



## 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 *1 January 2012 to 19 March 2012*.

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	\$689.00
	<u>Pension Supplement</u>	<u>\$59.80</u>
	Total	\$ 748.80
Couples rate	Pension (each)	\$519.40
	<u>Pension Supplement (each)</u>	<u>\$45.10</u>
	Total (each)	\$ 564.50

# Pension Rates, Limits and Allowances Summary, *continued*

## Service and age pension *continued*

### Transition maximum rates

Singles rate	\$ 667.20
Couples rate (each)	\$ 538.80

*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	\$ 226.80
Transition Ceiling rate	\$ 226.80

## Seniors Supplement

Singles rate (per quarter)	\$209.30
Couples rate combined (per quarter paid)	\$315.90

*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	\$ 6.20
High Rate	\$12.40

## Disability pension rates

Special rate (T&PI, blinded or TTI)	\$1,143.80
Intermediate rate	\$ 776.30
Extreme disablement adjustment (EDA)	\$ 631.50

# Pension Rates, Limits and Allowances Summary, *continued*

## Disability pension rates, *continued*

General rate				
100%	\$ 406.40	50%	\$ 203.20	
95%	\$ 386.08	45%	\$ 182.88	
90%	\$ 365.76	40%	\$ 162.56	
85%	\$ 345.44	35%	\$ 142.24	
80%	\$ 325.12	30%	\$ 121.92	
75%	\$ 304.80	25%	\$ 101.60	
70%	\$ 284.48	20%	\$ 81.28	
65%	\$ 264.16	15%	\$ 60.96	
60%	\$ 243.84	10%	\$ 40.64	
55%	\$ 223.52			

## Additional Disability Pension for Specific Disabilities

Items 1—6	\$ 598.90
Item 7	\$ 199.80
Item 8	\$ 134.90
Items 9 & 10	\$ 115.60
Item 11 & 13	\$ 57.90
Item 12 & 14	\$ 30.10
Item 15	\$ 44.80

## War widow's or widower's pension

Total War widows and widower's pension	\$ 758.70
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## Orphan's pension

Single orphan	\$ 91.60
Double orphan	\$ 183.00

## Rent assistance

<b>Maximum amount payable</b>	
Singles rate, no children	\$ 119.40
Couples rate, no children (combined)	\$ 112.60

## Pension Rates, Limits and Allowances Summary, *continued*

### Rent assistance, *continued*

#### Rent thresholds

Singles rate, no children	\$ 106.20
Couples rate, no children (combined)	\$ 172.80

*Note:* 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	\$ 150.00
Couples (combined)	\$ 264.00
Illness separated couples (combined)	\$ 264.00

*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](http://www.familyassist.gov.au)

## Pension Rates, Limits and Allowances Summary, *continued*

### Recreation transport allowance

High rate	\$ 80.00
Low rate	\$ 39.90

### Vehicle Assistance Scheme

Maintenance and running costs	<b>per year</b> \$2,080.00
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### Attendant allowance

High rate	\$ 299.60
Low rate	\$ 149.60

### Clothing allowance

High rate	\$ 12.50
Mid rate	\$ 8.50
Low rate	\$ 5.80

### Veterans' Children Education Scheme (VCES)

Primary students	\$ 242.50 (per year)
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Secondary and tertiary students (fortnightly rate)

Age	At home	Living away from home	Homeless
Under 16	\$ 49.80	\$ 338.03	\$ 402.70
16-17	\$ 220.40	\$ 402.70	\$ 402.70
18 & over	\$ 265.00	\$ 402.70	\$ 402.70

### Decoration allowance

Decoration allowance	\$ 2.10
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### Victoria Cross allowance

Victoria Cross allowance of \$3,987 per annum is paid to those veterans who have been awarded this decoration.

## Pension Rates, Limits and Allowances Summary, *continued*

### Income limit before service and Social Security pension reduces

#### Current limits

Singles	\$ 150.00
Couples (combined)	\$ 264.00
Illness separated couples (combined)	\$ 264.00

*Note:* These figures may be higher if your assessable employment income is reduced under the work bonus. For more information refer to the *Factsheet IS99 Work Bonus*.

#### Transition Limits

For each child, increase above limits by:	\$ 24.60
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### Work Bonus

Work Bonus Income Concession	\$250
Maximum balance for Work Bonus Bank	\$6,500.00

### Assets limit before service and Social Security age pension reduces

#### Homeowners

Singles	\$186,750
Couples (combined)	\$265,000
Illness separated couples (combined)	\$265,000

#### Non-homeowners

Singles	\$321,750
Couples (combined)	\$400,000
Illness separated couples (combined)	\$400,000

### Service and Social Security age pension Income cut-off limit

#### Current limits

Singles	\$1,647.60
Couples (combined)	\$2,522.00
Illness separated couples (combined)	\$3,259.20

*Note:* These figures may be higher if your assessable employment income is reduced under the work bonus. For more information refer to the *Factsheet IS99 Work Bonus*.

## Pension Rates, Limits and Allowances Summary, *continued*

### Service and Social Security age pension Income cut-off limit, *continued*

#### Transition Limits

Singles	\$1,818.00
Couples (combined)	\$2,958.00
Illness separated couples (combined)	\$3,600.00

### Service & Social Security age Pension assets cut-off limit

#### Current Limits

##### Homeowner

Singles	\$686,000
Couples (combined)	\$1,018,000
Illness separated couples (combined)	\$1,263,500

##### Non-homeowner

Singles	\$821,000
Couples (combined)	\$1,153,000
Illness separated couples (combined)	\$1,398,500

#### Transition Limits

##### Homeowner

Singles	\$631,750
Couples (combined)	\$983,500
Illness separated couples (combined)	\$1,155,000

##### Non-homeowner

Singles	\$766,750
Couples (combined)	\$1,118,500
Illness separated couples (combined)	\$1,290,000

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

Income	per fortnight
Singles	\$ 374.20
Couples (combined)	\$ 650.00

#### Assets

##### Homeowners

Singles	\$261,500
Couples (combined)	\$394,000

## Pension Rates, Limits and Allowances Summary, *continued*

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

#### **Assets**

##### **Non-homeowners**

Singles	\$396,500
Couples (combined)	\$529,000

##### **Transition Limits**

##### **Income**

Singles	\$430.25
Couples (combined)	\$746.50
For each child, increase by:	\$24.60

#### **Assets**

##### *Homeowners*

Singles	\$261,500
Couples (combined)	\$394,000

##### *Non-homeowners*

Singles	\$396,500
Couples (combined)	\$529,000

### Income limit before Income Support Supplement (ISS) reduces

#### **Current Limits**

Singles	\$1,194.00
Couples (combined)	\$1,614.80
Illness Separated Couples (combined)	\$2,352.00

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

*Note 2:* These figures may be higher if your assessable employment income is reduced under the work bonus. 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 \$ 226.80 per fortnight.

## Pension Rates, Limits and Allowances Summary, *continued*

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

#### Transition Limits

Singles	\$1,251.00
Couples (combined)	\$1,824.00
Illness Separated Couples (combined)	\$2,466.00
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 \$ 226.80 per fortnight.

### Assets limit before ISS reduces

#### Homeowners

Singles	\$534,750
Couples (combined)	\$715,500
Illness Separated Couples (combined)	\$961,000

#### Non-homeowners

Singles	\$669,750
Couples (combined)	\$850,500
Illness Separated Couples (combined)	\$1,096,000

#### Transition Limits

##### Homeowner

Singles	\$480,500
Couples (combined)	\$681,000
Illness Separated Couples (combined)	\$852,500

##### Non-homeowner

Singles	\$615,500
Couples (combined)	\$816,000
Illness Separated Couples (combined)	\$987,500

## Pension Rates, Limits and Allowances Summary, *continued*

### Income cut-off limit for ISS pensioners

#### Current Rates

Singles	\$1,647.60
Couples (combined)	\$2,522.00
Illness Separated Couples (combined)	\$3,259.20

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

*Note 2:* These figures may be higher if your assessable employment income is reduced under the work bonus. 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 \$ 226.80 per fortnight.

#### Transition Rates

Singles	\$1,818.00
Couples (combined)	\$2,958.00
Illness Separated Couples (combined)	\$3,600.00

*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 \$ 226.80 per fortnight.

### Assets cut-off limit for ISS pensioners

#### Current Limits

##### Homeowner

Singles	\$686,000
Couples (combined)	\$1,018,000
Illness Separated Couples (combined)	\$1,263,500

##### Non-homeowner

Singles	\$821,000
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Illness Separated Couples (combined)	\$1,398,500

#### Transition Limits

##### Homeowner

Singles	\$631,750
Couples (combined)	\$983,500
Illness Separated Couples (combined)	\$1,155,000

# Pension Rates, Limits and Allowances Summary, *continued*

## Assets cut-off limit for ISS pensioners, *continued*

### Non-homeowner

Singles	\$766,750
Couples (combined)	\$1,118,500
Illness Separated Couples (combined)	\$1,290,000

## Income limits for student children / earnings limits for employed children

Employed Child (under 16 years)	\$9,755.20 per year
Student Child (16-22 years)	\$10,282.80 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

	<b>Singles</b>	<b>Couples</b>
Low	3.0% interest up to the threshold of \$44,600	3.0% interest up to the threshold of \$74,400
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](http://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](mailto:GeneralEnquiries@dva.gov.au).

You can get more help from any DVA office.