

Rates and Limits

Pension Rates, Limits and Allowances Summary

Overview

This Factsheet provides the current rates and limits for:

- service pension;
- age pension;
- income support supplement;
- disability pension;
- war widow's and widower's pension; and
- all associated allowances under the Veterans' Entitlements Act 1986 (VEA).

For information about payments under the *Military Rehabilitation and Compensation Act* 2004 (MRCA), refer to *Factsheet MRC04 Compensation Payment Rates*.

For information about the calculation of Defence Force Income Support Allowance (DFISA) refer to *Factsheet IS19 Defence Force Income Support Allowance (DFISA)*.

The rates quoted are fortnightly amounts unless otherwise indicated. These rates are current from 20 March 2011 to 30 June 2011.

If your pension is still assessed under the pre-20 September 2009 rules, please refer to the rates labelled as "Transition" rates and limits.

Service and age pension

| Current maximum rates | | | |
|-----------------------|---------------------------|----------------|--|
| Singles rate | Pension | \$670.90 | |
| | Pension Supplement | <u>\$58.40</u> | |
| | Total | \$ 729.30 | |
| Couples rate | Pension (each) | \$505.70 | |
| | Pension Supplement (each) | <u>\$44.00</u> | |
| | Total (each) | \$ 549.70 | |

Service and age pension *continued*

| Transition maximum rates | |
|--------------------------|-----------|
| Singles rate | \$ 650.90 |
| Couples rate (each) | \$ 525.70 |

Note: For pensioners paid under pre-20 September 2009 rules, the Pension Supplement is included in the transition rate of service / age pension that you receive. As such, your DVA advice letters will not separately list a Pension Supplement amount.

Income support supplement

| Ceiling rate | \$ 220.80 |
|-------------------------|-----------|
| Transition Ceiling rate | \$ 220.80 |

Seniors Supplement

| Singles rate (per quarter) | \$206.34 |
|--|----------|
| Couples rate combined (per quarter paid) | \$311.48 |

Note: Seniors supplement is paid in four instalments of approximately one-quarter of the annual rate at the time. The actual amount paid is based on the number of days in the quarter and the number of days in the test period that you are eligible.

Veterans Supplement

| Low Rate | \$ 6.00 |
|-----------|---------|
| High Rate | \$12.00 |

Disability pension rates

| Special rate (T&PI, blinded or TTI) | \$1,113.70 |
|--------------------------------------|------------|
| Intermediate rate | \$ 755.80 |
| Extreme disablement adjustment (EDA) | \$ 614.80 |

Disability pension rates, continued

| General rate | | | | |
|--------------|------|-----------|-----|-----------|
| | 100% | \$ 395.70 | 50% | \$ 197.85 |
| | 95% | \$ 375.92 | 45% | \$ 178.07 |
| | 90% | \$ 356.13 | 40% | \$ 158.28 |
| | 85% | \$ 336.35 | 35% | \$ 138.50 |
| | 80% | \$ 316.56 | 30% | \$ 118.71 |
| | 75% | \$ 296.78 | 25% | \$ 98.93 |
| | 70% | \$ 276.99 | 20% | \$ 79.14 |
| | 65% | \$ 257.21 | 15% | \$ 59.36 |
| | 60% | \$ 237.42 | 10% | \$ 39.57 |
| | 55% | \$ 217.64 | | |

Additional Disability Pension for Specific Disabilities

| Items 1—6 | \$ 584.30 |
|--------------|-----------|
| Item 7 | \$ 192.90 |
| Item 8 | \$ 130.20 |
| Items 9 & 10 | \$ 111.60 |
| Item 11 & 13 | \$ 55.90 |
| Item 12 & 14 | \$ 29.10 |
| Item 15 | \$ 43.20 |

War widow's or widower's pension

| Total War widows and widower's pension | \$ 738.70 |
|--|-----------|
| | |

Orphan's pension

| Single orphan | \$ 88.40 |
|---------------|-----------|
| Double orphan | \$ 176.60 |

Rent assistance

| Maximum amount payable | |
|--------------------------------------|-----------|
| Singles rate, no children | \$ 116.40 |
| Couples rate, no children (combined) | \$ 109.80 |

Rent assistance, continued

| Rent thresh Singles rate, Couples rate | | \$ 103.60 \$ 168.60 | |
|---|--|------------------------|--|
| <i>Note:</i> For service and social security age pensioners with dependent children, rent assistance is considered a child-related payment and is paid as part of Family Tax Benefit Part A through the Family Assistance Office. | | | |
| Disability income rent test - income threshold | | | |
| Singles | | \$ 146.00 | |
| Couples (combined) | | \$ 256.00 | |
| Illness separated couples (combined) \$ 256.00 | | \$ 256.00 | |
| Note: | Note: Disability pension in excess of these thresholds reduces the amount of rent assistance payable but does not affect the rate of service pension or income support supplement. | | |

Remote area allowance

| Singles rate | \$ 18.20 |
|---------------------|----------|
| Couples rate (each) | \$ 15.60 |
| Each child | \$ 7.30 |

Family Tax Benefit

Family Tax Benefit may be paid to income support pensioners in respect of dependent children.

Veterans' Affairs income support pensioners receive the maximum rate of Family Tax Benefit Part A irrespective of their income. If income support is not received for a period of time, the normal income test for FTB A will apply during that period. This may result in less than the maximum rate of payment being received until the DVA benefit becomes payable again.

Application for and enquiries about payment of this benefit should be made to the Family Assistance Office, which is located in all Medicare offices, Centrelink outlets and ATO access and enquiry sites. You can also visit their Internet site at: **www.familyassist.gov.au**

| Recreation transport allowance | | | |
|--|------------------|-------------|----------------------|
| High rate | | | \$ 77.20 |
| Low rate | | | \$ 38.50 |
| Vehicle Assistance Scheme | | | |
| | | | per year |
| Maintenance and runr | ning costs | | \$2,007.20 |
| Attendant allowance | | | |
| High rate | | | \$ 289.20 |
| Low rate | | | \$ 144.40 |
| Clothing allowance | | | |
| Clothing allowance | | | |
| High rate | | | \$ 12.10 |
| Mid rate | | | \$ 8.20 |
| Low rate | | | \$ 5.60 |
| Veterans' Children Education S | cheme (VCES) | | |
| Primary students | | | \$ 234.10 (per year) |
| Secondary and tertiary students (fortnightly rate) | | | |
| Age | At home | Living away | Homeless |
| | A (A) (A) | from home | ^ |
| Under 16 | \$ 48.10 | \$ 364.65 | \$ 388.70 |
| 16-17 18 8 super | \$ 212.70 | \$ 388.70 | \$ 388.70 |
| 18 & over | \$ 255.80 | \$ 388.70 | \$ 388.70 |
| Decoration allowance | | | |
| Decoration allowance | | | \$ 2.10 |

Victoria Cross allowance

Victoria Cross allowance of \$3,848 per annum is paid to those veterans who have been awarded this decoration.

Income limit before service and Social Security pension reduces

| | Current limit | 's | |
|------------|-----------------|---|--|
| | Singles | | \$ 146.00 |
| | Couples (con | nbined) | \$ 256.00 |
| | • • | ated couples (combined) | \$ 256.00 |
| | Note: | If you are eligible for the Work Bonus, more information refer to the <i>Factshee</i> | these figures may not be accurate. For et IS99 Work Bonus. |
| | Transition L | imits | |
| | | d, increase above limits by: | \$ 24.60 |
| Work Bor | ius | | |
| | Work Bonus | Income Concession | \$500.00 |
| Assets lin | nit before serv | vice and Social Security age pension | reduces |
| | Homeowner | S | |
| | Singles | | \$181,750 |
| | Couples (con | nbined) | \$258,000 |
| | Illness separa | ated couples (combined) | \$258,000 |
| | Non-homeov | wners | |
| | Singles | | \$313,250 |
| | Couples (con | nbined) | \$389,500 |
| | Illness separa | ated couples (combined) | \$389,500 |
| Service a | nd Social Sec | urity age pension Income cut-off limi | t |
| | Current limit | ts | |
| | Singles | | \$1,604.60 |
| | Couples (con | nbined) | \$2,454.80 |
| | Illness separa | ated couples (combined) | \$3,173.20 |
| | Note: | If you are eligible for the Work Bonus, more information refer to the <i>Factshee</i> | these figures may not be accurate. For et IS99 Work Bonus. |
| | Transition L | imits | |
| | Singles | | \$1,773.25 |
| | Couples (con | nbined) | \$2,884.50 |
| | Illness separa | ated couples (combined) | \$3,510.50 |

Service & Social Security age Pension assets cut-off limit

| Current Limits | |
|--------------------------------------|-------------|
| Homeowner | |
| Singles | \$668,000 |
| Couples (combined) | \$991,000 |
| Illness separated couples (combined) | \$1,230,500 |
| Non-homeowner | |
| Singles | \$799,500 |
| Couples (combined) | \$1,122,500 |
| Illness separated couples (combined) | \$1,362,000 |
| Transition Limits | |
| Homeowner | |
| Singles | \$615,750 |
| Couples (combined) | \$959,000 |
| Illness separated couples (combined) | \$1,126,000 |
| Non-homeowner | |
| Singles | \$747,250 |
| Couples (combined) | \$1,090,500 |
| | |

Income and assets cut-off limit for the Gold Card for Service Pensioners

| Income | per fortnight |
|--------------------|---------------|
| Singles | \$ 364.80 |
| Couples (combined) | \$ 632.40 |
| Assets | |
| Homeowners | |
| Singles | \$254,750 |
| Couples (combined) | \$383,500 |
| Non-homeowners | |
| Singles | \$386,250 |
| Couples (combined) | \$515,000 |

Income and assets cut-off limit for the Gold Card for Service Pensioners, continued

| Transition Limits | |
|------------------------------|-----------|
| Income | |
| Singles | \$419.50 |
| Couples (combined) | \$726.50 |
| For each child, increase by: | \$24.60 |
| | |
| Assets | |
| Homeowners | |
| Singles | \$254,750 |
| Couples (combined) | \$383,500 |
| | |
| Non-homeowners | |
| Singles | \$386,250 |
| Couples (combined) | \$515,000 |

Income limit before Income Support Supplement (ISS) reduces

| \$1,163.00 |
|------------|
| \$1,571.60 |
| \$2,290.00 |
| |

Note 1: These amounts include the war widow's or widower's pension.

- *Note 2:* If you are eligible for the Work Bonus, these figures may not be accurate. For more information refer to the *Factsheet IS99 Work Bonus*.
- *Note 3:* War widow's or widower's pension includes compensation for a member's death payable to you or your partner under section 234(1)(b) of the *Military Rehabilitation and Compensation Act 2004* (MRCA). Any MRCA permanent impairment compensation payable to you or your partner is also counted as income.
- *Note 4:* These amounts will vary if you were in receipt of a social security and war widow's pension prior to 1 November 1986 and your maximum rate of income support supplement is more than \$ 220.80 per fortnight.

Income limit before Income Support Supplement (ISS) reduces, continued

| Transition Limits | |
|--------------------------------------|------------|
| Singles | \$1,221.25 |
| Couples (combined) | \$1,780.50 |
| Illness Separated Couples (combined) | \$2,406.50 |
| For each child, increase by | \$24.60 |
| | |

Note 1: These amounts include the war widow's or widower's pension.Note 2: War widow's or widower's pension includes compensation for a member's

- death payable to you or your partner under section 234(1)(b) of the *Military Rehabilitation and Compensation Act 2004* (MRCA). Any MRCA permanent impairment compensation payable to you or your partner is also counted as income.
- *Note 3:* These amounts will vary if you were in receipt of a social security and war widow's pension prior to 1 November 1986 and your maximum rate of income support supplement is more than \$ 220.80 per fortnight.

Assets limit before ISS reduces

| Homeowners | |
|--------------------------------------|-------------|
| Singles | \$520,750 |
| Couples (combined) | \$697,000 |
| Illness Separated Couples (combined) | \$936,000 |
| Non-homeowners | |
| Singles | \$652,250 |
| Couples (combined) | \$828,500 |
| Illness Separated Couples (combined) | \$1,067,500 |
| Transition Limits | |
| Homeowner | |
| Singles | \$468,500 |
| Couples (combined) | \$665,000 |
| Illness Separated Couples (combined) | \$831,500 |
| Non-homeowner | |
| Singles | \$600,000 |
| Couples (combined) | \$796,500 |
| Illness Separated Couples (combined) | \$963,000 |

Income cut-off limit for ISS pensioners

| Current Rates | |
|--------------------------------------|------------|
| Singles | \$1,604.60 |
| Couples (combined) | \$2,454.80 |
| Illness Separated Couples (combined) | \$3,173.20 |

Note 1: These amounts include the war widow's or widower's pension.

Note 2: If you are eligible for the Work Bonus, these figures may not be accurate. For more information refer to the *Factsheet IS99 Work Bonus*.

Note 3: These amounts will vary if you were in receipt of a social security and war widow's pension prior to 1 November 1986 and your maximum rate of income support supplement is more than \$ 220.80 per fortnight.

| Transition | Rates |
|------------|-------|
|------------|-------|

| Singles | \$1,773.25 |
|--------------------------------------|------------|
| Couples (combined) | \$2,884.50 |
| Illness Separated Couples (combined) | \$3,510.50 |

Note 1: These amounts include the war widow's or widower's pension.

Note 2 : These amounts will vary if you were in receipt of a social security and war widow's pension prior to 1 November 1986 and your maximum rate of income support supplement is more than \$ 220.80 per fortnight.

Assets cut-off limit for ISS pensioners

| Current Limits | |
|--|-------------|
| Homeowner | |
| Singles | \$668,000 |
| Couples (combined) | \$991,000 |
| Illness Separated Couples (combined) | \$1,230,500 |
| | |
| Non-homeowner | • |
| Singles | \$799,500 |
| Couples (combined) | \$1,122,500 |
| Illness Separated Couples (combined) | \$1,362,000 |
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| Transition Limits | |
| Homeowner | |
| Singles | \$615,750 |
| Couples (combined) | \$959,000 |
| Illness Separated Couples (combined) | \$1,126,000 |

Assets cut-off limit for ISS pensioners, continued

| Non-homeowner | |
|--------------------------------------|-------------|
| Singles | \$747,250 |
| Couples (combined) | \$1,090,500 |
| Illness Separated Couples (combined) | \$1,257,500 |

Income limits for student children / earnings limits for employed children

| Employed Child (under 16 years) | \$9,417.20 per year |
|---------------------------------|---------------------|
| Student Child (16-22 years) | \$9,925.50 per year |

Commonwealth Seniors Health Card income limit

| Singles | \$50,000 per year |
|--------------------------------------|--------------------|
| Couples (combined) | \$80,000 per year |
| Illness Separated Couples (combined) | \$100,000 per year |

Deeming

| | Singles | Couples |
|------|---|---|
| Low | 3.0% interest up to the threshold of | 3.0% interest up to the threshold of |
| | \$43,200 | \$72,000 |
| High | 4.5% interest for the remaining balance | 4.5% interest for the remaining balance |

Funeral benefits

Assistance of up to \$2,000 is payable towards funeral expenses of certain veterans including T&PI veterans, those whose death is accepted as being war or service caused, and those who died in needy circumstances.

More information

All DVA Factsheets are available from DVA offices, and on the DVA website at www.dva.gov.au.

You can phone DVA for the cost of a local call on 133 254 or 1800 555 254 for country callers.

Use a normal landline phone if you can. Mobile phone calls may cost you more.

You can send an email to DVA at: GeneralEnquiries@dva.gov.au.

You can get more help from any DVA office.