

Medical Grade Footwear

You may be able to receive Medical Grade Footwear (MGF) and related services if you have an assessed clinical need. Go to www.dva.gov.au/mgf to find out more about footwear services.

If you need to go to hospital

DVA has arrangements with public hospitals, former repatriation hospitals, contracted private hospitals, mental health facilities and day procedure centers in all states and territories to treat eligible clients.

Your treating doctor or specialist can organise admission to any of these facilities that will meet your treatment needs. A list of all contracted private facilities can be found on the DVA website at www.dva.gov.au/hdpc.

Ambulance Transport

DVA may pay for ambulance transport to the nearest medical facility that can treat your medical need. Go to www.dva.gov.au/ambulance for more information.

Health Care Overseas

You may be able to claim expenses for your medical care overseas if:

- you have an accepted condition or injury
- a medical professional has assessed that you have a clinical need for treatment
- the care and cost is similar to, or the same as in Australia.

You should consider hospital and medical insurance cover when travelling overseas as you are unable to use your Veteran Card outside of Australia.

If you travel in countries which have reciprocal health care arrangements with Australia, you may wish to use these arrangements.

To find out more go to www.dva.gov.au/OS-medical.

Mental health support services

DVA can pay for treatment for any mental health condition without the need for the condition to be accepted as related to service. This is known as Non-Liability Health Care and is available to anyone with a single day of continuous full-time ADF service, and some reservists.

DVA funded services may include treatment provided by psychiatrists, psychologists, General Practitioners and mental health allied health providers; pharmaceuticals; and inpatient and outpatient hospital treatment. Your Veteran White Card will cover all required mental health treatment.

Further information on Non-Liability Health Care and mental health support services is available at www.dva.gov.au/mental-health-care.

Open Arms – Veterans & Families Counselling

Open Arms provides free and confidential 24/7 counselling and mental health support to current and former ADF members along with their families.

The service also offers relationship and family counselling. Open Arms counsellors and staff have an understanding of veteran and military culture that assists them to deliver specialised support and care to members of this community. This can include:

- individual, couple and family counselling and support for those with more complex needs
- services to enhance family functioning and parenting
- after-hours crisis telephone counselling
- group programs to develop skills and enhance support
- information, education and self-help resources
- referral to other services or specialist treatment programs.

For more information or to talk to a counsellor 24/7 go to www.openarms.gov.au or call 1800 011 046.

CHAPTER 8

WHAT TO DO WHEN SOMEONE DIES

Planning Ahead

Planning Ahead is a publication designed to help veterans and their families prepare for bereavement. It is available on the www.dva.gov.au or call 1800 VETERAN (1800 838 372) to request a copy.

Notification of Death

DVA must be notified of the death of a pensioner as soon as possible. Doing so will ensure we are able to adjust any pension payments and help us to identify benefits and assistance that the veteran or their family may be entitled to.

Financial Assistance Payments after bereavement

Following the death of a pensioner there are a number of payments available.

If a pensioner dies without leaving a surviving partner, a payment equal to 14 days income support pension may be paid to the pensioner's estate.

A surviving partner of a pensioner may be entitled to a bereavement payment based on 98 days (14 weeks) of the pension. You are not eligible for a bereavement payment if prior to your partner's death you are divorced or separated for reasons other than ill health.

If a Veteran Payment recipient who has lodged a claim for a mental health condition dies, their partner may continue to receive Veteran Payment for a period of 42 days (6 weeks). This period will begin on the date of death and payment will be reassessed at the singles rate.

If the surviving partner is paid income support pension from Services Australia, then Services Australia will be responsible for the income support bereavement payment.

A surviving partner of a Disability Compensation Payment (DCP) recipient may be entitled to a lump sum bereavement payment equivalent to 12 weeks of pension installments.

Upon the death of a single veteran there is no further entitlement to the DCP. Any DCP received after death will need to be refunded.

If a single veteran receiving either Special Rate (TPI) Disability Compensation Payment or Extreme Disablement Adjustment (EDA) dies while in financial hardship, a lump sum bereavement payment equal to 6 pension instalments may be paid to their estate. Payment is not automatic and the executor of their estate must apply for this bereavement payment.

Funeral benefits

Following the death of an eligible veteran or dependant, a funeral benefit may be payable to the person responsible for the funeral account.

A funeral benefit may assist with the costs of transporting the veteran's body from the place of death to the normal place of residence.

A claim form is available on the www.dva.gov.au.

Office of Australian War Graves Commemoration

The Office of Australian War Graves is part of DVA. Their role is to officially commemorate eligible veterans who have died post-war and whose deaths are accepted as being caused by war service.

In addition to official commemoration, the Office of Australian War Graves provides:

- permission, on behalf of the Department of Defence, to use the Service emblem on the private commemorations of Australian veterans
- a historical research service in respect of those who have died in war time
- maintenance of national war memorials overseas.



CHAPTER 9

TAXATION

When is your pension taxed

Certain pensions are taxable. You should refer to the ATO website or contact a financial adviser for advice.

Check the www.dva.gov.au for up-to-date listings of which payments are considered assessable income for income tax purposes.

Payment Summary

If you receive a payment from DVA, you will be sent a Payment Summary shortly after the end of each financial year.

If you are lodging a final income tax return for a deceased estate, you will need to contact us for a Payment Summary. If you lose your Payment Summary, or if you do not receive it, contact us and we will issue a replacement.

If you are not sure whether you need to lodge a tax return you should contact the ATO for advice.

Medicare levy reduction or exemption

You will qualify for a Medicare levy exemption if you receive a pension because you are blind, or if you are entitled to a Veteran Gold Card.

Your Payment Summary will show the number of days you are exempt from the Medicare levy.

If you are a low income earner, the ATO may reduce your levy. They will work out the amount of any levy you need to pay after you lodge your tax return.

If you are exempt from paying the levy and we do not need to send you a Payment Summary, we will send you a separate Medicare levy exemption certificate.

Taxation Withholdings and Deductions

You can have tax withheld from certain DVA payments by having all or part of the payment paid directly to the ATO. You may need to talk to the ATO first to find out what your tax liability will be. If the amount you request to be deducted exceeds your tax liability, you will need to lodge a tax return to claim your refund.

Contact DVA to check if tax withholdings can be made, or to tell us how much you want withheld each fortnight.

Tax File Numbers

To help ensure that benefits are only paid to eligible persons, we compare our records with those of other government agencies. Your tax file number may be used for this purpose. Access to your tax file number is restricted. If you lose or forget your number, you will need to contact the ATO.



CHAPTER 10

PAYMENT OF PENSIONS

When, how and where your income support pension is paid

Income support payments are made in arrears.

Your income support pension is paid every second Thursday. If a pension payday happens to fall on a national public holiday, your pension will be paid earlier.

If you reside outside Australia, then your DVA payments are paid into your overseas account every four weeks.

Your income support pension may be paid:

- Directly into your bank account. The account must be in your own or joint names. You can change the account details at any time with proof of your identity.
- Direct to an aged care facility or hospital. A representative from the aged care facility or hospital will need to be appointed as an agent if you require your pension to be paid directly to the facility. You can arrange for the agent to take out fees and other expenses and the money left will be paid directly to you.
- To another person nominated by you. You can nominate, in writing, another person to be your agent. We can pay the income support pension into an account that is in the name of your agent.
- To a trustee. If a pensioner is unable to manage their affairs, an application in writing may be made for a trustee to be appointed. The trustee would have full control of the pensioner's income support pension and must act in the pensioner's interests. The trustee can be the pensioner's relative, a friend, solicitor, a company, a representative from the aged care facility or hospital or the Public Trustee.

It is important that you seek advice before signing your pension over to anyone. State power of attorney or trustee arrangements do not automatically allow DVA to change your pension payment arrangements, and an agent or trustee must be appointed. For information about Power of Attorney or Enduring Power of Attorney or Guardianship, contact the Public Trustee in your State.

Agents and trustees are required to provide proof of identity documentation as part of the appointment process. If the proposed agent is a representative of an aged care facility or hospital, then the application will need to include the organisation's Australian Business Number (ABN), business stamp or letterhead and contact details.

Direct deductions from your income support pension

You can request a direct deduction from your fortnightly DVA payments. This is a voluntary arrangement and is provided at no cost to you.

This service is currently available for payments to:

- Australian Taxation Office (ATO) – for tax deductions
- Housing South Australia – for housing payments
- The Queensland Department of Housing – for housing payments.

The deduction amount you specify is transferred from your DVA payment, and paid directly to your nominated payee. The balance of your DVA payment is paid to your usual bank account.

How to change payment arrangements

You can update your payment destination via MyService or by calling us on 1800 VETERAN (1800 838 372).

If you reside outside Australia, you will need to complete the International Bank Account Details form for your country of residence. If the change is for yourself and your partner, you will each need to complete a form. These forms are available from www.dva.gov.au.

At least one week's notice should be provided to allow DVA to change your payment details. Do not close the old account until you have confirmed that the pension is being paid into the new account.

There are some specific circumstances where a third party, such as an agent, trustee or relative can advise of change of payment details provided there is authority in place.

Benefits that are not payable overseas

If you move overseas permanently, the following payments will cease immediately after departure from Australia:

- Non-taxable components of the Pension Supplement
- Veterans Supplement
- Energy Supplement
- Rent Assistance.

The taxable component of the Pension Supplement still continues to be payable with the Service Pension and Veteran Payment.

If you are only travelling overseas temporarily

- non-taxable components of the Pension Supplement continue for 6 weeks after departure from Australia
- Veterans Supplement and Rent Assistance continue for 26 weeks after departure from Australia
- remote area allowance continues for 8 weeks after departure from the remote area.

When you return to Australia, and advise DVA of your return, your payments will recommence.

Payment to an overseas account

Payments are converted from Australian Dollars to the local currency (or US Dollars) before being transmitted to your account. Your payments may vary due to exchange rate fluctuations and you may incur fees levied by your bank on deposits. You may elect to maintain an account in Australia for your DVA payments.

Payment of arrears

If you are entitled to receive arrears, these will be made in a separate payment and not necessarily on a payday.

Depending on the type of pension granted or varied, arrears may also be held to adjust any amount that may be owed to DVA or Services Australia. In some circumstances we hold your arrears while we check with Services Australia about any possible dual receipt of payments.

Check your payments online

You can manage your Income Support needs via your online MyService account. You can:

- view recent payments
- change your payment destination
- set up or change payment instructions
- complete applications for a lump sum advance.

CHAPTER 11

YOUR RIGHTS

Your right to receive quality service

The DVA Service Charter outlines our commitment to providing quality service to the veteran community. Our aim is to continually improve our service and we welcome feedback that may assist us in the process.

Your right to have our decisions reviewed

If you disagree with a decision we have made about certain income support payments or benefits, you have the right to request a review. Reviewable decisions include:

- your claim for a Qualifying Service determination, Service Pension, Veteran Payment or Income Support Supplement
- cancelling, suspending, reducing or increasing your Service Pension, Veteran Payment or Income Support Supplement
- refusing your request for an increase in the rate of your Service Pension, Veteran Payment or Income Support Supplement
- a claim you have made to access financial hardship provisions
- a lump sum advance payment
- the Pension Bonus and the Pension Bonus Bereavement Payment
- your claim for a Commonwealth Seniors Health Card
- a claim for a Veteran Card.

Your request for a review:

- must be made within 3 months of notification of the decision
- must be in writing (such as email or letter, there is no form required)
- must set out your reasons for seeking the review
- can be submitted using the option of the 'lodge a review' or 'appeal online' facility from the home page of www.dva.gov.au or via email and post.

If you are dissatisfied with a decision made by a Review Officer you will be notified if you have a further right of appeal to the Administrative Appeals Tribunal (AAT). Any appeal to the AAT must be in writing and lodged within 3 months of the date you receive the Review Officer's decision.

Social Security Age Pensioners

If you have applied for or are receiving a Social Security Age Pension through DVA and you are dissatisfied with a decision about a claim or about your rate of pension, you can contact us to talk about the decision. If you are still dissatisfied, a Review Officer will look at your case and change the decision if it is incorrect. If you still disagree you can appeal to the Social Services & Child Support Division of the Administrative Appeals Tribunal (AAT).

Your right to apply for an increase in pension

If your income or assets change, you are obliged to let us know.

In most cases, if you call us, you will not have to confirm the details in writing. If you prefer to write to us, remember to quote your client number and the date the change occurred.

Your right to have other decisions reviewed by the Veterans' Review Board

You may ask the Veterans' Review Board (VRB) to review a decision made under the *Veterans' Entitlements Act 1986* that you are dissatisfied with concerning:

- Disability Compensation Payment eligibility and assessment
- War Widow(er)'s Pensions
- Attendant allowance.

The VRB does not have the authority to review income support payments such as Service Pension, Veteran Payment, Income Support Supplement and Social Security Age Pension.

You can also ask the VRB to review a decision made under the MRCA concerning Rehabilitation, compensation and other benefits.

Your request for a review by the VRB should be made within 3 months of notification of the decision for VEA decisions and 12 months for MRCA decisions and must be in writing.

Your right to obtain information about yourself

The *Freedom of Information Act 1982* gives you the right to obtain information about yourself.

Section 59 of the DRCA and section 331 of the MRCA provide persons who have current claims under these Acts the ability to access documents held by the Military Rehabilitation and Compensation Commission relating to their claim.

Your right to privacy

Your privacy is important to us. As an Australian Government department we are bound by the *Privacy Act 1988* and the Australian Privacy Principles (APPs). The APPs regulate the handling of personal information by Australian government agencies and businesses under the Privacy Act. Under this Act DVA is obliged to protect you from unwanted or unnecessary intrusion into your private life and to follow certain standards in requesting and managing the information we receive. For more information about privacy, please visit the www.dva.gov.au which includes the DVA Privacy Policy.

DVA staff are also bound by specific confidentiality rules for handling personal information relevant to the payment of Social Security Age Pension to Australian veterans.

Your right to expect that your tax dollar is being used properly

We have safeguards in place to ensure that pensions are paid in accordance with legislation. These safeguards include:

Review programs

If you receive the maximum rate of pension and have income and assets that are unlikely to change significantly, you may be asked to provide information less frequently.

Data matching

We compare information we have collected from you with information collected by other government departments such as the ATO and Services Australia. Data Matching is overseen by the Privacy Commissioner. While we do compare information with other agencies you are still required to notify DVA of any changes that may affect your income support pension.

Overpayment management

If you are paid more income support pension than you are entitled to receive, the overpaid amount will be recovered. For example, if you tell us about a change in your circumstances more than 14 days after the change happened, if your payment is reduced or cancelled there will be an overpayment of pension. We will recalculate your income support pension and let you know about repayment options.

Even if you tell us about a change within the 14 days we may not be able to adjust your payment in time for your next payday. We will still recover any money that you have received above what you were entitled to.

Most overpayments are recovered by making deductions from your fortnightly payment until the full amount is recovered. Other methods of recovery include repaying the money in a lump sum. This is subject to your capacity to repay.

Fraud control

We look for unusual things or inconsistencies in our information.

If an investigation reveals that money has been improperly obtained, or breaches of the *Veterans' Entitlements Act 1986* or social security law have occurred, the matter can be referred to the Director of Public Prosecutions for further action.

Telling us about fraud

If you are aware that another person has obtained a DVA pension fraudulently or failed to declare information which would affect their DVA pension, you can give the information anonymously.

DVA is required to investigate all reports made. To help us investigate these matters successfully, you should include details that assist in identifying the nature of the fraud and the person being reported. We do not trace the origin of an anonymous report of an allegation of fraud. However, if you are willing to be contacted by a DVA investigator, our policy is to keep your identity confidential. Due to privacy considerations, DVA cannot give you any information about the progress or outcome of an investigation.



CONTACT US

Connect with us online

MyService is an online claims processing portal which allows current or former serving ADF members and their families to:

- access free mental health treatment
- claim for a condition related to service
- view your DVA health card
- view your accepted conditions
- manage your personal details
- find health services that are right for you.

You can register for **MyService** as a current or former serving ADF member at www.dva.gov.au/about-us/online-services.

Call us

You can call us between 8 am and 5 pm, Monday to Friday.

Telephone: 1800 VETERAN (1800 838 372)

International callers: +61 2 6289 1133

Interpreter service

If you need an interpreter, the Telephone Interpreter Service (TIS) can help you call us.

You can call TIS on 131 450 or visit the TIS website at www.tisnational.gov.au.

Hearing or speech impairment assistance

If you are deaf, or have a hearing impairment or speech impairment, contact us through the National Relay Service (NRS):

- Talk To You (TTY) users phone 1800 555 677 then ask for 1800 838 372.
- Speak and Listen users phone 1800 555 727 then ask for 1800 838 372.
- Internet relay users connect to the NRS then ask for 1800 838 372.

Write to us

To contact us by mail, please address your correspondence to:

Postal Address: GPO Box 9998, BRISBANE, QLD 4001

Whenever writing to us, include your DVA file number or Unique Identifying Number (UIN) in addition to your full name and address. This helps to safeguard your records and avoid confusion with people with a similar name.

Visit your local office

There are DVA office locations across the country, to find the location closest to you visit www.dva.gov.au/location-finder.

Face-to-face services provided at Veteran Access Network offices and shopfronts operate within State and Territory public health orders. Please monitor advice in your area or contact DVA to clarify the opening status of your local office prior to attending.

DVA services can now also be accessed through Services Australia Centres. To find a Services Australia centre, visit the Find us page on the Services Australia website at www.findus.servicesaustralia.gov.au.

To arrange an appointment, please call us on 1800 VETERAN (1800 838 372).

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The Australian Government and the Department of Veterans' Affairs
are committed to listening to the needs of the veteran community
and to responding in a way that recognises their importance in
Australia's past, present and future.