



# About Claiming Service Pension

## What is service pension?

Service pension is an income support payment that provides a regular income for people with limited means. A service pension can be paid to eligible veterans on the grounds of age or invalidity, and to eligible partners, former partners, widows and widowers. It is subject to income and assets tests.

The age service pension and partner service pension is paid 5 years earlier than the Age Pension paid by Centrelink, recognising that intangible effects of war may result in premature ageing of the veteran and/or loss of earning power.

The service pension is paid fortnightly. The rate of service pension is adjusted twice-yearly, in March and September, in line with movements in the cost of living and/or average wages.

## Contents

---

Eligibility for service pension	2
Forms in your claim pack	5
How to claim in 3 easy steps	6
About the information you give	7
Proving your identity to DVA	8
Who can certify copies of documents?	9
About income and assets	10
How to contact DVA	Back cover

---

**Please keep this booklet – do not send it in with your claim form.**

# Eligibility for service pension

There are certain eligibility criteria that must be met.

## For Veterans

- Veteran** To be a veteran you must have rendered eligible war service, meaning continuous full-time service in one of the following roles:
- as a member of the Australian Defence Force in various wars and conflicts
  - as a member of the Defence Forces of a Commonwealth or Allied country in specific circumstances during various wars and conflicts
  - as an Australian mariner or Allied mariner during World War 2
  - in certain specific circumstances, as a civilian.

You may be eligible on the basis of **age** or **invalidity**.

**Qualifying service** If you haven't already done so, you should contact DVA to find out whether you have 'qualifying service'.

### Australian Defence Force

For World War 2 service this means you must have served during the period of hostilities and incurred danger from hostile forces of the enemy. You may also have qualifying service if you were involved in mine-sweeping and bomb clearance operations after the war.

For conflicts after World War 2 you must have been allotted for duty and served in an operational area to have qualifying service. If you have served as a member of the Australian Defence Force in operations declared 'warlike' by the Minister for Defence, you have also rendered qualifying service.

### Defence forces of a Commonwealth or Allied country

You may also have qualifying service if you served in the defence forces of a Commonwealth or Allied country, during a conflict in which Australia took part, and you incurred danger from hostile forces of the enemy.

## Service Pension (Age)

### Veteran Pension Age/Qualifying Age

Male veteran pension age and qualifying age is 60 years. The female veteran pension age and qualifying age is gradually being increased. This table will help you work out how old you must be before you can claim age service pension or partner service pension. Eventually both male and female veteran pension age and qualifying age will be 60 years.

Female's date of birth	Eligible at
Before 31 December 1950	Eligible
1 January 1951 to 30 June 1952	59
1 July 1952 to 31 December 1953	59 <sup>1</sup> / <sub>2</sub>
1 January 1954 and later	60

### Service Pension (Age)

If you are a male veteran you must have reached 60 years. If you are a female veteran see the table above to work out how old you must be before you can claim age service pension.

## Service Pension (Invalidity)

You may be eligible for invalidity service pension if you are permanently incapacitated for work. The incapacity preventing you from working does not need to be related to your service. You are considered to be permanently incapacitated for work if you:

- are permanently blind in both eyes (even if working), or
- are in receipt of the Special Rate of disability pension (T&PI), or
- have a disability(ies) that permanently prevents you from working for periods adding up to more than 8 hours per week.

## For partners

You are eligible as the partner of a veteran if the veteran is receiving or is eligible to receive the service pension, and you are:

- legally married to and living with the veteran (or usually live together), or
- living in a de facto relationship with the veteran as members of a couple.

You are also eligible if you and your partner have to live apart because one or both of you is too frail or ill to stay at home.

A de facto relationship can be between people of the same-sex or opposite-sex. You are considered to be a de facto partner if your relationship is registered under certain prescribed State and Territory laws that provide for registration of relationships. Some of the other factors we consider when we decide whether two people are living in a de facto relationship are whether you:

- think of yourselves as a couple,
- share financial and household responsibilities,
- undertake joint social and leisure activities, and
- appear as a couple to the general community.

Evidence relating to these factors is considered, although not all factors need to be present for a decision to be made that you are in a de facto relationship.

In addition to the relationship criteria, you will need to meet one of the following age requirements or exemptions:

- you are at least **qualifying age** (see table on page 2), or
- you have a **dependent child/children**, or
- the veteran is a **T&PI pensioner**, or
- the veteran is receiving or eligible to receive a Special Rate Disability Pension (SRDP) under the *Military Rehabilitation and Compensation Act 2004* (MRCA).
- you are **age 50 or above** and the veteran is receiving an **above general rate (AGR)** disability pension. AGR includes general rate disability pension under the *Veterans' Entitlements Act 1986* that is increased by subsection 27(1) items 1 to 6, or extreme disablement adjustment, intermediate rate, temporary special rate (TTI) disability pensions, or where the veteran has been assessed under the MRCA as having 80 or more impairment points.

Partner service pension is also payable to widows and widowers of veterans who were receiving partner service pension at the time of the veteran's death, or who were receiving a social security pension at the time of the veteran's death. These widows and widowers must be qualifying age or have a dependent child/children to be eligible when claiming partner service pension.

A widow or widower who was not receiving a partner service pension or social security pension at the time of the veteran's death must be qualified for Centrelink age pension (i.e. be of pension age for Centrelink age pension rather than the lower qualifying age set out above).

If you think the veteran's death may be service related, you should consider claiming a war widow's or war widower's pension (which could give you eligibility for income support supplement).

## For former partners

Partner service pension may be paid to former partners who are legally married to but separated from a veteran, and are not living in a de facto relationship with another person.

In addition to the relationship criteria above, former partners are eligible if:

- they are at least qualifying age (see table on page 2), or
- they have dependent children,

and the veteran is receiving or is eligible to receive the service pension.

**Eligibility for partners who have been separated for more than 12 months is subject to certain conditions.** To discuss how this related to your eligibility for pension as a former partner, contact a DVA or VAN office.

If you and the veteran have divorced, you are no longer eligible for Partner Service Pension.

## Residence in Australia

A requirement for service pension is that you are an Australian resident and physically in Australia when you lodge your claim. Being a resident means living or dwelling in a place permanently, or for a long time.

In addition to the residency requirements above, Commonwealth and Allied veterans and Allied mariners must have been resident for a continuous period of at least ten years. Where there are broken periods of continuous residence that add up to more than ten years, residency requirements may be fulfilled if one of the broken periods was at least five years.

If you are refugee or former refugee and a Commonwealth veteran, allied veteran or allied mariner, you do not need to meet the 10 years' residency requirement. However we need to be satisfied that you are a refugee or former refugee before service pension may be granted. To do this we check with the Department of Immigration and Citizenship.

Contact your nearest DVA or VAN office if you need more information about residency.

## Before you claim service pension

### Pension Bonus Scheme

From 20 September 2009 the Pension Bonus Scheme (PBS) closed to new entrants. However, if you reached pension age before that date and you wish to continue working, you may still be eligible for the PBS and defer claiming service pension.

The PBS is a Australian Government initiative which commenced on 1 July 1998. Under the PBS, if you defer claiming the service pension and stay in the workforce, you can get a tax free lump sum bonus at the end of your working life. The PBS is voluntary. You can choose to participate in the PBS or claim a service pension.

If you do not work, and your partner does, their work may still earn you a bonus.

The bonus can only be paid to people who have not received income support payments (excluding Carer Payment) since reaching pension age. Income support payments include Veterans' Affairs Service Pension and Income Support Supplement and Centrelink Age Pension, Defence Force Income Support Allowance (DFISA) (unless it is received in respect of Carer Payment), Disability Support Pension, Special Benefit and Austudy Payment).

Only one bonus, including the DFISA bonus, is payable per person.

You must register to become a member of the PBS then pass a work test for at least 12 months from the date you register.

You must claim the bonus at the same time you claim service pension, when you eventually retire from the workforce.

If you have worked for 12 months since reaching pension age and have not registered for the PBS, you may be able to register and claim the bonus at the same time you claim service pension.

For further information about the PBS and pension age as it relates to you, contact your nearest DVA or VAN office for the fact sheet called *Pension Bonus Scheme*.

## Forms in your claim pack

### In your claim pack, you should have the following documents:

About Claiming Service Pension	This booklet
Claim for Service Pension Part A – Eligibility and Part B – Income and Assets	(Part B is not needed if you are claiming as a person who is blind or visually impaired and are not income and asset tested)

### Depending on your circumstances, you should also have the following forms:

Application for appointment of a trustee	If a trustee is to be appointed
Application for appointment of agent	If you wish to appoint an agent
Claim for Pension Bonus	If you are registered in the Pension Bonus Scheme
Registration for Pension Bonus Scheme	If you are registering for and claiming the Pension Bonus
Employment Report	If you or your partner are currently employed
Retirement Benefits	If you or your partner have recently ceased work and do not have Employment Separation Certificates from past employers
Real Estate	If you or your partner own real estate
Farm / Hobby Farm	If you or your partner own a farm or hobby farm
Compensation	If you or your partner have claimed or are able to claim compensation
Private Trust	One for each private trust in which you (or your partner) are involved
Private Company	One for each private company in which you (or your partner) are involved
Business Details	One for each business in which you (or your partner) are involved
Relevant Qualifying Service forms	If your Qualifying Service has not been determined
Invalidity Details	If you are claiming on invalidity grounds (other than as blind or T&PI)
Tax file number application or enquiry	If you or your partner do not know your Tax File Number

**If you do not have any forms you need or you require additional forms, contact your nearest DVA or VAN office.**

## How to claim in 3 easy steps

If you downloaded the service pension claim form from the Internet, you should advise DVA by phone of your intention to claim a service pension. This will ensure that any pension payable can be granted from the earliest possible date. If your claim is not received within 3 months, the earliest date of grant can only be the date of lodgement.

### Step 1

#### Fill in the forms

Fill in Part A and Part B of the claim form.

Fill in all other forms you need to complete.

Please use black or blue pen.

Check that you have answered all the questions you need to answer, and that you have signed and dated the forms.

If your income and assets are complex, you may choose to use (at your own expense) an accountant or financial adviser to complete *Part B – Income and Assets* (but you must sign it).

If you need other people to complete forms, make sure you give them the forms as soon as possible.

You can visit your nearest DVA or Veterans' Affairs Network (VAN) office if you need help filling out your forms. If you are unable to visit a DVA office we may be able to visit you in your home or make other arrangements.

Further information is available in a series of fact sheets called *DVA FACTS*. These cover a range of DVA benefits and services and are available at any DVA office or on the internet at [www.dva.gov.au/factsheets/default.htm](http://www.dva.gov.au/factsheets/default.htm)

### Step 2

#### Collect all the documents you need

You will need to provide documents to **prove your identity** to DVA (there is a list of acceptable documents on page 8).

The forms will also tell you which **other documents** you need to provide to support your claim (such as bank statements and other documents relating to your income and assets).

If you are providing copies of documents, they must be **certified copies** (see 'Who can certify copies of documents' on page 9).

**Use the checklist** at the end of each form to make sure you have collected all the required documents.

### Step 3

#### Lodge your application

You can lodge your application by mail. If you send in original documents, they will be photocopied and the originals returned to you by registered post.

You can also lodge your application by visiting your nearest DVA or VAN office. These are listed on the back cover of this booklet.

#### Please note

To get full arrears, lodge your claim on time. Your claim consists of Part A and Part B.

Any Pension Bonus Scheme forms must be lodged with Part A of your application.

## About the information you give

### Legal authority

Personal information is protected by law. The authority to collect this information is contained in the *Veterans' Entitlements Act 1986*.

---

### Why we need the information

The information sought on your claim form and on any additional forms is required to assess your eligibility for a benefit under the *Veterans' Entitlements Act 1986* (VEA). It may also be used to determine eligibility for benefits under the *Safety, Rehabilitation and Compensation Act 1988*. The VEA requires that an application for service pension be made on the claim form, approved by the Repatriation Commission.

---

### Sharing the information with others

The information contained in the claim form and on any additional forms may be provided to another Agency or body. These Agencies or bodies include:

- Centrelink and the Australian Taxation Office for the purposes of data matching
- the Department of Health and Ageing for income testing in relation to aged care services
- the Health Insurance Commission for treatment account payment
- the Australian Valuation Office for property valuations
- Medicare Australia for the purpose of the HI service
- Child Support Agency for the calculation of child support liability
- the various Federal, State or Local Government authorities or business enterprises and private business enterprises to verify your eligibility for rebates or concessions
- doctors and other health service providers to provide treatment
- superannuation funds to establish income and assets.

Information concerning the date of effect of a service pension granted as a result of your claim may be disclosed to your partner for the purpose of testing their eligibility for a pension from Centrelink.

The VEA provides that the Secretary may obtain information required for the purpose of the legislation.

---

### Your right to privacy

As an Australian Government agency, DVA is bound by the *Privacy Act 1988*. This Act obliges DVA 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.

---

### Your right to obtain information about yourself

The *Freedom of Information Act 1982* gives you the right to obtain information about yourself. You need to apply to DVA in writing and fees and charges may apply.

---

### Your responsibility

If any of the details you give in your claim form change, you are required under section 54 of the *Veterans' Entitlements Act 1986*, to notify DVA within 14 days (28 days if you live overseas or receive remote area allowance).

Giving false or misleading information is a serious offence.

---

### Documents in foreign languages

If any of your documents are in a language other than English, you must also provide translations into English by an accredited translator. Check the yellow pages under Translators for the names of accredited translators.

---



# Proving your identity to DVA

When you lodge a claim with DVA, you must show documents from the Category A and B lists below which prove your identity. If you are already receiving a pension or allowance from DVA you will need to provide a Category B document from the list below to prove your identity.

If you must produce documents, you must show original documents or true and certified copies of these documents. (See 'Who can certify copies of documents' on page 9.)

If you mail your claim and originals of your proof of identity documents, your documents will be returned by registered post.

From the lists of Category A and B documents on this page, you must provide **3 different documents** with 1 document from Category A and two documents from category B. If none of the documents you produce to satisfy Category A or B provides evidence of your current residential address, then you must also produce a document from Category C:



If any of the documents are in a previous name, you must provide an additional document which shows how your name was changed (e.g. a marriage certificate).

## Category A documents

Documents from Category A provide proof of birth or arrival in Australia

- Australian Passport (current) - not to be used concurrently as a Category B document
- Full Australian birth certificate
- Record of Immigration Status
- Foreign passport and current Australian Visa
- Travel document and current Australian Visa
- Certificate of Evidence of residential status
- Citizenship Certificate

## Category B documents

Documents from Category B provide evidence of your identity existing in the community

- Australian driver's licence (current and original)
- Australian Passport (current) - not to be used concurrently as a Category A document
- Australian passport (current)
- Australian Defence Force (ADF) (including retired members) identification card
- Firearms licence (current and original)
- Current overseas passport with valid entry stamp or visa
- Medicare card
- Change of name certificate (for marriage or legal name change - showing link with previous name(s))
- Credit or bank account card
- DVA card
- Security Guard/Crowd Control licence
- Australian marriage certificate issued by a government department
- Tertiary identification card

## Category C documents

Documents from Category C provide evidence of residential address or residence in a Nursing Home or Residential Care Facility

- Utilities notice
- Rent details
- Document from Nursing Home or Residential Facility that provides evidence of residence

## If you don't have the right documents

Other documents may be acceptable. Contact your nearest DVA or VAN office



## Who can certify copies of documents?

When you lodge a claim with DVA, you must provide documents as proof of identity. In response to some questions on the forms, you will also have to provide documents (such as financial documents).

If you provide **original** documents, your documents will be sighted and verified by a DVA officer and returned to you by registered post.

If you provide copies of your documents, they must be **certified copies** (certified as true by a Justice of the Peace or other person as listed below). The person certifying the copies must see the original documents.

Note: DVA employees with 5 years continuous service can certify your documents as true copies and will do so without charge.

### **Persons who can certify copies include:**

- Justice of the Peace
- Commissioner for Declarations
- permanent employee of:
  - the Commonwealth or of a Commonwealth authority, or
  - a State or Territory or of a State or Territory authority, or
  - a local government authoritywith 5 or more years of continuous service
- member of the Australian Defence Force who is:
  - an officer; or
  - a non-commissioned officer within the meaning of the *Defence Force Discipline Act 1982* with 5 or more years of continuous service; or
  - a warrant officer within the meaning of that Act.
- permanent employee of the Australian Postal Corporation with 5 or more years of continuous service who is employed in an office supplying postal services to the public
- agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public
- bank officer with 5 or more continuous years of service
- building society officer with 5 or more years of continuous service
- credit union officer with 5 or more years of continuous service
- finance company officer with 5 or more years of continuous service
- Member of the Association of Taxation and Management Accountant
- Member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or the National Institute of Accountants
- Minister of religion registered under Division 1 Part IV of the Marriage Act 1961
- police officer
- chiropractor
- dentist
- legal practitioner
- medical practitioner
- nurse
- pharmacist
- physiotherapist
- veterinary surgeon
- teacher employed on a full time basis at a school or tertiary education institution.

A full list of who can certify documents can be found at:

<http://www.comlaw.gov.au/comlaw/management.nsf/lookupindexpagesbyid/IP200400084?OpenDocument>

### **If you ask someone to certify copies of your documents, you must make sure that:**

- the person certifying is on the above list
- they use the wording “CERTIFIED TRUE COPY”
- they sign and date the copy
- they print their name, address, business hours phone number and profession or qualification to sign or if the certifying officer is a Justice of the Peace or a Commissioner for Declarations they should provide their name and relevant registration number including state/territory of registration

## About income and assets

How much service pension you get will depend on your circumstances and your (and your partner's) income and assets.

Even if your partner is not claiming, you still need to provide full details of their income and assets.

Your service pension is assessed using both the income and assets tests, and whichever test results in the lower rate of pension is the test which applies to you.

**Service pension (BLIND)** – If you are claiming service pension and you are blind or visually impaired (ie regarded as permanently blind in both eyes), there are no income and assets tests.

However:

If you are paying rent and wish to test your eligibility for rent assistance, then you will need to complete Part B of your claim form to disclose your combined income and assets.

If your partner is not visually impaired and is also claiming a DVA payment, then you will need to complete Part B of your claim form to disclose your combined income and assets.

If you are not income and assets tested, you will still have to tell DVA if you receive compensation or New Enterprise Incentive Scheme (NEIS) payments, change relationship status or go overseas.

### What is income?

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

You can have income up to certain limits before your service pension reduces.

For every dollar you receive over the limit, your service pension will be reduced by 50 cents per fortnight. If you and your partner are both receiving a pension, every extra dollar will reduce each of your pensions by 25 cents per fortnight.

#### Examples of income include:

- deemed income from financial investments
- gross income from earnings (allowances for genuine expenses are not counted). Income amounts sacrificed (e.g. to superannuation, a vehicle) are still part of gross income and must be included
- net income from business, including farms
- family trust distributions or dividends from private company shares
- income from rental property
- income from boarders and lodgers
- superannuation and overseas pensions
- income from income stream products, such as annuities and allocated pensions.

If you are unsure about what is counted as income, contact your nearest DVA office.

### What are assets?

Most things you own have a value and can be counted as assets. For the purpose of calculating your service pension, the value of your assets is what you would get for them if you sold them.

Generally, any debt owing on an asset is deducted from the value of that asset.

If your and your partner's assets are more than the assets test limits, your rate of pension will be reduced. For every \$1000 in assets you have over the limit, your pension will be reduced by \$1.50 a fortnight or 75 cents each for a couple.

### Your assets could include:

- home contents, excluding fixtures like wall-to-wall carpet or wall heaters
- cars
- boats, trailers
- rental properties, farms, second homes, holiday houses
- capital value of investments
- capital value of most superannuation pensions
- money in bank, building society or credit union accounts, term deposits, managed investments and shares
- outstanding loans you have made to other people
- value of your business
- antiques or other collectables.

### The following assets are NOT included:

- your principal family home (and up to 2 hectares of privately used surrounding land), and any permanent fixtures such as wall-to-wall carpet and wall heaters (if you are over veteran pension age, all land held on the same title as your principal home, including land used commercially, may be exempt provided certain other conditions are met)
- assets test exempt income streams
- cemetery plots
- pre-paid funeral expenses
- up to two funeral bonds (where the sum of the amount invested does not exceed the funeral bond threshold and there is no pre-paid funeral arrangement).

These are called exempt assets.

If you are unsure about what is counted as an asset, contact your nearest DVA office.

## Deeming

DVA counts your income from financial assets by 'deeming' them. This means that instead of calculating the actual return or income you are receiving from your financial assets, we assume they are earning a rate of interest known as the 'deeming rate'.

Financial assets include such things as:

- bank, building society and credit union accounts
- term deposits and debentures
- friendly society bonds
- managed investments (e.g. unit, property trusts)
- listed shares and securities
- shares in unlisted public companies
- gold and other bullion
- certain income streams
- approved deposit funds, deferred annuities and superannuation fund investments held by people over service pension age
- short-term asset tested income streams
- loans, including those to private trusts and private companies, and
- gifts in excess of \$10,000 in a financial year, and \$30,000 in a rolling five-year period.

If the actual income you receive from your investment is more than the deemed income, the extra income is not counted when assessing your rate of pension.

The deeming rates are continually monitored to ensure that they are appropriate.

## Commonwealth Seniors Health Card

The Commonwealth Seniors Health Card is issued by either DVA or Centrelink, to eligible veterans, partners, war widows and widowers who do not receive an income support pension from DVA or a pension or benefit from Centrelink because their income and/or asset levels exceed the amount allowing payment. This card entitles the holder to:

- pharmaceuticals at the same cost as people receiving an income support pension
- concessional fares for certain travel aboard Great Southern Rail lines
- access the Medicare Safety net threshold
- a quarterly payment of seniors concession allowance
- additional concessions from state and local government authorities may be available.

For more information contact the relevant department in your state or territory.

# How to contact DVA

For information, please call the Department of Veterans' Affairs (from anywhere in Australia) on:

**133 254**

Callers from regional Australia can call:

**1800 555 254**

To contact your local Veterans' Affairs Network (VAN) Office, please call:

**1300 55 1918**

---

<b>State</b>	<b>Address</b>	<b>Postal address</b>
New South Wales	Centennial Plaza Tower B 280 Elizabeth Street Sydney NSW 2001	GPO Box 9998 Sydney NSW 2001
Victoria	300 La Trobe Street Melbourne VIC 3000	GPO Box 9998 Melbourne VIC 3001
Queensland	Bank of Queensland Centre 259 Queen Street Brisbane QLD 4000	GPO Box 9998 Brisbane QLD 4001
South Australia	Blackburn House 199 Grenfell Street Adelaide SA 5000	GPO Box 9998 Adelaide SA 5001
Western Australia	AMP Building 140 St Georges Terrace Perth WA 6000	GPO Box 9998 Perth WA 6848
Tasmania	Barrack Place 254 - 286 Liverpool Street Hobart TAS 7001	GPO Box 9998 Hobart TAS 7001
Northern Territory	Civic Plaza Building 2 Chung Wah Terrace Palmerston NT 0830	GPO Box 9998 Darwin NT 0801
Australian Capital Territory	28 - 30 Corinna Street Woden ACT 2606	GPO Box 9998 Canberra ACT 2601

---