



Australian Government



Information you need to know about your claim for

Bereavement Allowance

Bereavement allowance is available to recently widowed persons, without dependent children, in the period immediately following the death of a partner.

The allowance is only a short-term payment to assist the widowed person adjust to their changed financial circumstances, such as settling financial affairs and arranging on-going financial support.

To qualify, you must first satisfy relationship status, and residence requirements. The amount of allowance you receive will depend on your income and assets and other circumstances.

Please keep this booklet.

Enquiries

For enquiries about Bereavement Allowance and Centrelink's services, please call

13 2300

To speak to Centrelink in languages other than English call **13 1202**.

If you need an **interpreter** or **translator** of other documents for Centrelink business, we will arrange this for you free of charge.

TTY service Freecall™ 1800 810 586

Only for people who are deaf or have a hearing or speech impairment. A TTY phone is required for this service.

Calls to '13' numbers from a standard telephone service can be made from anywhere within Australia for not more than the cost of a local call (call charges may vary depending upon the telephone service provider). Calls to '1800' numbers are free of charge. Calls from public and mobile telephones may be charged at a higher rate.

Information in other languages

English

To speak to Centrelink in languages other than English, call **13 1202***. Information in your language can also be found on the website at www.centrelink.gov.au

* Calls to "13" numbers from a standard telephone service can be made from anywhere within Australia for not more than the cost of a local call (call charges may vary depending upon the telephone service provider). Calls to "1800" numbers are free of charge. Calls from public and mobile telephones may be charged at a higher rate.

Arabic

لتحدث مع العاملين في Centrelink باللغة العربية، اتصل على الرقم **13 1202***. توجد معلومات بلغتك أيضاً على شبكة الإنترنت على العنوان: www.centrelink.gov.au

* يمكن إجراء مكالمات للأرقام التي تبدأ بالعدد "13" من أي مكان داخل أستراليا باستخدام التليفونات العادية بتكلفة لا تتعدى ثمن المكالمات المحلية (قد تختلف التكلفة وفقاً لموفر خدمة التليفون). المكالمات التي تحجب للأرقام التي تبدأ بالعدد "1800" مجانية. قد تفرض على المكالمات التي يتم إجراؤها من التليفونات العمومية أو باستخدام التليفونات الجوّالة "الموبايل" رسوم معدلات أعلى.

Bosnian

Da biste kontaktirali Centrelink na bosanskom jeziku, nazovite **13 1202***. Informacije na vašem jeziku možete također naći na internet stranicama, na www.centrelink.gov.au

* Pozivi na brojeve koji počinju sa "13" se mogu obaviti sa standardnih telefona iz svih dijelova Australije po cijeni koja nije viša od cijene lokalnog razgovora (cijene razgovora se mogu razlikovati kod različitih telefonskih kompanija). Pozivi na brojeve koji počinju sa "1800" su besplatni. Pozivi iz javnih govornica i sa mobitela se mogu naplaćivati i po višoj tarifi.

Chinese

如果你希望使用中文聯絡Centrelink，請致電**13 1202***。中文資訊也可以在 www.centrelink.gov.au網站上找到。

* 在澳洲境內任何地區使用標準電話服務撥打 "13" 開頭的電話號碼每次費用不超過本地電話費（不同電話公司收費可能有所不同）。“1800” 開頭號碼為免費電話。公用電話或移動電話收費可能較高。

Croatian

Ako želite na hrvatskom razgovarati s Centrelinkom, nazovite **13 1202***. Informacije na svom jeziku možete isto tako naći na internet stranici www.centrelink.gov.au

* Pozivi preko standardne telefonske službe, na brojeve koji počinju sa "13", koristeći se standardnom telefonskom službom diljem Australije, neće biti zaračunati više od cijene mjesnog poziva (naplate se mogu razlikovati ovisno o korištenju pružatelju telefonskih usluga). Pozivi na brojeve koji počinju sa "1800" su besplatni. Pozivi iz javnih govornica ili s mobitela mogu biti skuplji.

Greek

Για να μιλήσετε στο Centrelink στα Ελληνικά, καλέστε το **13 1202***. Πληροφορίες στη γλώσσα σας διατίθενται επίσης στο δικτυακό τόπο στο www.centrelink.gov.au

* Κλήσεις σε αριθμούς "13" από κανονική τηλεφωνική υπηρεσία μπορούν να γίνονται από οπουδήποτε εντός Αυστραλίας για όχι περισσότερο από το κόστος μιας τοπικής κλήσης (οι χρεώσεις κλήσεων μπορεί να ποικίλλουν ανάλογα με το φορέα τηλεφωνικών υπηρεσιών). Οι κλήσεις σε αριθμούς "1800" είναι δωρεάν. Οι κλήσεις από δημόσια και κινητά τηλέφωνα μπορεί να χρεώνονται σε υψηλότερη τιμή.

Hungarian

Ha magyarul szeretne beszélni a Centrelink hivatalal, hívja a **13 1202*** telefonszámot. Magyar nyelvű felvilágosítást találhat a www.centrelink.gov.au című honlapon is.

* A "13-as" számmal kezdődő hívások minden vezetőkes telefonszolgálatról, Ausztráliában bárholnnan, helyi hívás árába kerülnek. (Az ár a telefonszolgálatot díjazásától függően változik). Az "1800-as" számmal kezdődő telefonszámok hívása ingyenes. A nyilvános telefonfülkékből és mobil telefonokról való hívás díja esetenként magasabb.

Italian

Per parlare con il Centrelink in italiano, chiamate il numero **13 1202***. Informazioni in italiano si trovano anche al sito www.centrelink.gov.au

* Le chiamate con prefisso "13" da un servizio telefonico standard possono essere effettuate da qualsiasi località in Australia ad un costo non superiore alla tariffa di una telefonata locale (le tariffe di chiamata potrebbero variare a seconda dell'azienda telefonica interessata). Le chiamate ai numeri con prefisso "1800" sono gratis. Le chiamate effettuate da telefoni pubblici e da cellulari potrebbero essere soggette a tariffe superiori.

Khmer

ដើម្បីនិយាយទៅកាន់ Centrelink ជាភាសាខ្មែរ សូមទូរស័ព្ទទៅលេខ **13 1202*** ។ លោកអ្នកក៏អាចរកឃើញ ព័ត៌មានជាភាសាខ្មែរលើគេហទំព័រ www.centrelink.gov.au ផងដែរ។

* លោកអ្នកអាចចុះពីកិច្ចប្រជុំទូរស័ព្ទស្តង់ដារនៅគ្រប់ទីកន្លែងទាំងអស់ក្នុងរដ្ឋស្រុកស្រុកលើដើម្បីទូរស័ព្ទទៅកាន់លេខចម្លើយដោយលេខ "13" ដោយរយៈពេលមិនលើសពីថ្ងៃទូរស័ព្ទក្នុងតំបន់ឡើយ (ថ្លៃទូរស័ព្ទអាចមានតម្លៃខុសគ្នា ដោយសារតែប្រភេទប្រតិបត្តិកិច្ចប្រជុំទូរស័ព្ទ)។ ទូរស័ព្ទទៅលេខចម្លើយដោយលេខ "1800" គឺឥតមានគិតថ្លៃទេ។ ទូរស័ព្ទចេញពីទូរស័ព្ទសាធារណៈ តើល្អប្រសើរជាងប្រាក់ ទូរស័ព្ទចល័ត គឺត្រូវបង់ថ្លៃតាមតារាងខ្ពស់ជាងនោះ។

Polish

Aby porozumieć się z Centrelink po polsku, zadzwoń pod **13 1202***. Informacje po polsku dostępne są również na stronie internetowej www.centrelink.gov.au

* Pod numery zaczynające się od 13 możesz dzwonić ze standardowych telefonów na terenie całej Australii za cenę nie przekraczającą kosztu rozmowy miejscowej (koszt ten może się zmieniać w zależności od przedsiębiorstwa zapewniającego połączenia telefoniczne). Rozmowy z numerami zaczynającymi się od 1800 są bezpłatne. Rozmowy z budek telefonicznych oraz telefonów komórkowych mogą być naliczane według wyższej taryfy.

Russian

Чтобы поговорить с Centrelink по-русски, звоните по телефону **13 1202***. Информацию на русском языке также можно найти на вебсайте www.centrelink.gov.au

* Звонки по номерам, начинающимся с "13", можно делать из любой точки Австралии по обычному телефону по стоимости местного звонка (стоимость звонка может варьироваться в зависимости от провайдера телефонных услуг). Звонки по номерам, начинающимся с "1800", бесплатны. Звонки из телефонов-автоматов и с мобильных телефонов оплачиваются по более высокому тарифу.

Serbian

Da biste razgovarali sa Centrelink-om na srpskom, nazovite **13 1202***. Informacije na vašem jeziku možete takođe da nađete na web sajtu na www.centrelink.gov.au

* Позиви на бројеве који почињу са "13" са стандардног телефона из било ког места у Аустралији неће коштати више од цене локалног позива (цене позива могу бити различите код различитих телефонских компанија). Позиви на бројеве који почињу са "1800" су бесплатни. Позиви са јавних и мобилних телефона могу да се наплате по вишој тарифи.

Spanish

Para hablar con Centrelink en español, llame al **13 1202***. También encontrará información en español en el sitio web www.centrelink.gov.au

* Las llamadas a los números con característica "13" pueden ser efectuadas desde cualquier localidad de Australia a un costo no superior al de una llamada local, si se realizan desde un teléfono común (el costo de la llamada depende de la compañía prestataria del servicio telefónico). Las llamadas a los números con característica "1800" son gratuitas. Una tarifa más elevada puede aplicarse a las llamadas realizadas desde teléfonos públicos o celulares.

Vietnamese

Muốn nói chuyện với Centrelink bằng tiếng Việt, xin điện thoại số **13 1202***. Ngoài ra, thông tin bằng tiếng Việt còn được phổ biến tại website: www.centrelink.gov.au

* Dùng điện thoại bình thường gọi đến số bắt đầu bằng số "13" từ khắp nơi trên nước Úc chỉ tốn nhiều nhất bằng cước điện thoại gọi địa phương (các công ty điện thoại có thể tính cước điện thoại khác nhau). Gọi đến số điện thoại bắt đầu bằng số "1800" thì miễn phí. Gọi bằng điện thoại công cộng và điện thoại di động có thể phải trả theo giá biểu mức hơn.

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Bereavement Allowance

To qualify for Bereavement Allowance, you must first satisfy the relationship and residence requirements. Centrelink then works out how much Bereavement Allowance is payable. This depends on your income and assets and other circumstances.

Relationship status requirements

You must have been in a marriage like relationship with your partner when they died, and you must not have entered into another marriage like relationship.

You are not qualified for Bereavement Allowance if you have children and qualify for parenting payment.

Australian residence requirements

To claim Bereavement Allowance one of the following conditions must be met:

- both you and your partner must have been Australian residents when your partner died; or
- you must have been in Australia as an Australian resident for 104 weeks or more; or
- you must have a qualifying residence exemption for Bereavement Allowance (A person has a qualifying residence exemption for Bereavement Allowance, as defined by the *Social Security Act 1991* if they reside in Australia, and are a refugee or former refugee. This does not include former refugees whose visas have been cancelled.); or
- you must be a woman receiving wives pension or partner service pension from the Department of Veterans' Affairs who was outside Australia at the time of your husband's death.

An Australian resident (as defined by the *Social Security Act 1991*) is a person who lives in Australia and is one of the following:

- an Australian citizen; or
- the holder of a permanent visa; or
- a Special Category Visa holder (a person who arrived on a New Zealand passport) who was in Australia on 26 February 2001 or started living in Australia between 27 February 2001 and 26 May 2001, or in a limited number of other special circumstances.

International Social Security Agreements

Australia has International Social Security Agreements with a number of countries. These may help you claim Bereavement Allowance even if you are not an Australian resident or do not have a long enough period of residence. For more information see the *Australia's International Social Security Agreements* factsheet, call Centrelink on **13 2300** or visit www.centrelink.gov.au

Maximum period of payment

Bereavement Allowance is only a short-term payment. Payment may only be made until 14 weeks after the date of death of your partner, unless you were pregnant when your partner died (in which case, you may be paid until you cease to be pregnant, or 14 weeks after the death whichever is the later).

If you do claim within the 4 weeks following your partner's death you may receive arrears provided you qualify. If you leave it too late to claim, usually after 14 weeks, you will not qualify for payment unless you are pregnant and were pregnant when your partner died.

Income and assets

How much Bereavement Allowance you get will depend on your circumstances and your income and assets.

Centrelink calculates the amount that could be paid to you, under both the income test and the assets test. The test giving the lower rate of payment is the one used to pay you.

The income test

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

You can have income up to certain limits without having your Bereavement Allowance payments reduced. These income limits are called 'allowable income limits'.

If your income is more than the allowable income limit: for every dollar you receive over the limit, your allowance will be reduced by 40 cents per fortnight.

Your income could include:

- deemed income from financial assets
- gross income from earnings
- net income from business, including farms
- family trust distributions or dividends from private company shares
- income attributable to the controllers of a private trust or private company
- income from rental property
- income from a life interest
- income from boarders and lodgers
- superannuation and pensions outside Australia
- income from income stream products, such as annuities and allocated products.

Pensions outside Australia

If you have lived or worked in any country outside Australia and you are claiming or receiving Bereavement Allowance, you may also be requested to take steps to get a pension from the other country and advise Centrelink of the outcome. We can help you to claim any pensions outside Australia.

The Australian dollar value of any income you get outside Australia, for example from a pension outside Australia, is used to work out how your income outside Australia affects your Bereavement Allowance. We use the commercial exchange rate to work this out.

To find out the current exchange rates call us on Freecall™ **1800 050 041**.

For information about pensions outside Australia, international agreements and going outside Australia, call Centrelink International Services **13 1673**, visit your local Centrelink Customer Service Centre, or go to our website at www.centrelink.gov.au.

More details about income are in the 'Income and assets glossary' on page 20.

Deeming

Deeming is a simple set of social security rules used to assess income from financial assets. Under these rules we assume financial assets are earning a certain rate of income, regardless of the income they actually earn. The deeming rates are monitored to ensure they are appropriate and achievable from safe investments. Most financial institutions offer at call savings accounts that pay interest based on the deeming rates.

Financial assets include:

- bank, building society and credit union accounts
- term deposits and debentures
- friendly society bonds
- managed investments (e.g. property trusts)
- listed shares and securities
- shares in unlisted public companies
- gold and other bullion
- superannuation investments (such as approved deposit funds and deferred annuities) held by people over Age Pension age
- short-term asset tested income streams
- loans, including those to family trusts and companies, and
- gifts of money or other assets over the allowable amount. See 'Gifting' on page 22.

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 allowance.

The deemed income is added to any income you have from other sources such as employment. Your total income is then used to work out how much allowance can be paid under the income test.

The assets test

Most things you own have a value and can be counted as assets. This includes assets outside Australia. For the purpose of calculating your Bereavement Allowance, 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 assets are more than the assets test limits, your rate of allowance will be reduced. For every \$1000 in assets you have over the limit, your allowance will be reduced by \$3.

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
- market value of investments
- capital value of most superannuation pensions
- money in bank, building society or credit union accounts, term deposits, managed investments and shares
- loans you have made to other people, family trusts and companies
- value of your business

Continued overleaf

- an interest in a private trust or private company
- antiques or other collectables
- superannuation investments (such as approved deposit funds and deferred annuities) held by people over Age Pension age.

The following assets are NOT included:

- your principal family home (and up to 2 hectares of privately used surrounding land on the same title document as the home), and any permanent fixtures such as wall-to-wall carpet and wall heaters
- assets test exempt income streams
- cemetery plots
- pre-paid funeral expenses.

These are called exempt assets.

If you are unsure about what is counted as an asset, talk to our staff at Centrelink.

More details about assets are in the 'Income and assets glossary' on page 20.

Getting others to look after your affairs for you

You may decide that you want or need someone to help manage your Centrelink business. You can appoint a person to deal with Centrelink. We call this person a **nominee**.

Your nominee can:

- receive your mail, enquire about your payment or make changes to the information Centrelink uses to assess your payment
- receive your payment
- a combination of the above.

You choose the level of authority and any limitations on what your nominee can do. It is important to select your nominee carefully. Any actions of the nominee that cause an overpayment to you will be recovered from you.

You and your nominee will need to complete an authority for the appointment. This can be changed at any time except where the appointment is made by a court, tribunal or social worker.

For more information on nominee arrangements, call Centrelink on **13 2300** or visit your local Centrelink Customer Service Centre.

About the information you give

Privacy and your personal information

Personal information is protected by law, including the Commonwealth Privacy Act. The authority to collect this information is contained in the social security law.

The information you provide on this form will be used to determine your eligibility for, and provide payments and services to you, and where relevant, third parties. This information may also be used to detect or prevent fraud and/or recover overpayments.

Centrelink usually gives some or all your information to the Commonwealth Department of Human Services, policy departments (Department of Families, Community Services and Indigenous Affairs, Department of Education, Science and Training, the Department of Employment and Workplace Relations) and their contracted service providers, including Job Network members (where that department or contracted service provider is providing payments or services to you) for the purposes of:

- determining eligibility for correct payment referral for appropriate assistance
- determining eligibility and/or suitability for employment assistance and other appropriate services
- provision of services and payments
- evaluation and monitoring of services provided by Centrelink, its policy department or contracted services providers
- recovery of overpayments.

Centrelink may disclose limited information (for example, income and assets) about you to other parties when your circumstances affect their entitlement to payments and services.

Limited personal information collected from you may be used to conduct customer research run by the Commonwealth Department of Human Services, Centrelink, its policy departments or by research organisations on their behalf. Your participation in customer research is valued, however if you do not wish to take part please contact the Customer Relations number on Freecall™ **1800 050 004** (refer to the factsheet *Customer Research and You*) for more information.

Centrelink can give your information to other persons, bodies or agencies without your permission in circumstances where Commonwealth legislation requires or authorises the disclosure. For example, Centrelink may give some or all of your information about income and taxation matters to the Australian Taxation Office.

You can get more information from the factsheet *Your Right to Privacy* from your Centrelink Office, you can call Centrelink on **13 2300** to request a copy, or you can visit www.centrelink.gov.au

Penalties

Giving false or misleading information is a serious offence.

Terms and Conditions

Short Message Service (SMS) and Email

- Centrelink may send you information messages appropriate to your circumstances.
- No Centrelink generated SMS or email will contain your name or contact details.
- You will not be required to respond via SMS or email to any Centrelink generated message.
- Messages you may receive include:
 - appointment reminders the business day prior to your appointment;
 - reminders to provide up to date information;
 - reminders to provide documents;
 - possible future payment alerts; and
 - notification of Secured Online Mail.
- Centrelink will NOT include direct links to ANY website within an email.
- These services are voluntary and you are able to withdraw at any time.

Secured Online Mail (Online Letters)

- All customer information is protected by law, such as the Commonwealth Privacy Act and confidentiality provisions in social security law.
- This service will replace delivery of some Centrelink and Family Assistance Office letters to your mailing address.
- This service will present your mail in the same format as they currently are on paper. This means:
 - your name, address and Customer Reference Number (CRN) will be displayed within the Online Letters facility; and
 - payment, income and assets and bank account details may be displayed within the Online Letters facility.
- **This service is voluntary and you are able to withdraw at any time.**
- You will receive a 'welcome' SMS or email after registering for the service. If you do not get this message within 48 hours you should contact Centrelink to confirm the details that you supplied are correct.
- To use this service, you will require:
 - internet access;
 - current Self Service registration with Centrelink; and
 - the ability to view online letters – this service will use an Adobe Acrobat (.PDF) format. These letters may be temporarily held on the hard drive of the computer. Please be aware of this if you are using a public computer terminal. Ensure the removal of temporary internet files prior to logging off.

Important Note: You have the responsibility to promptly advise Centrelink of any changes to your address, email addresses, SMS contact phone numbers and to check the Online Letters facility regularly and frequently.

Proving your identity to Centrelink

It is your responsibility as a Centrelink customer to prove your identity when claiming a pension, benefit, allowance or service. You must establish your identity by providing original documents (not photocopies) from Centrelink's approved list.

1. You must provide **one original document** (not a photocopy) that shows **proof of birth in Australia OR proof of arrival in Australia** if you were born outside Australia. Any of the first seven documents in the list below can be used to show proof of birth/arrival in Australia.
2. You must also provide **other original documents** (not photocopies) that add up to at least **100 points**. You can use any of the documents in the following list towards your 100 points except the document you use to show proof of birth/arrival in Australia.

If there is any difficulty in obtaining or providing these documents you should contact Centrelink as soon as possible.

If you have previously met the proof of identity requirements, and you are reclaiming within 52 weeks of ceasing a previous Centrelink payment, you may only need to provide a reduced number of proof of identity documents. If you think this applies to you, contact Centrelink as soon as possible.

Any documents that are provided for proof of identity may also be used to assist Centrelink in verifying your age, residency, income or assets if required.

Commencement of Identity in Australia

Document	Explanation/description	Points
Australian Birth Certificate	Original Australian birth certificate, extract or birth card in your name/former name.	70
Australian Passport (current)	Australian passport in your name/former name. Expired passports are not acceptable.	70
Citizenship Certificate	Australian citizenship certificate in your name/former name.	70
Australian Visa	Australian visa, current at time of entry to Australia as resident or tourist, showing your name/former name.	70
Document of Identity (DFAT)	Document of Identity issued in your name/former name by the Department of Foreign Affairs and Trade to Australian citizens or persons who possess the nationality of a Commonwealth country, for travel purposes.	70
Certificate of Evidence of Resident Status (DIMA)	Certificate of Evidence of Resident Status (Form 283) issued by the Department of Immigration and Multicultural Affairs, showing your name/former name.	70
Certificate of Identity (DIMA)	Certificate of Identity issued by the Department of Immigration and Multicultural Affairs to refugees and non Australian citizens for entry to Australia.	70

NOTE: If more than one of the above documents is provided, the additional documents will count as points.

Use of Identity

Document	Explanation/description	Points
Defence Discharge Papers	Australian Defence Force discharge papers, in your name/former name.	70
Shooter's or Firearm Licence	Current shooter's or firearm licence showing signature and/or photo and same name as claim.	70
Security Licence	Current security protection industry or crowd control licence, showing signature and/or photo and same name as claim.	70

Use of Identity		
Document	Explanation/description	Points
Bank/Financial Institution card,	Current ATM or credit card showing your name and signature. Statement or passbook statement or passbook from current savings or cheque account showing your name and same address (if applicable) as your claim. Cannot accept: Cards issued by organisations other than banks, credit unions or building societies, account documentation issued by banks/financial institutions outside Australia or ATM or internet receipts/statements.	40
Child's Birth Certificate	Australian birth certificate for a child showing your name as parent/guardian. Cannot accept: Sibling's certificate.	40
Australian Driver's Licence - Motor Vehicle	Current state or territory issued driver's licence, learner's permit or provisional licence showing signature and/or photo and same name and same address as claim.	40
Australian Divorce Papers	Australian divorce papers in your name/former name, e.g. Decree Nisi, Decree Absolute.	40
Educational Certificate	Up to 3 school/education qualification certificates for different years in your name/former name (school/TAFE/university/Registered Training Organisation (RTO)).	40
Australian Marriage Certificate	Marriage certificate issued by a state or territory government agency. Cannot accept: Church or celebrant issued certificates.	40
Mortgage Papers	Legally drawn mortgage papers for an Australian residence in your name/former name.	40
Name Change	Legal change of name certificate or deed poll certificate.	40
Overseas Passport (Passport issued by a country other than Australia)	Current passport issued by a country other than Australia , with valid entry stamp or visa.	40
Registration Certificate from a Professional Board	Registration certificate from a national or state/territory professional registration board, e.g. doctors, nurses, dentists, physiotherapists, accountants.	40
Trade Certificate	Current Australian trade certificate in your name/former name. Must be signed by issuer or claimant.	40
Veterans' Affairs Gold Card	Current Department of Veterans' Affairs Gold Card issued in your name.	40
Reference from Indigenous Organisation	Reference from an Aboriginal/Torres Strait Islander organisation showing referee's full details and length of time they have known you.	20
Educational Report or Reference	Up to 3 school/education reports or references, including enrolment confirmations for different years or semesters, in your name/former name (school/TAFE/university/RTO).	20
Student ID Card	Current student ID card issued in your name with signature and/or photo (school/TAFE/university/RTO).	20
PAYG Payment Summary	PAYG payment summary, less than 2 years old, with tax file number. Cannot accept: Centrelink issued payment summaries.	20
Insurance Renewal	Current insurance renewal for house, contents, vehicle, boat, crop insurance in your name and showing same address as claim.	20
Tenancy Agreement or Lease	Current formal residential tenancy agreement or lease in your name and showing same address as claim.	20
Medicare Card	A current Medicare card showing your name.	20
Motor Vehicle Registration	Current motor vehicle registration showing your name, same address as claim and proof of payment.	20
Other Overseas Documents (documents issued by a country other than Australia)	Up to 3 documents issued by a country other than Australia (equivalent to Australian documents listed of at least 20 points value), includes lapsed passports issued by a country other than Australia .	20

continued • Proving your identity to Centrelink

Use of Identity		
Document	Explanation/description	Points
Other Licence	Up to 3 current Commonwealth, state or territory licence for coxswain, boat, aircraft etc. Must have your photo and/or signature and same address as claim (if applicable). Cannot accept: Recreational fishing licences.	20
Proof of Age Card	Current proof of age or photo identity card issued by a government agency in your name with photo and/or signature.	20
Rates Notice	Paid rates notice in your name and showing same address as claim, less than 12 months old.	20
Utility Account	Up to 3 paid utility accounts e.g. gas, water, electricity or phone in your name and showing receipt number and same address as claim, less than 12 months old.	20
Electoral Enrolment	Proof of electoral enrolment card issued in your name and same address as claim.	10
Other Financial Documents	Up to 3 current financial documents, such as superannuation, shares, life insurance, credit card statement or managed investment documents issued in your name. Cannot accept: Hire or lease agreement.	10
Health Insurance Card	Current health insurance card showing your name.	10
Motoring Association Card	Current membership card or documents issued in your name.	10
Taxation Notice of Assessment	Taxation notice of assessment in your name less than 2 years old.	10
Employment Records	Termination notice, separation certificate, report or reference from employer in your name. Cannot accept: Payslips.	10

Changes you must tell Centrelink

After you claim, you must tell Centrelink **within 14 days** if any of the following happen.
To advise Centrelink of changes, call **13 2300**

Changes to your work

You must tell Centrelink if:

- you start or restart work
 - you change jobs or become self employed (this can be full-time, part-time or casual work)
 - your income from employment changes.
-

Changes to your personal circumstances

You must tell Centrelink if:

- you sell your home and buy another house
 - the amount of rent you pay changes
 - you start to share accommodation with another person
 - you stop sharing accommodation with another person
 - you change address
 - you move into a retirement village
 - your marital status changes, e.g. you marry or enter a de facto relationship
 - the number of your dependants changes
 - you start to get child support/maintenance or the amount of child support/maintenance received changes
 - you enter a residential aged care home (nursing home or hostel)
 - your Australian residence status changes
 - you start receiving superannuation payments.
-

Leaving Australia temporarily or permanently

You must tell Centrelink if:

- you leave Australia temporarily (even for a holiday) or permanently – you must contact Centrelink before departure and on return to Australia (this is to ensure you are aware of your entitlements to payments while outside Australia).
-

Settlement of estate

You must tell Centrelink if:

- the estate is settled and you receive or will receive proceeds from the estate.
-

Changes to your investments

You must tell Centrelink if:

- you sell/acquire shares or managed investment units
 - you have the dividends from your shares or funds reinvested to purchase shares or units – you must advise of the number of shares/units you receive
 - you are issued with bonus shares
 - you receive unexpected gains such as an inheritance
 - your income stream payments/investments change or you start receiving an income stream payment, e.g. annuity or superannuation pension
 - you buy or sell an investment property or the income you receive from an investment property changes
 - you sell or buy other investments
 - you start to receive payments from outside Australia or your investments or payments outside Australia change
 - you become involved in a business, or the nature of your involvement in a business changes
 - you become involved in, or receive a benefit from, a private trust or private company OR if the nature of your involvement in, or the benefit you derive from, a private trust or private company changes.
-

continued • Changes you must tell Centrelink

Gifts and loans

You must tell Centrelink if:

- you receive proceeds of an estate
 - you receive a valuable gift, or win money or other assets
 - you make any gifts to family, friends or charities, such as giving a deposit to buy a home, cash, valuable jewellery, a car or a holiday
 - you take out a loan or lend money (including to family).
-

Other changes

You must tell Centrelink if:

- the value of your house contents and personal effects change substantially
 - you sell assets for less than market value
 - you claim or start to receive another Government pension or payment (including Department of Veterans' Affairs payments)
 - you change or close the account into which payments are made
 - you are imprisoned.
-

If you disagree with a decision

Your review and appeal rights

If you are not happy with a decision Centrelink has made about your payments, there are several steps you can take. You can also take someone with you when you talk to Centrelink.

1. You should first discuss the matter with the person who made the original decision at your local Centrelink Customer Service Centre.
2. If after this you are still unhappy with the decision, you can request a review by an Authorised Review Officer. This is an independent Centrelink officer who can take a fresh look at the facts. You should request this review within 13 weeks of the decision. This is because arrears (where payable) will usually not be paid if a review is sought after the 13 week period expires.
3. If you do not agree with the decision of the Authorised Review Officer you can apply to the Social Security Appeals Tribunal (SSAT) for a review. The SSAT is an organisation not related to Centrelink. The SSAT can only look at a review after it has been reviewed by an Authorised Review Officer. This service is free of charge.
4. If you are unhappy with the SSAT decision you can have this decision reviewed by applying to the Administrative Appeals Tribunal (AAT). The AAT is a body that provides independent review of a wide range of administrative decisions made by the Australian Commonwealth Government. This service is free of charge.

For more information about your review and appeal rights, or to lodge an appeal, call Centrelink on **13 2300**

Other payments, concessions and help

If you receive Bereavement Allowance, there are other payments, concessions and help you may receive.

Rent Assistance

Rent Assistance is an additional payment for Centrelink customers who rent their accommodation in the private rental market. This includes paying private rent, board, lodging for accommodation in a house, flat or unit, one or more rooms in a house, boarding house, hostel or private hotel. It also includes a caravan or mobile home where you pay ground rent or site fees, and a boat where you pay mooring fees.

Rent Deduction Scheme

The Rent Deduction Scheme allows Centrelink customers in public housing to have their housing payments (such as rent, loan repayments and arrears) deducted from their social security payments and sent directly to the Housing Authority in their State.

Centrepay

Centrepay allows Centrelink customers to have regular amounts deducted from their social security payments for various purposes such as gas, rent, water, rates and electricity. Participation in the scheme is entirely voluntary and customers may withdraw from the scheme at any time. This service is provided free of charge.

Pensioner Concession Card

If you receive Bereavement Allowance, you will automatically receive a Pensioner Concession Card (PCC). This is not to be confused with a State Seniors Card.

You will be able to receive a number of Commonwealth concessions (such as Telephone Allowance, Pharmaceutical Benefit Scheme medicines, hearing services and free eyesight test). You may also receive a number of State/Territory concessions (this will depend on the State or Territory, but may include reductions in utility bills, reductions on public transport fares, free ambulance services etc).

Pharmaceutical Allowance

Pharmaceutical Allowance provides financial assistance to help purchase prescription medicines available through the Pharmaceutical Benefits Scheme. A separate claim for Pharmaceutical Allowance is not required. Pharmaceutical Allowance is paid automatically to eligible pensioners and allowees.

Telephone Allowance

You can get help with the rental costs of having a domestic telephone or mobile phone connected in Australia.

You must have:

- a Pensioner Concession Card or a Commonwealth Seniors Health Card, and
- a telephone service or mobile phone connected in your name.

If you have a Pensioner Concession Card or a Commonwealth Seniors Health Card and you have already told us about your phone and bank account details, you will automatically get a quarterly Telephone Allowance.

Remote Area Allowance

Remote Area Allowance is an additional assistance for social security customers in remote areas. It recognises that many customers who do not pay tax, or very little tax, do not get the full benefit of tax zone rebates. Remote Area Allowance makes a contribution towards some of the costs associated with living in particularly remote areas.

Paying tax	<p>There are some payments that are taxable and have to be added to other income you get during the financial year. This could mean you have to pay tax.</p> <p>If you ask us to, we can deduct tax from your payment, if it is taxable. For more information, speak to a qualified accountant or call the Australian Taxation Office.</p> <hr/>
Social Workers	<p>Centrelink has professional Social Workers in its Customer Service Centres and Call Centres throughout Australia. Social Workers can offer you personal counselling and support in difficult times, such as domestic and family violence, severe financial hardship, homelessness, loss and bereavement. They can refer you to other services and programs like housing, health, emergency relief, legal and/or counselling services and support groups.</p> <hr/>
Community Officers	<p>Community Officers may be able to visit you if you are homeless, living in a hostel or refuge, suffering from a mental illness, or fleeing from domestic violence. Community Officers can tell you about Centrelink payments and services and help you access these services. They provide Centrelink services in locations like rehabilitation centres, psychiatric hospitals, prisons, hostels and drop-in centres.</p> <hr/>
Multicultural Services	<p>Customers can speak to Centrelink in languages other than English by calling 13 1202. Interpreters and translation of documents for Centrelink business, can be arranged free of charge. Information in languages other than English can also be found on the website at www.centrelink.gov.au</p> <hr/>
Indigenous Services Staff	<p>Indigenous Services Staff are located in most Centrelink Customer Service Centres. Some Centrelink Customer Service Centres also have interpreters who speak Aboriginal or Torres Strait Islander languages and teams who visit and help remote communities.</p> <hr/>
Financial Information Service Officers	<p>Financial Information Service (FIS) Officers can give you free, independent information. This will help you understand investments and how they work, and help you make better financial decisions.</p> <hr/>

Income and assets glossary

This glossary describes the various types of income and assets and tells you how they are treated under the income and the assets tests.

The types of income and assets are listed in the order of the relevant questions in the *Income and assets* form.

For information on 'Deeming' see page 7.

Employment

If you are still working, it may affect the amount of allowance you receive. Centrelink assesses the gross (before tax) income and the deductions you receive from your employer.

Household contents

Centrelink assesses your household contents as an asset. We do not want the replacement or insured value. We require the market value – that is, what you would get if you sold them.

Household items include items such as:

- furniture
- electrical appliances
- curtains
- antiques or works of art
- personal effects including jewellery for personal use and hobby collections (stamps, coins etc).

Conventional life insurance policies

A conventional life insurance policy is an asset if you:

- own the policy, or
- are the policy holder, and/or
- have access to the value of the policy.

The surrender value of the policy is assessed as an asset during the term of the policy.

Bonuses on conventional life insurance policies are not assessed as ongoing income during the term of the policy. However, if bonuses are cashed in during the term of the policy, they are assessed as income for 12 months.

On maturity, the difference between the maturity value, and the sum of the purchase price and premiums paid by the investor, is assessed as income for 12 months from the date the policy expires.

NOTE: Insurance bonds are assessed as managed investments.

Vehicles

Motor vehicles, boats, caravans and trailers are assessed as an asset by Centrelink. When determining the asset value, it is based on the current market value (not the insured or replacement value). If you have an outstanding loan or debt against the vehicle, this can reduce the amount Centrelink maintains as an asset.

Bank accounts

The money you have in bank, building society and credit union accounts is assessed as an asset. Bank accounts are financial assets and income is assessed using the deeming rules, regardless of the interest they actually earn.

Bonds and debentures	<p>The money you have invested in bonds, debentures, notes and bank bills and the balance of any loans given by you is assessed as an asset. Bonds, debentures, notes and bank bills and loans are financial assets and income is assessed using the deeming rules, regardless of the interest they actually earn.</p> <hr/>
Money on loan	<p>If you have lent money, Centrelink maintain the balance of the loan as an asset. Money on loan is a financial asset and income is assessed using the deeming rules, regardless of the interest it actually earns.</p> <hr/>
Shares	<p>The value of shares in public companies you own is assessed as an asset. The value of the shares is ascertained by multiplying the number of shares you own by the current share price.</p> <p>All customers who own shares that are listed on the Australian Stock Exchange will have their allowance reviewed automatically each March and September, using the most up to date information on share prices Centrelink has. If you acquire additional shares, or dispose of shares, you will need to advise Centrelink as this may change the total value of shares we hold on your record.</p> <p>Shares are financial assets, and income is assessed using the deeming rules.</p> <p>The dividends received from the shares are not treated as income when Centrelink calculates your payment and therefore you are not required to advise of any dividends you receive.</p> <hr/>
Managed investments	<p>The value of managed investments you own is assessed as an asset. Managed investments include unit and account based trusts, listed trusts, master trusts, insurance and friendly society bonds. The asset value is the value of the managed investment. For unit based investments, the value is ascertained by multiplying the number of units you own by the current unit price. For account based investments, the value is the current account balance.</p> <p>All customers who own market linked managed investments will have their allowance reviewed automatically each March and September, using the most up to date information Centrelink has. However, if you buy, sell or otherwise acquire units you will need to advise Centrelink as this may change the total value of the managed investments we hold on your record.</p> <p>Managed investments are financial assets, and income is assessed using the deeming rules.</p> <p>The distributions received from the managed investments are not treated as income when Centrelink calculates your payment and therefore you are not required to advise of any distributions received.</p> <hr/>
Superannuation investments	<p>The value of investments in superannuation funds (such as deferred annuities and approved deposit funds) held by people of Age Pension age are assessed as financial assets under the income test.</p> <p>Superannuation investments do not include those superannuation investments that provide income payments such as superannuation pensions and allocated pensions.</p> <hr/>
Self Managed Superannuation Fund/ Small APRA Fund	<p>These are also often referred to as 'Do it yourself' (DIY) funds. A Self Managed Superannuation Fund (SMSF) or Small APRA Fund (SAF) is a superannuation fund you have set up for yourself for the benefit of you or your family.</p> <hr/>

Income streams

The term 'income stream' is used by Centrelink to describe a regular stream of payments of the following types:

- superannuation pensions
- defined benefit pensions
- immediate annuities
- allocated annuities
- allocated pensions, and
- market linked.

Income streams may be purchased using savings or lump sum superannuation entitlements.

If you are receiving payments from an income stream, the value of the income stream may be either assets tested or assets test exempt. This will depend on the characteristics of the income stream. The assessment of income will generally be the gross annual payments from the income stream less a deduction representing return of capital, however some short term income streams are subject to deeming.

Income streams that are paid from Self Managed Superannuation Funds or Small APRA Funds (also known as DIYs) may be subject to other requirements.

For further details on the assessment of income streams, please speak to your local Centrelink Customer Service Centre or call **13 2300**.

Gifts

Gifts is a term used when you:

- gift assets, including transferring assets for less than market value, and
- do not receive adequate consideration for the gift or transfer (in the form of money, goods or services).

Generally gifts made in the five years before you claim your allowance may be taken into account.

You can give away money or other assets to any value you choose at any time, however the rate of allowance you receive may be affected if you gift assets worth more than the allowable gifting amount or 'free area'.

The allowable gifting amount is \$10 000 in a single (financial) year.

Any gifts over \$10 000 in a single year, or over \$30 000 in a five financial year period, will exceed the allowable gifting amount.

Gifts over the allowable gifting amount are included in your combined assets until the fifth anniversary of the date the disposal was made.

The value of gifts over the allowable gifting amount are added to the value of other financial assets and deeming rates are applied to calculate assessable income.

Other government payments

Some payments from other government departments may preclude you from receiving an allowance – for example, Service Pension paid by the Department of Veterans' Affairs.

Other payments may affect the amount of allowance you receive. The actual income you receive will be added to your income from other sources to establish the total income, which is then used to work out how much you can be paid.

Income from outside Australia

The gross current rate of income outside Australia is treated as income for social security purposes whether the payments are made from outside Australia, or through an Australian agent. No amount is deducted for any bank charges, tax paid at source, exchange rate changes, etc.

Assessable foreign income includes all income received from another country or from a specific source in another country. This may be in the form of investments, pensions, superannuation or real estate.

Foreign pensions are generally treated as income except some restitution payments, which are exempt income. Foreign pensions may be treated as direct deductions under agreements, instead of income. Foreign war and war widow pensions are treated as ordinary income for all customers.

Most customers who have income and assets outside Australia have the Australian dollar amount revalued automatically each month using up-to-date exchange rates. The actual effect on each customer's allowance depends on their total income and assets and the application of the relevant income or assets test.

Income from boarders and lodgers (other than immediate family)

The type of income you receive from board and lodging will determine how Centrelink calculates the amount we will take into account:

Lodging (accommodation only)	70% treated as income
Bed and breakfast (accommodation and breakfast)	50% treated as income
Board (accommodation and meals in addition to breakfast)	20% treated as income

Any income received from boarders and lodgers is added to any deemed income, or income from other sources. Your total income is then used to work out how much allowance can be paid.

Lump sum payments

Certain amounts of lump sums payments (non-remunerative and remunerative) are taken to be maintained as income for 12 months from the date they are entitled to be received. A small number of lump sums are treated differently – these are: When you receive a lump sum from compensation; exempt lump sums like superannuation and lottery wins (not winnings paid on a periodical basis).

If you receive a lump sum payment, you should check with Centrelink to see if it will affect your payment.

Other payments

If you have other income, discuss this with a Centrelink Customer Service Advisor, who will explain how we assess the specific type of income you receive.

When your home could be assessed as an asset

If you vacate your principal home, the assessment will vary depending on the reason for vacation of the home and whether you owned the home or not.

If you sell your principal home, any portion of the proceeds likely to be used to purchase a new home is disregarded for assets test purposes for up to 12 months after the sale. Although these proceeds are exempt for assets test purposes, income is deemed on any amounts invested in financial investments. If you use part of the proceeds of the sale to purchase a block of land to build a new home, this land is also exempt under the assets test for up to 12 months.

If you leave your principal home due to illness and have to enter a care situation, your home may be exempt from the assets test.

In general, if you leave the home to enter a care situation, the home is exempt from the assets test for 2 years from the date you enter care. Once the 2 year period is up, you will be assessed as a non-homeowner and the house will be counted as an asset.

Your principle home can be exempt from the assets test for up to 5 years from the date you enter care, where ALL of the following conditions are met:

- the resident entered a nursing home after the 5 November 1997, and
- the resident is liable to pay an accommodation charge, and
- rental income is received from the principal home.

In addition, the rental income received is exempt under the income test for up to 5 years.

Real estate

Real estate property in Australia or outside Australia owned by you is an asset.

It does not include your home, unless it is used for commercial (business) purposes. It does not include the land on which your home stands, unless your home is on a property that is made up of more than one land title, or is more than 2 hectares in area, or it is used for commercial (business) purposes

You do not need to have the property professionally valued. We may have the Australian Valuation Office do this at no cost to you. If you disagree with a valuation, you can have the decision reviewed.

The value of the real estate is reduced by the amount of any outstanding charge or encumbrance (loan) over the asset.

If the property is rented, you may also need to show your income tax returns or provide details of your income and expenditure relating to the property.

Compensation

Compensation can affect the payments Centrelink makes to a person. If you receive or are pursuing a compensation payment, either in regular payments or a lump sum, it may affect the amount of Bereavement Allowance you are paid.

Compensation includes any payment made, wholly or partly, in respect of lost earnings or lost capacity to earn, as a result of:

- work related injury or illness (for example, workers' compensation payments), or
- injury received in a motor vehicle accident, or
- injury received as a result of the negligence or fault of another person.

A person may be required to claim compensation if Centrelink considers he or she could be entitled to compensation payments.

Regular or periodic compensation, for instance, workers' compensation, usually reduces the compensation recipient's payments from Centrelink on a dollar for dollar basis. For example, if a single person gets \$100 a week in compensation payments, the Centrelink payment would be reduced by \$100 a week.

If a person has to wait for compensation payments to start, and gets payments from Centrelink in the meantime, some or all of these payments will have to be repaid from the payment of arrears of periodic compensation payments.

If a person gets a lump sum compensation payment which contains an amount for economic loss, Centrelink will work out a period (called a 'preclusion period'), during which a person cannot get payments from Centrelink. The preclusion period can be in the past, in which case all payments from Centrelink received during the period must be repaid, or in the future, in which case no payments can be made until the period is over, or both.

Before agreeing to a settlement or spending a lump sum compensation payment, it is very important to find out the effect the lump sum may have on your payment from Centrelink.

Private trust

Private trusts include family trusts, non-complying Self Managed Superannuation Funds and non-complying Small APRA Funds, testamentary trusts and those fixed trusts with fewer than 50 members, and trusts outside Australia.

They do **not** include fixed trusts with more than 50 members, complying Self Managed Superannuation Funds or any public trusts, such as unlisted property trusts or equity trusts.

A person is involved in a private trust if they:

- are the appointor, guardian or principal of the trust
- are a trustee
- are a shareholder or director of the trustee company
- are a beneficiary or included among the categories of beneficiaries
- are a unit holder
- are owed money by the trust
- have provided, for less than market value, property or services to the trust since 9 May 2000
- are able to benefit from the trust, or
- can expect the trustee or appointor of a trust to act in accordance with their wishes.

The assets and income of private trusts may be attributed to a person based on a number of tests. If a person is attributed with the assets and income of the trust, those assets and income will be assessed as if they were the person's personal assets and income.

Private company

A private company is a company which meets at least two of the following three criteria in relation to the last financial year:

- consolidated gross operating revenue for the financial year of the company and its subsidiaries is less than \$10 million
- consolidated gross assets at the end of the financial year of the company and its subsidiaries is less than \$5 million
- the company and its subsidiaries have fewer than 50 employees at the end of the financial year

OR it is one which came into existence since the end of the last financial year.

A person is involved in a private company if they:

- are a shareholder, director or other office holder of the company
- are owed money by the company
- have provided, for less than market value, property or services to the company since 9 May 2000
- are able to benefit from the company
- can expect the director of a company to act in accordance with their wishes, or
- can expect the governing director or major shareholder to act in accordance with their wishes.

The assets and income of a private company may be attributed to a person based on a number of tests. If a person is attributed with the assets and income of the company, those assets and income will be assessed as if they were the person's personal assets and income.

Business If you are carrying on a trade, occupation or profession as an on-going concern, then you are operating a business. This includes farming.

Business includes:

- sole traders
- partnerships
- subcontractors.

Generally, for sole traders and partnerships, Centrelink uses the business entity accounting convention. Assets and investments not considered to be related to the principal function of the business are removed and assessed separately.

Assessable income in regard to a business is based upon information contained in the profit/loss statement.

The assessable asset value of a business is primarily based upon information contained in the balance sheet and depreciation schedule.

Business profit for accounting purposes, taxation purposes and social security purposes are not the same thing. Accounting profit is calculated in accordance with various accounting standards, i.e. guidelines followed by the accounting profession. However, profit for taxation and social security purposes is calculated in accordance with various legislative provisions.

As a general rule, the business deductions allowed by the Tax Office are also allowed for social security purposes. However, some expenses claimed as a deduction and certain special concessions allowed by the Tax Office are not deductible for Social Security income test purposes.

The primary source of verification should be the latest available Income Tax Return and associated financial statements.
