



Australian Government
Department of Veterans' Affairs



Planning Ahead

A GUIDE TO PUTTING YOUR AFFAIRS IN ORDER
PREPARING FOR AND COPING WITH BEREAVEMENT



Ensure the following documents are current, complete, and kept in a secure location

- ☐ **Birth certificates, marriage certificates & divorce papers**
These documents are important family details.
- ☐ **Your will**
This is a legal document that expresses your wishes in regard to the distribution of your property after your death. It authorises a person (your executor) to act according to your wishes. It also prevents confusion arising among dependants, relatives and friends. Ensure that codicils are kept with your will. Your will should reflect your current wishes.
- ☐ **Property deeds**
These include title to your house and land. They prove ownership of property. If the property is under mortgage, the original title will be held by the mortgagee (bank, building society etc.).
- ☐ **Lease agreements**
These papers provide details of property that you are leasing.
- ☐ **Taxation records**
You should keep copies of at least your most recent returns and assessments. This is necessary in deciding how to deal with financial affairs.
- ☐ **Insurance policies**
Includes policies for house, contents, personal effects, income, loan renewal or cancellation.
- ☐ **Life assurance/superannuation policies**
These provide a record of the payments and income to which you or your dependants are entitled.
- ☐ **Papers detailing other assets: shares, debentures etc.**
These state your title to valuable property.
- ☐ **Details of bank accounts, loans & other investments**
This provides information on your financial situation and location of funds.
- ☐ **Personal information sheet**
This information sheet, in the centre of this book, summarises your personal, family, medical and investment details. It will help your family in dealing with your affairs and following your wishes.

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Foreword

Many members of the veteran community may be considering the impact that bereavement could have on their loved ones. In particular, they may be thinking about what they can do now to assist their loved ones manage such an event in the future.

Planning Ahead has been designed to provide information to help veterans and families prepare for bereavement. We hope that the information will be useful for you. The information in this guide is of a general nature and you should seek financial or legal advice to confirm the best options for you and your family.

The personal information and checklists included in this booklet will help ensure that important information is available when it is needed.

The services and organisations listed in the booklet, including the Department of Veterans' Affairs, are always ready to provide whatever assistance you may require.

You occupy a special place within the Australian community. The Australian Government and the Department of Veterans' Affairs are committed to listening to your needs and responding in a way that recognises your importance in Australia's past, present and future.



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Introduction

The purpose of this guide is to help you get your personal affairs in order and to provide information on the services available for family and friends after your death. This guide has been written for members of the veteran and defence force communities and families. It contains information that will be useful to carers and people who act on the behalf of veterans, or who help and advise them.

Losing a family member is one of the most distressing events that can happen to anyone. By ensuring that your personal affairs are in order, you can make it easier for your loved ones to manage at this difficult time.

How to use this guide

Planning Ahead can be used alongside your up-to-date personal records as a guide to the services available to family and friends after your death. The names of organisations that may be able to help at this time are also included.

It is useful for you to be aware of the information in this booklet before there is a need for it. If you complete the personal information sheets, medical details form and checklists included, you can ensure the relevant information is available when it is needed.

If you have any questions about departmental services please feel free to contact your nearest Department of Veterans' Affairs (DVA) office. We would also be interested in your feedback regarding this booklet and any suggestions for improvements.

It is important to remember that information is valid at the time of publication but is subject to change.

The below information sheets are included as a removable handout in the middle of this booklet. We recommend to complete them and store them safely, remembering to let your family know where they are kept.

- Personal Information Sheet
This helps your family with all the details of your personal affairs.
- Medical Details of Veteran
This information might be of assistance if applying for compensation or a partner benefit.
- Planning Ahead — A Checklist for Notification
This lists key people to be contacted in the event of your death.



Help from the Department of Veterans' Affairs

The Department of Veterans' Affairs offers a range of services and information to entitled members of the veteran and service community, dependants and carers. This includes:

- income support payments and allowances for veterans and eligible dependants
- compensation payments, including Disability Compensation Payment, permanent impairment compensation and incapacity payments, for current and former members of the Australian Defence Force (ADF)
- medical treatment for current and former members of the ADF and eligible dependants
- possible financial contribution toward the cost of funerals
- commemoration of the graves of eligible ex-service personnel
- assistance with finance for homes (buying, repairs and renovations)
- Veterans' Home Care
- respite care
- residential aged care
- home and contents insurance
- Home Equity Access Scheme
- bereavement counselling through Open Arms — Veterans and Families Counselling for entitled persons and families.

This guide contains further details on some of these services.

Further information relating to benefits and services can be found on the DVA website www.dva.gov.au including addresses of the DVA office closest to you.

DVA is unable to supply specific information on an individual without authorisation. If you would like to nominate someone to speak to DVA on your behalf, you can submit a claim for representation through MyService. Alternatively, you can appoint a representative using the D9325 Appointing a Third Party to Represent a DVA Client form. This arrangement ceases upon death. Further information can be found on the DVA website: www.dva.gov.au.

Help from Ex-Service Organisations

There are many ex-service organisations that operate to support and assist veterans, war widow(er)s, serving and former Australian Defence Force members and families. These organisations may provide assistance and advice with payment, compensation, rehabilitation and welfare matters, camaraderie, unit associations and other types of help and support.

If you feel that an ex-service organisation may be of interest or assistance to you, further information about organisations that support veterans can be found on the DVA website at www.dva.gov.au.



Legal and financial issues

Your will

Why you need a will

A will is a legal document that enables you to exercise your right to select the relatives, friends and others (such as charitable organisations) who will inherit your assets when you die.

If you die without a will it may cause unnecessary hardship and distress to your family and friends.

What if you don't make a will?

If you don't make a will, your assets will be divided among qualifying relatives and dependants according to a formula set out in government legislation. This is known as intestacy. If you have no relatives, or they cannot be traced, your estate will be paid to the state government.

How to make a will

You may choose to make your own will. If you choose to do this you must ensure that it is a clear and valid will. A will is a legal document. Challenges to your will can be expensive and time consuming. You may also choose to consult a solicitor, a public trustee or private trustee to assist you in drawing up your will. The will must be signed by yourself and two independent witnesses who are not beneficiaries. Your executor should be made aware of their appointment as your executor.

When drawing up your will you need to consider the following:

- the likely value of your estate
- beneficiaries
- special gifts
- appointing an executor.

Professional trustees are entitled to a commission based on the value of your estate. This ranges between one per cent and four per cent depending on the estate's value.

Changing your will

It is necessary to change your will in two situations:

- when you marry. A will is automatically revoked when the person who made it marries, unless it was made in anticipation of a particular marriage or marriage in general.
- if you divorce. In some states, termination of a marriage, although not revoking the whole will, will revoke a gift to a former spouse, and the appointment of that spouse as executor, trustee or guardian will be omitted from the will.

Depending on where you live and your social circumstances, you may need to make a new will in any of the following events:

- if you move interstate
- if any beneficiaries die
- if you separate from your partner
- if you become a member of a couple.

If you are separated, but not divorced, and you are living with someone else, your new partner may have no claim on your estate unless they are included in the will or have an entitlement under family provision legislation.

If you have a minor change to make to your will, for example, adding a legacy, you don't need to start all over again. You can do so by adding a codicil (a supplementary addition). Ensure that the codicil is kept with your will.

It is best to get advice from a solicitor, public trustee or private trustee if you are unsure about making or changing a will. Some organisations offer a free legal service with qualified legal advice and assistance.

Many organisations, such as the Law Society in your state, produce will kits and provide information on how to write a will. Information on who to contact to find an advocate or an ex-service organisation, nominate a representative or to get advice, can be found on the DVA website at www.dva.gov.au.

Ensure that your relatives or close friends know where your will is kept. If you use a safety deposit box ensure that someone else you trust has legal access to it and that a copy is held by your solicitor or accountant.



Power of attorney

Power of attorney

The laws in respect of powers of attorney differ in each state and territory. The following information is intended as a general guide only. It is important that you seek advice specific to your situation. This is best obtained from your solicitor or from the public trustee in your state or territory.

What is a power of attorney?

A power of attorney is a document giving another person the power to deal with your assets, financial affairs and/or medical decisions while you are still alive. This ensures that a trusted person attends to essential matters at the right time. A power of attorney gives a person the power to act on your behalf. This person nominated by you may be:

- a relative
- a friend
- a private or public trustee
- a solicitor or an accountant.

There are two types of power of attorneys, an enduring power of attorney and a limited power of attorney.

What is an enduring power of attorney?

An enduring power of attorney enables you to give another person or agency legal authority to make financial and/or legal decisions on your behalf. An enduring power of attorney begins operating from a specified time and continues to operate even if you are unable to make decisions for yourself at some time in the future. In some states, you can also authorise your attorney to consent to medical treatment, or to withhold or withdraw medical treatment, on your behalf while you are unable to manage your affairs.

Reviewing enduring powers of attorney

Most states have introduced guardianship laws which give guardianship boards or tribunals the power to review enduring powers of attorney if they consider the request for a review is in the best interest of the person who made the enduring power of attorney. These bodies have the power to remove an attorney from office or appoint a substitute attorney. They can reinstate an enduring power of attorney that has lapsed because the attorney is no longer able to act.

Why would I need an enduring power of attorney?

If you lose your decision-making ability through illness, accident or trauma and you have not made provision for another person or agency to manage your financial affairs on your behalf, it may be necessary for an administrator to be legally appointed to make those decisions for you. The guardianship and administration board of your state or territory chooses the administrator. The person or agency appointed by the board may not be the same as you would have chosen for yourself.

An enduring power of attorney enables you to take action now to ensure that your best interests are safeguarded if you are unable to make decisions for yourself at some time in the future.

What is a limited power of attorney?

A limited power of attorney allows a person to act on your behalf in specific circumstances only, for example in dealing with a specific financial matter such as the sale of a house. You specify what the person can do on your behalf and for how long. It applies only while you are capable of making your own decisions. If this capacity is lost, a limited power of attorney is no longer valid.

When should a power of attorney be considered?

If you are planning to travel overseas or if you are in failing health, it is wise to consider appointing a trusted relative, friend or adviser as an enduring or limited power of attorney to act on your behalf.

The power of attorney document must be signed whilst you are of sound mind. If you are unable to make reasonable decisions for yourself, you will not be able to sign a power of attorney and other methods of appointing a manager of your affairs will be required. This is usually through the appointment of a guardian or administrator. Remember that a power of attorney gives you the choice as to who will look after your financial and/or medical affairs.

Ending a power of attorney

While power of attorney can be ended verbally, it is good practice to also have written documentation. There is no set wording for this but some states have formal revocation forms available. A power of attorney is valid without registration unless it is in relation to a transaction affecting land. If it is to be used for land transactions it should be registered with the Land Titles Office or its equivalent. Where the power of attorney has been registered, a written revocation of the power should also be registered with the Land Titles Office, or its equivalent, when revoking power of attorney.

The power of attorney ceases to operate on your death. Your will then becomes the legal document to dispose of your assets.

What will it cost to establish a power of attorney?

Costs associated with establishing a power of attorney will vary depending on the type of service you choose. It is advisable to shop around for quotes and the service that will be offered for the price quoted. Some organisations offer a free legal service with qualified legal advice and assistance. In some states Chamber Magistrates provide assistance free of charge.

Where can I obtain more information about a power of attorney?

It is important to remember that power of attorney legislation is different in each state and territory. You can contact a solicitor, a private trustee or public trustee in your state to provide more information.

It is important to notify DVA should you appoint a power of attorney over your affairs and if there are any changes in the details of your power of attorney. You will need to provide the original documentation or a certified copy so that DVA can sight and record the power of attorney.



Advance health care planning

Often, families and medical professionals are faced with making difficult decisions about the health care of people who can no longer make their wishes known. Advance care planning is the term used for a variety of legal and informal options (including advance health care directives) available to ensure that your wishes will be respected in the future should you lose competence in decision-making (for example, in the case of advanced dementia, and critical or terminal illnesses).

You may want to consider what type of health care you would want to have in this situation. It can be hard to think about this possibility, but it could help your family, friends and medical professionals, as they will be aware of your wishes.

Written advance health care directives can ensure that your health and personal care choices will be known in the future.

You may decide, after talking over these issues with those closest to you, that written instructions are not necessary. However, should you need more information, your solicitor or general practitioner may be able to help you. In any case it can be useful to make these people aware of your views on your future care.

What is an enduring guardian?

Most states have enduring guardian arrangements available through the Public Trustees Office. An enduring guardian is a person you can appoint to make lifestyle decisions on your behalf if you become unable to make those decisions yourself. This may include decisions about healthcare, medical and dental treatment, medications and accommodation, or provide consent for you to enter a group or aged care home.

Appointing an enduring guardian is not the same as making an enduring power of attorney. An enduring power of attorney refers to the management of a person's financial and legal affairs whereas an enduring power of guardianship refers to making personal and lifestyle decisions for that person.

Financial issues

Bank accounts/investments

When planning your finances you may wish to consider what would happen should you or your partner pass away. This includes, looking at what bank accounts, investments or other assets are in joint names and whether either partner's signature can access these accounts. Ensure you have joint accounts, that is, the account is actually in both names and does not just have an 'either partner to sign' agreement. This will help to avoid difficulty in accessing accounts after the death of you or your partner.

You may also like to consider putting your home in joint names. Contact your financial institution (if you have a mortgage on your property), your solicitor or your local government offices (in regard to land titles) for more information.

Financial planning

After the loss of a partner you may need to reconsider your financial situation. It is most important that your investments continue to meet your altered future needs, and that you understand your options before you make any decisions.

Accountants, solicitors, bank managers and financial planners can all assist in financial decision-making.

If you need financial advice, Services Australia runs a free Financial Information Service (FIS). This service provides information to all Australians on financial and lifestyle issues. Any personal information given to FIS officers is treated as confidential. You can contact the FIS on 132 300.





Living independently in your own home

Housing options

You may find it difficult, both physically and financially, to maintain a house and garden after the loss of your partner. One solution is to move to more manageable accommodation. This is a big decision, both emotionally and financially, but there are several options for older people to consider. Some of these are:

- a unit, a flat or a townhouse
- a 'granny flat' with relatives
- supported residential service
- hostel accommodation
- a retirement village.

Each option needs to be considered carefully and your decision will depend on your needs, financial situation and the social implications of moving.

If you are not interested in moving from your current home there are many community groups and government services that can help you to take care of yourself and your property. You may have to satisfy an income and assets test or a 'needs' assessment to have access to these services. It is important to note that some services are not free and, in the long term, can increase in expense. You will need to consider these factors carefully. Be sure to obtain competent professional advice.

Veterans' Guide to Living Independently

The Veterans' Guide to Living Independently booklet has been designed to help you, your family and carers better understand the types of services that the Australian government can provide to help you stay independent and active in your own home. The Veterans' Guide outlines the range of in-home supports available to holders of the Veteran Card-All Conditions or Veteran Card-Specific Conditions, including help with cleaning and housekeeping, personal care, home and garden upkeep, nursing help at home, getting aids, equipment and home modifications and short-term care. Find the booklet along with other helpful resources on the DVA website www.dva.gov.au.

Assistance around the home

Veterans' Home Care

The Veterans' Home Care (VHC) Program provides in-home care and support services to assist DVA clients to maintain their independence to live at home.

The VHC Program also assist carers in recognition of the vital role they play in the veteran and defence community.

VHC is not designed to meet complex or high-level care needs. If you have long-term high-level personal care needs, please refer to our Community Nursing Program. Details can be found on the DVA website www.dva.gov.au.

You may be eligible for an assessment if you have a Veteran Card-All Conditions or a Veteran Card-Specific Conditions and are living at home with difficulty performing activities of daily living without help due to functional limitations.

VHC services include:

- domestic assistance (cleaning and housekeeping)
- personal care (bathing/showering, toileting, dressing/grooming)
- respite care (in-home respite, Residential Respite and/or Emergency Short-term relief (ESTHR))
- home and garden maintenance (window cleaning, lawn mowing, gutter cleaning).

Access to VHC:

VHC services are approved and coordinated by contracted assessment agencies and delivered by contracted service providers. Contact information can be found on the DVA website: www.dva.gov.au.

If you are not eligible for VHC services, you may be able to access services through aged care programs managed by the Department of Health, Disability and Ageing.

Access to Commonwealth-funded aged care services is available through My Aged Care — www.myagedcare.gov.au.

A social worker at your local community health centre or hospital may assist with referrals to services in your area. You can also get information from the community advisers at your nearest DVA office.

Important information from 1 July 2026

From 1 July 2026, veterans with service-related injuries or conditions accepted under the VEA will have access to the **Household Services and Attendant Care programs** for the first time. Previously, eligibility for these programs was limited to veterans with accepted conditions under DRCA or MRCA.

From 1 July 2026, veterans can:

- continue to receive, or apply for, services through the VHC program, which is continuing without change
- contact DVA to discuss access to Household Services or Attendant Care under the MRCA
- choose the services that best meet their needs, noting that the same service cannot be received from more than one program at the same time.



Home loan assistance

Eligible veterans and their widowed spouses can access subsidies on housing loans through:

- Defence Service Homes (DSH) Scheme for veterans who completed service prior to 15 May 1985, or in Namibia between 18 February 1989 and 10 April 1990.
- Defence Home Owner Scheme (DHOS) for veterans who first joined the ADF on or after 15 May 1985 and separated from the ADF before 1 July 2008.
- Defence Home Ownership Assistance Scheme (DHOAS) for veterans with service on or after 1 July 2008.

Some eligible clients may also be able to receive loans to assist with the cost of:

- necessary repairs to their homes
- rates, changes and other property-related costs
- maintenance and modifications or for any other housing related purpose that encourages independent living.

You can phone 1300 4 DHOAS (1300 434 627) or visit www.dhoas.gov.au for more information.

Defence Service Homes (DSH) Insurance Scheme

DSH Insurance offers home building insurance designed specifically for those who have served our country. Available to current and former ADF members (with as little as one day of service), Reservists, and the widow(er)s of ADF members. Cover protects your home against fire, storms and floods, and includes automatic flood cover with no excess on most claims.

For more information visit www.dsh.gov.au/insurance.



Assistance for care givers

Respite care

Respite care provides temporary relief for carers, allowing them to take a break from their caring duties, while the person they care for receives care from someone else.

DVA provides three types of respite care:

- In-home respite — allows a carer to have a break while another carer comes into the home to take over the caring role.
- Residential respite — provides short-term care, usually in an Australian Government subsidised aged care home.
- Emergency short-term home relief (ESTHR) — provides short-term care in the home when the carer is suddenly unable to provide care.

Respite care can be provided either in an aged care home or in the person's own home. DVA may fund up to 196 hours of in-home respite, 28 days of residential respite, or a combination of both, per financial year for holders of a Veteran Card-All Conditions or a Veteran Card-Specific Conditions. DVA may also fund ESTHR for up to 72 hours per episode, with a maximum of 216 hours per financial year for Veteran Card-All Conditions or Veteran Card-Specific Conditions holders.

All DVA-funded respite care is accessed through the VHC program. To access respite care, you must first be assessed by a VHC assessor. Most assessments are conducted over the phone. To arrange an assessment, call your local VHC Assessment Agency on 1300 550 450.

If you are considering residential respite, you must first be assessed by an Aged Care Assessment Team (ACAT) across Australia or the Aged Care Assessment Service (ACAS) in Victoria, before contacting the VHC Assessment Agency. An ACAT/ACAS assessment determines your need for residential respite. To arrange an ACAT/ACAS assessment, call the My Aged Care on 1800 200 422 or visit www.myagedcare.gov.au.

If you need more respite care than DVA can provide, you may be able to access support through other government programs; however, you may need to contribute to the cost of these services. For more information about government programs, call My Aged Care on 1800 200 422 or visit www.myagedcare.gov.au.

Other useful information

A family member or friend caring for an ill or disabled person may be entitled to a Carer Payment or Carer Allowance through Centrelink. For more information call the Centrelink Carers Line on 13 27 17. An Attendant Allowance may be payable from DVA to those with some categories of disabilities (not payable if the carer is receiving Carer Payment). For more information contact 1800 VETERAN (1800 838 372).

Residential aged care

The first step in moving into an aged care home is to register either on the My Aged Care website (www.myagedcare.gov.au) or by calling them on 1800 200 422. Once registered you can arrange for an aged care assessment over the phone, or you can apply online. This is the process for all Australians, including DVA clients.

After you register, an assessment organisation will contact you. They will confirm your needs based on the information you have provided and arrange an assessment.

Palliative care

What is palliative care?

Palliative care is a form of care focused on providing comfort and relief for individuals with serious, chronic, or life-limiting illness. This care includes physical, emotional, social and spiritual support for veterans and families.

How is palliative care provided?

Palliative care services can be provided in a hospital, hospice or community environment, or a combination of the three as preferred by the veteran and family. The services regardless of their location, are provided through a multi-disciplinary approach, with specialist nurses and doctors, allied health professionals, counsellors and volunteers working together to provide what is required to meet all the individual needs of a veteran and family.

Palliative care is person and family-centred treatment, care and support for people living with a life-limiting illness and for whom the primary goal is to optimise the quality of life. A life-limiting illness is an active, progressive, or advanced disease that has little or no prospect of cure. If you have been diagnosed with a life-limiting illness, you may continue to live an active life for many years to come.

Palliative services can be provided through the Community Nursing program (where it meets the clinical needs of the client) which also offers bereavement support for the client's family.

If you require palliative care services, please contact your General Practitioner or treating doctor in hospital who will arrange for these services to be provided for you as required.

End-of-life care is the care given to people and their families who are facing the end of their life. End-of-life care is an important part of palliative care.

Further information can be found on the Palliative Care Australia website: www.palliativecare.org.au

Community Nursing

The Community Nursing Program funds clinically required nursing and personal care services provided in a client's home by contracted Community Nursing providers.

Further information about Community Nursing can be found on the DVA website www.dva.gov.au including how to access services, or call 1800 VETERAN (1800 838 372).

When a death occurs

If a death occurs at home, a doctor, preferably the deceased person's own doctor, must be contacted. This must be done to obtain a death certificate (a legal requirement). Police are advised only if the death was due to an accident, occurred in unusual circumstances or if the doctor is unable to establish the cause of death. In some of these cases a coroner's inquiry may be necessary.

If a death occurs at a hospital or nursing home, the staff will notify the doctor. They can also give advice on some of the things that need to be done. The family minister or priest should be advised, if applicable, as soon as possible. They can often assist in matters relating to funeral arrangements and grief.

Other family, friends and the executor of the will (if there is a will) need to be advised. A funeral director needs to be contacted as soon as possible. Family and friends can assist with this. Funeral arrangements cannot be completed until the death certificate has been signed.

If you are unsure of what to do, contact one of the following organisations who may be able to help or guide you to the appropriate person:

- Veterans Line 24-hour crisis line, available through Open Arms — Veterans and Families Counselling (for all veterans and entitled people)
- ex-service organisations (local welfare officer)
- church
- community health centre
- hospital social worker or welfare staff
- Department of Veterans' Affairs.

It is important that the next-of-kin are guided by their own judgement during this time of bereavement.

As soon as possible after the death, someone should notify the various organisations and businesses with a financial interest. There is a checklist in this booklet where contact details can be recorded. When the time comes, it will make this task easier for a relative or friend.

Ex-service organisations (ESOs) can help with arranging funerals by offering local information and assistance. They can also act as advocates when there are forms and other information required by the DVA. The deceased veteran's service history on the enclosed Personal Information sheet may assist in preparing an appropriate eulogy.



Funerals

Arrangements for the funeral should begin as soon as possible after death. Funeral arrangements are usually carried out by the executor of the will or the next-of-kin.

The deceased may have pre-paid or arranged their own funeral. In this case the funeral director will be able to guide you through the wishes of the deceased. These will be set out in the pre-paid funeral contract or other arrangements made. There may also be a funeral bond or insurance kept by the deceased person that can be of financial assistance at this time. Information about pre-planning funerals is outlined in the next section.

The most common types of funerals are burial or cremation. Either can be arranged through a funeral director or directly with the crematorium or cemetery.

As a guide, the main expenses include:

- casket or coffin
- flowers
- cremation fees or cemetery plot
- notices in newspapers
- memorial or church service
- funeral director's fees
- transport to the cemetery or crematorium
- headstone.

The funeral director will manage the funeral, including those aspects listed above. They will organise everything for the funeral, including the registration of the death and obtaining the death certificate.

There are two main associations of funeral directors in Australia:

- Funerals Australia (formerly the Australian Funeral Directors Association)
www.funeralsaustralia.org.au
- National Funeral Directors' Association of Australia — www.nfda.com.au

The websites of both organisations provide contact details of their members in your area.

Although planning a funeral may be distressing, it is important to compare prices before making a commitment to any particular funeral director as costs may vary greatly. Even a standard funeral will cost several thousand dollars. Your local ex-service organisation can often assist you with information and funeral arrangements.

If the deceased person or the person arranging the funeral belongs to an organisation (for example, ex-service organisation, community service, senior citizens etc), that organisation may be able to help arrange the funeral. Some organisations have specially-trained members to assist in these circumstances. Many RSL Sub Branches can provide a Poppy Service, a moving tribute to farewell the veteran and recognise their service. Social workers at local hospitals can also guide you through funeral arrangements and services available in your local community.

Some ex-service organisations also have a special ‘funeral fund’ that can help with financial assistance for those having difficulty meeting funeral expenses. In addition there is a DVA funeral benefit available for eligible veterans and dependents. More information about entitlement to funeral benefits is provided in the following section.

It is important to ensure that your wishes are known. Open discussions on funeral matters will ease the burden felt by grieving family and friends.

Pre-paid funerals

The decision to pre-pay for your funeral is a personal one but it is becoming a popular choice for many reasons. Pre-planning your funeral provides your family with information, guidance and ideas about what is important to you and may prevent them from making costly choices that do not reflect your own desires. You may choose to include pre-planned details of your funeral in your will, discuss with a family member or prepare a written declaration and have a representative of your choice witness the document.

Pre-paid funerals can offer the following advantages:

- you can select the type of service you want.
- your bereaved family and friends don’t have to make hasty decisions.
- it will give you peace of mind as you have made the arrangements in advance.
- your family can be assured that this is the service that you wanted.
- once you have paid for your funeral there are generally no further costs associated with it. You may want to make sure that the plan you take out is a guaranteed price plan and that there are no extra costs.
- family and friends will be given the chance to add personal tributes to those you have already arranged (this may mean an additional charge to them).
- the person you have charged with arranging your funeral will have more time to be with other family and friends.
- important information such as where you were born, your mother’s maiden name and, if married, when and where you were married, will already be recorded.
- if you don’t have the funds available to pre-pay your funeral but would like to pre-arrange your funeral, the funeral director may offer to keep a confidential record of your arrangements at no cost to you. This, in itself, can help to relieve the burden on relatives and friends.
- under current legislation, where you have paid for any funeral expenses for yourself or your partner in advance, the amount paid is disregarded as an asset for Service Pension, Social Security Age Pension and Income Support Supplement purposes.

Your pre-paid funeral plan should be transferable if you move to another area. If it is not transferable you should ensure that you are able to cancel the plan and recontract in another state.

A funeral director can provide more information on pre-paid funerals. Remember that there can be a big difference in the costs of funerals from one funeral director to another, so it is advisable to ‘shop around’.

There are other options for ensuring that your funeral costs are covered, partially or fully, if you do not wish to pre-pay your funeral. These include funeral bonds and funeral insurance. The money goes to the person you nominate to manage your funeral arrangements. Make sure that the contract guarantees that the money is quickly made available, for example, within 24 hours of submitting the death certificate. It is advisable to speak to your financial planner, your local Veterans' Access Network office, your solicitor, a private or public trustee, or your local funeral director for more information on these options.

Funeral benefits

Automatic entitlement to veteran's funeral benefit

A funeral benefit may be granted in respect of funeral expenses of an Australian veteran who, at the time of death, was receiving any of the following payments:

- receiving Special (TPI) Rate Disability Compensation Payment
- receiving Extreme Disablement Adjustment (EDA) Disability Compensation Payment
- receiving Disability Compensation Payment plus an allowance under sub-section 27(1) of the *Veterans' Entitlements Act 1986* as a multiple amputee
- an ex-prisoner of war.

Where the veteran was in one of these categories, DVA will arrange payment of a funeral benefit direct to the estate of the deceased veteran. However, it may be necessary for a claim to be lodged, for example if the late veteran was an ex-prisoner of war and the veteran's service had not been recorded with DVA. Dependants who receive an automatic benefit may choose to claim compensation under the MRCA. If eligible, additional benefits may be payable.

Funeral expenses

Compensation can be awarded for the costs of the funeral of a deceased member if:

- liability for the death has been accepted under the MRCA
- the deceased member received the SRDP or was eligible to receive SRDP during some period of their life
- the deceased member was entitled to maximum permanent impairment compensation for accepted conditions immediately before their death (i.e. assessed at 80 or more impairment points)
- the veteran was eligible for the Additional Disablement Amount (ADA) during some point of their life.

The ADF currently meets all costs of a military funeral of ADF members who die while still serving. If the cost of a member's funeral is met by the ADF, no funeral expenses are payable under the MRCA.

Where a funeral benefit is not paid automatically, a claim may be lodged using an appropriate form obtained through the DVA website www.dva.gov.au or by contacting DVA.

Funeral expenses can be paid directly to the person who made the claim. This can be either the deceased's dependant or a legal or personal representative. If the funeral expenses have not been paid, the MRCA provides that funeral expenses of up to the maximum amount payable can be awarded to the person or company which is either conducting, or has conducted, the funeral.

Others who are eligible for veteran's funeral benefit

A funeral benefit may be granted to a person responsible for the funeral expenses in respect of any of the following:

- a veteran who died from an accepted service-related disability
- a veteran or former member of the forces who died in needy circumstances
- a veteran or former member of the forces whose treatment was provided under DVA health care arrangements through the *Veterans' Entitlements Act 1986* (VEA) or the *Military Rehabilitation and Compensation Act 2004* (MRCA) and who died:
 - in an institution (for example: hospital, a nursing home or hostel, outpatient's clinic, a medical centre, or a rehabilitation or training establishment.)
 - travelling to or from an institution
 - after discharge from an institution in which the veteran was being treated for a terminal illness
 - while being treated for a terminal illness at home.

Dependant's funeral benefit

A funeral benefit may also be payable in respect of the funeral of a dependant (war widow(er), wholly dependent partner, child under 16 or full-time student under 25) of a deceased member where the dependant died in severe financial need.

The dependant's eligibility requires that either of the following conditions are met:

- the veteran's death was accepted as service related
- at the time of the veteran's death, the veteran was receiving
 - Disability Compensation Payment at the Special (TPI) Rate
 - an increased disability rate for blindness or an allowance under section 27 of the *Veterans' Entitlements Act 1986* for double amputees
 - the member's impairment was determined by the Military Rehabilitation and Compensation Commission to constitute 80 or more impairment points under the MRCA.

War Graves

The Office of Australian War Graves (OAWG) is a part of the DVA. It provides and maintains, free of charge, official commemoration for eligible Australian veterans who die in war or conflict, or who die after service in a war or conflict of causes related to that service.

War service is an essential pre-requisite of eligibility

The following veterans are eligible for official commemorations:

- a member of the Australian Defence Force who died whilst on War Service, Operational Service, Peacekeeping Service or 'Warlike' or 'Non-Warlike' Service
- a veteran whose death has been accepted by the Repatriation Commission as being due to service in war or conflict
- a veteran in receipt of a Special Rate (TPI) Pension, an Extreme Disablement Adjustment (EDA), a Temporary Special Rate Pension (TSR or TTI) or an Intermediate Rate Pension (INT) at the time of death and where the veteran has seen service in a war or conflict
- a veteran who is a multiple amputee as defined in Section 27.1 of the *Veterans' Entitlements Act 1986* (VEA) on maximum payment rate where service in a war or conflict has been proven
- an ex-prisoner of war
- a Victoria Cross recipient.

When DVA is notified of the death of an eligible veteran, we will advise OAWG of the veteran's eligibility for official commemoration. The OAWG then forwards an Application for Official Commemoration form to the nominated contact. There are a number of ways in which an eligible veteran can be officially commemorated. These are either at the veteran's grave in a cemetery, by the placement of ashes in a crematorium or, alternatively, in an OAWG Garden of Remembrance.

All those who served, whether they are eligible for official commemoration or not, can use the appropriate service badge on their private memorial. Permission for Second World War, Korean War and Vietnam War veterans can be obtained from the Nominal Roll website: nominal-rolls.dva.gov.au/home. Permission for veterans of other wars and conflicts is obtained by contacting OAWG by emailing wargraves@dva.gov.au or by mail to:

The Office of Australian War Graves
GPO Box 9998
BRISBANE QLD 4001

The Office of Australian War Graves Information Brochure, detailing the services and official commemoration provided by the OAWG, can be found on the DVA website www.dva.gov.au.

Notify DVA, Services Australia and Defence Service Homes

If the deceased person was receiving a payment or benefit from DVA or Services Australia, the relevant agency should be notified of the death promptly (at least within 14 days). This will help to avoid overpayments to the estate and ensure that any payments for entitled dependants are paid as soon as possible after the death.

If the deceased person was the owner or joint owner of a home with a subsidised home loan from Westpac under the Defence Service Homes Scheme, the following will also need to be done:

- notify the Westpac branch where the account is maintained
- arrange to continue making home loan repayments to Westpac
- notify the Defence Service Homes office of the death.

Bereavement payments and other pensions

Bereavement payments (VEA)

Bereavement payments help surviving partners meet immediate financial demands and in some circumstances also assist the estates of single veterans. Generally, no application is required as payment (often by lump sum), will be assessed automatically. Bereavement payments are non taxable.

Payments are made if the deceased was in receipt of an income support payment or Disability Compensation Payment from DVA or an income support payment from Services Australia at the time of death, and there is a surviving partner. If the deceased person was receiving both payments, the surviving partner is entitled to two bereavement payments.

If the deceased veteran was receiving an income support payment from DVA but surviving partner is receiving income support from Services Australia, the bereavement payment is payable by Services Australia.

For a bereavement payment to be made, the couple must have been living together at the time of death, or be a couple living separately because of medical reasons or residential respite care.

No bereavement payment is made in respect of War Widow(er)'s Pension.



Bereavement payment for members of a couple

The surviving member of a couple whose partner was receiving a Service Pension, Social Security Age Pension or Income Support Supplement may be eligible for a bereavement payment equal to 98 days entitlement (14 weeks) from day after death. The payment is based on the type of payment, support and allowances formerly paid to the deceased person. Special rules apply when the deceased was the member of an illness-separated couple.

Bereavement payment for single pensioners

For single rate Service Pension, Social Security Age Pension or Income Support Supplement recipients, an entitlement of 14 days (two weeks) payment from the day after the death may be paid to the pensioner's estate.

Disability Compensation Payment

A lump sum is payable to the partner of a deceased Disability Compensation Payment recipient. It is equal to 12 weeks at the rate received by the veteran at the time of death.

The estate of a deceased single veteran in receipt of a Special Rate or Extreme Disablement Adjustment (EDA) payment who dies in severe financial need can apply for a bereavement payment.

Where a claim for Disability Compensation Payment is undetermined at the time of the veteran's death and a payment or an increase in the rate of payment is granted, the bereavement payment will be made at the new rate.

No new claims for Disability Compensation Payment can be made from 1 July 2026.

Carers

If a person is receiving a Services Australia Carer payment in respect of a person who is not their partner, and the care recipient dies, the person may be entitled to a bereavement payment from Services Australia.

Surviving partners receiving Income Support payments

Surviving partners will be re-assessed for income support payment at the single rate from the day after death. The new assessed rate of payment is subject to the income and assets limits applicable for a single person and is effective from the day after death.

War Widow(er)'s Pension

The War Widow(er)'s Pension is a means test exempt and non-taxable payment and entitles the recipient to a Veteran Card-All Conditions. A War Widow(er)'s Pension is payable to the surviving partner of a veteran if the veteran's death was caused by war service or eligible defence service.

From 1 July 2010 former Australian defence personnel who have suffered an injury/illness as a result of their participation in the British Nuclear Tests (BNT) Program in Australia are eligible to claim for compensation and health care benefits. Widows and dependant children may also make a claim in respect of the death of a defence participant.

When is War Widow(er)'s Pension granted?

There are a number of circumstances in which a War Widow(er)'s Pension will be automatically granted to the surviving partner of a veteran. These are:

- an ex-prisoner of war
- receiving the Extreme Disablement Adjustment
- receiving a Disability Compensation Payment at the Special Rate (including a veteran who was in receipt of a Special Rate Disability Compensation Payment for blindness in both eyes)
- receiving a Disability Compensation Payment at the Intermediate Rate
- receiving a Disability Compensation Payment at the Temporary Special Rate
- receiving a Disability Compensation Payment at an increased rate for a condition specified in any of items 1 to 8 of subsection 27(1) of the VEA (these items relate to double amputees who may also be blind in one eye).

If the deceased veteran did not fall into one of the above categories, and it is thought that the veteran's death was due to war service or eligible defence service, the surviving widow(er) should make a claim for War Widow(er)'s Pension.

Those eligible to make a claim are:

- a widow or widower – that is, a person who was legally married to, or was in a de facto relationship with an Australian veteran immediately before the veteran's death and has not since remarried, married or entered into a de facto relationship with another person
- another person on behalf of a widow or widower.

The widow or widower may also be required to provide certified copies of their own birth certificate, marriage certificate and the deceased veteran's death certificate.

For further information on War Widow(er)'s Pension, refer to the DVA website www.dva.gov.au.

Income Support Supplement

Those receiving the War Widow(er)'s Pension or a Wholly Dependent Partner payment under MRCA may be eligible for the Income Support Supplement (ISS), subject to meeting an income and assets test. This is generally a taxable payment although if paid on permanent incapacity grounds the ISS is tax free until Social Security Age Pension age is attained. The ISS is only available through DVA, as social security pensions and allowances are not payable to Australian war widow(er)s or Wholly Dependent Partner payment recipients.

Widows may wish to contact, and receive assistance from, their local Legacy office or War Widows' Guild. These organisations have members who can act as advocates.





Orphan's Pension

An Orphan's Pension may be paid to the dependant child of a deceased veteran. A dependant child can include the natural or adopted child of a veteran, or a child who was wholly or substantially dependent on the veteran. Orphan's Pension can be paid in the following circumstances:

- the veteran's death is accepted as being service related
- the veteran had been receiving any of the following:
 - a Special Rate Pension (TPI)
 - a Temporary Special Rate Pension
 - an Intermediate Rate Pension
 - an Extreme Disablement Adjustment
 - an increased rate of pension for amputations or blindness under items 1 to 8 of section 27 of the *Veterans' Entitlements Act 1986*
- the veteran was a former Australian prisoner of war
- the veteran had rendered operational service, but their death was not service related, and the child is not being maintained by a parent, adoptive parent or step-parent.

If a child is between 16 and 25 years old they must both:

- be receiving full-time education at a school, college or university
- not be receiving a payment under the Military Rehabilitation and Compensation Act Education and Training Scheme (MRCAETS), AUSTUDY, Youth Allowance, other education assistance or any other income support payment from the Australian government.

While the VEA is closed to new claims, existing auto-grant arrangements under the VEA will continue. All new claims for compensation will be considered under the MRCA.

Pension rates — double orphan and single orphan

The higher of two rates is paid where a child's parents are both deceased or when an eligible veteran dies and the remaining parent, adoptive parent or step-parent is not supporting the child. The lower rate is paid if the veteran has died but the child has a surviving parent.

Military Rehabilitation and Compensation Act Education and Training Scheme (MRCAETS)

Children receiving an Orphan's Pension and in full time education are eligible for assistance under this scheme.

Current rates and detailed information on all pensions and benefits are available from any DVA office or from the DVA website www.dva.gov.au.

Compensation and other benefits for dependants

MRCA compensation and other benefits

Compensation for wholly dependent partner/spouse

Dependants of a member or former member of the ADF may claim compensation under the MRCA if any of the following apply:

- the death is being claimed as related to that period of service
- they were entitled to maximum permanent impairment compensation for accepted conditions under the MRCA immediately before their death
- they met the criteria for a Special Rate Disability Pension (SRDP) during some point in their life.
- they were eligible for the Additional Disablement Amount at some point in their life.

A wholly dependent partner (WDP) is defined under the MRCA as a person who was the partner of the member and who was both:

- married to, or in a de facto relationship with, the member immediately before the member's death
- wholly dependent on the member for economic support at the time of their death.

A partner is deemed to be wholly dependent on the member for economic support if they were either:

- living together immediately before the member's death
- living apart due to illness suffered by either, or both of them immediately before the member's death.

If the partner was not living with the member or former member under these circumstances, the partner will have to establish that they were wholly dependent on the member for economic support to be entitled to compensation as a wholly dependent partner.

Wholly dependent partners can receive either periodic payments for life equivalent to the rate of the War Widow(er)'s Pension under the VEA or its lifetime equivalent as a lump sum. The lump sum amount payable is determined by the age of the dependant (at their next birthday) at the time of the member's death. Calculations of aged based lump sum payments are made in reference to a person's age through the use of Life Tables provided by the Australian Government Actuary.

The surviving partner is encouraged to seek financial advice from a suitably qualified financial advisor before making the choice between payment types and may be eligible to be reimbursed up to a statutory limit for costs incurred in obtaining this advice.

MRCA additional compensation following death

If the death of the member is related to their service, a widow(er), who was a wholly dependent partner, may be entitled to an additional compensation payment. This lump sum tax free payment is in addition to the MRCA compensation following death that may be payable. The additional compensation payment is not payable where a payment of compensation for a member's death was payable because the deceased member met the criteria for the SRDP at some time in their life or had been assessed prior to the death as suffering an impairment of 80 or more impairment points.

The additional compensation payment is aged-based with the maximum amount being paid up to the age of 40, after which it decreases. The surviving partner must lodge a claim for compensation following death before it can be paid.

To find out the amounts that may be payable please contact DVA on 1800 VETERAN (1800 838 372).

All MRCA entitlements following death are in addition to any superannuation payments or private insurance payments.

Other assistance

Wholly dependent partners may also be entitled to:

- a Veteran Card-All Conditions
- a fortnightly payment of MRCA Supplement
- Income Support Supplement and associated allowances — the payment of this supplement is subject to an income and assets test and is paid under the VEA.

Children or dependants under 25

An Eligible Young Person may be entitled to compensation for the death of a member or former member of the ADF if they:

- meet the definition of "dependant" in the MRCA; for example son, daughter, stepson, step-daughter, grandson, granddaughter, brother, sister, half-brother, or half-sister
- before the death they were wholly, mainly or partly dependent on the member or former member of the Defence Force.

An Eligible Young Person is a person who is under 16 years of age or aged between 16 and 25 years and undertaking full-time education (and is not in or engaged in full-time work on their own account).

Compensation for an eligible young person

All Eligible Young Persons who were wholly or partly dependent on the member or former member immediately before the member's compensable death receive:

- a tax free lump sum compensation payment which is payable at the rate applicable at the date of the member or former member's death
- education assistance under the Military Rehabilitation and Compensation Act Education and Training Scheme (MRCAETS) while they remain an Eligible Young Person.

An Eligible Young Person who was wholly or mainly dependent on the member or former member at the time of death may also be eligible to receive the following additional entitlements:

- a fortnightly payment which is payable for their benefit from the date of death of the member or former member
- a Veteran Card-All Conditions which provides the Eligible Young Person with free access to treatment for all medical conditions until the earlier of ceasing full time education or turning 25 years of age
- a fortnightly MRCA supplement payment.

To find out the amounts that may be payable per fortnight, please contact DVA on 1800 VETERAN (1800 838 372).

Other dependants

Compensation may be payable to 'other' dependants who were wholly or partly dependent on the deceased member or former member for economic support immediately before the member's death, other than partners and eligible young persons who were wholly or partly dependent (such as: parents, grandparents, step-parents, step-children, brothers, sisters).

Compensation for other dependants

A maximum tax-free, lump sum payment will be available for distribution amongst all other dependants with a set maximum amount payable to each person. The amount of compensation payable to each other dependant is assessed having regards to:

- the financial loss or losses suffered by each dependant as a result of member or former member's death
- the degree of each person's dependency on the member or former member
- the length of time each person would have remained dependent on the member or former member but for the member's death.

Bereavement payments

A wholly dependent partner of a deceased serving or former member is entitled to a bereavement payment where the member was receiving, or was entitled to receive, the following payments under the MRCA at the time of their death:

- incapacity payments
- permanent impairment periodic payments
- the Special Rate Disability Pension (SRDP) safety net payment.

If more than one partner was wholly dependent on the serving or former member at the time of their death, the bereavement payment will be split between the partners. The relative loss of financial support each person has suffered as a result of the member's death will be considered in deciding how the payment will be split. If there is no wholly dependent partner, the bereavement payment can be made to a dependent child or dependent children of the deceased.

The bereavement payment is equal to 12 times the weekly amount of the payment that the serving or former member was either receiving, or was entitled to receive, at the time of their death.

A bereavement payment is not payable where a permanent impairment entitlement was paid as a lump sum or in cases where periodic incapacity payments were redeemed by payment to member as a lump sum of compensation.

A claim must be made for bereavement payments. Claim form D2053 Claim for Compensation for Dependents of Deceased Members and Former Members covers both a claim for bereavement payment and compensation for funeral expenses. The form is available on the DVA website: www.dva.gov.au.

The partner of the deceased member can also lodge a claim in the form of a signed letter stating that the serving or former member has died. The letter should be accompanied by evidence that the partner was living with the member at the time of death, or if that was not the case, evidence to establish that the partner was wholly dependent on the serving or former member for the economic support at the time of death. Partners and Eligible Young Persons living with the member at the time of death are considered to be wholly dependent.

Evidence of financial dependency and/or of the partner's living with the member at the time of death can be made in the form of a Statutory Declaration. A claim for bereavement payment can also be made by or on behalf of a child or children who was or were wholly dependent on the serving or former member at the time of death if there was no wholly dependent partner at the time.

It is important that you let staff in DVA know of the death as soon as you feel that you can. They will then be able to offer whatever assistance is possible by way of entitlements arising from the member's death and bereavement payments. DVA staff may also direct those affected by the death to the counselling services that are available through the Department to provide assistance with coping with bereavement.

If DVA staff are not notified of the death, there could be an overpayment of any weekly compensation benefits that were being paid prior to the member's death. If payments made after death (due to the Department not being notified of the death) totalled more than the 12 weeks' entitlement to bereavement payments, it may be necessary for DVA staff to recover the amount that was overpaid.



Coping with bereavement

The experience of grief and dealing with it

The expression of grief is a normal response to loss. Denying emotion can cause problems.

Counsellors can often assist people who are grieving. Counsellors can be contacted through organisations such as:

- community health centres
- National Association for Loss and Grief
- Solace Australia
- Lifeline.

These organisations may also be able to provide general information about grief. Some staff of these organisations are volunteers, others are paid professionals.

Some organisations offer one-to-one counselling while others offer a combination of this and group sessions along with social outings where people can begin to make new friends and find new interests.

Ministers of religion are trained and experienced in assisting people cope with grief. Many funeral directors offer free or low-cost sessions to help participants understand how grief can affect people and learn strategies to cope with grief.

There are many books and online resources available that can help you to cope with grief, if you feel uncomfortable with counselling. These resources can make you aware of what reactions you may expect to have as a part of the grieving process.

How Open Arms can help with grief

Open Arms - Veterans & Families Counselling is available for confidential counselling and assistance in dealing with family, work and all life issues, including grief.

This service is available to all Australian veterans, peacekeepers, families and those with personal ties to the veteran, from any theatre of war or peacekeeping mission with which Australia has been involved. The problem does not have to be service related. Open Arms is available 24 hours a day on 1800 011 046 from anywhere in Australia or at www.openarms.gov.au.

Acute Support Package

The Acute Support Package provides short-term, flexible support to help eligible families adjust to new and challenging life circumstances that may place them at risk of crisis. Bereaved partners and bereaved parents caring for a veteran's child may be eligible where a veteran's death was related to service and occurred within the past two years. More information on eligibility and the available supports can be found on the DVA website: www.dva.gov.au.

Loneliness

When a member of a couple dies the surviving partner may feel like withdrawing from social contacts and activities. It may seem like the social circles that were frequented prior to the death are full of couples and it may appear difficult to fit in as a single person. It is a normal reaction to want to withdraw from social activities but it is important to remember that the company of others, especially friends, can enrich your life.

You may choose to use your talents and skills to help others. You may do this on your own or through an organisation. There are many social and community service organisations looking for new and interested participants and members. You can obtain information on these organisations through your local community health centre, Council on the Ageing in your state or through your local Community Information Service. Staff at DVA, ex-service organisations, Legacy or the War Widows' Guild can help you find these organisations.

It is important to remember that contact with others and developing new interests can help to make the adjustment to living without your partner a little easier.

The 'Veterans Guide to Living Independently' available on the DVA website www.dva.gov.au provides ideas for connecting with your community, trying new things or volunteering. Re-exploring your passions, connecting with others and learning something new are all ways to keep a purpose in mind, and bring you joy.



Looking after your health

Losing someone close to you, especially your partner, can be one of the most stressful times in your life. It is very important to look after your health as this can be quickly undermined when you are under great stress.

When stressed, you may lose sleep, have reduced appetite, and reduced energy and will power to do normal day-to-day activities.

It is important to take good care of your diet and continue to exercise regularly. This can help you to get back into a routine. At first, family and friends may help you with shopping, cooking and other household tasks, but as time goes on, you may wish to start doing these things for yourself. Your doctor will be able to refer you to professionals or organisations for more information and advice about exercise and good nutrition to help you during this stressful time.

A range of practical health related publications are available for download from the DVA website www.dva.gov.au.

Assistance for families

Below are some useful links for families who may require assistance.

ADF Family Health

The Government is committed to recognising the service and sacrifices of ADF personnel and the important and valuable role their families play in the achievement of the Defence mission. Further information can be obtained at their website at www.defence.gov.au/adf-members-families/wellbeing.

Defence Member and Family Support (DMFS) Branch

Defence is dedicated to recognising the very important and valuable role of ADF members and their families in the achievement of the Defence mission. While carrying out their daily tasks, whether here in Australia or deployed overseas on operations, personnel need to be assured that their families are well cared for and have the support they need. Further information can be obtained on their website at www.defence.gov.au/members-families.

Defence Member and Family Helpline

The Defence Member and Family Helpline was established to provide a 24 hour point of contact and information service for families of personnel deployed or in support of operations and designated exercises. Further information can be obtained by telephone on 1800 624 608 or visit the National Welfare co-ordination centre's website www.defence.gov.au/adf-members-families/crisis-support/helplines/defence-member-family-helpline

Defence Personnel Portal

Provides access to personnel related information from across Defence, regardless of organisational structure. Further information can be obtained on their website at www.defence.gov.au.

The Defence Force Pay and Conditions Guide can be found at www.defence.gov.au/PayAndConditions/.

Defence Personnel Support and Amenities

Personnel Support and Amenities is an integral component in the retention and sustainment of ADF service men and women through the provision of welfare and amenity programs, products and services. For more information call DPSA through the Defence Switchboard 1300 333 362.

Defence Families Australia

Defence Families of Australia is a group formed to represent the views of Defence families. Their aim is to improve the quality of life for Defence families by providing a recognised forum for their views and by reporting, making recommendations and influencing policy that directly affects families. Further information can be obtained by telephone by contacting their Infoline at 1800 100 509 or visit the Defence Families Australia website www.dfa.org.au.

Defence Family Matters

Defence Family Matters news magazine is sent to all permanent ADF personnel or those on Continuous Fulltime Service who have one or more dependants. It is sent out three times a year and it is also available as a free subscription to interested parties. Defence Family Matters provides ADF families with a reliable information source relating to matters that directly affect them such as pay and allowance changes, support mechanisms for families and partners, housing, and advice and tips on dealing with posting issues. It also provides community support information from not for profit community focused groups. Further information can be obtained through the Defence website via the family matters section www.defence.gov.au/members-families/DFM/.

Defence Special Needs Support Group

The Defence Special Needs Support Group is the only charity dedicated to providing support, information and assistance to Australian Defence Force families who have someone with special needs. Further information can be obtained by telephone 1800 037 674 or visit the Defence special needs Support Group website www.dsnsng.org.au.

Defence Housing Australia

Defence Housing Australia was established in 1987 to provide housing for serving members of the Australian Defence Force and their families. Further information can be obtained by telephoning 139 DHA (139 342) or visit their website at www.dha.gov.au.

Security and Estate Group

Security and Estate Group is a consolidated service delivery organisation for Defence. Security and Estate Group provides a large range of products and services across Australia to support Defence capability in areas such as legal, health, garrison and personnel matters through to facilities and assets management. Further information can be obtained on the Security and Estate Group section of the defence website www.defence.gov.au/about/estate-infrastructure-group.

Transition Support Services

Assisting ADF members and their families with moving forward. The Transition Support Services website has been developed to assist ADF members and their families during the separation process. Further information can be obtained on their website www.defence.gov.au/members-families/Transition.

Supporting defence families in times of bereavement

In the event of the death of an ADF member while in service, Defence provides emotional and practical support to the family within 24 hours, through a Bereavement Support Team. This support is given to all bereaved Defence Families, regardless of the cause of the member's death.

For more information about Defence's bereavement support, contact the Defence Family Helpline on 1800 624 608 or visit their website www.defence.gov.au/members-families.





Reviewing financial arrangements

Superannuation, insurance and other financial matters

Superannuation

Most superannuation funds provide benefits, either regular payments or a lump sum, for dependants of superannuants who have died. It is important to notify the relevant superannuation fund as soon as possible after the death to access the fund's benefits. Often, forms will need to be completed. It is also important for the fund to be notified if the partner of a superannuant dies as it may be necessary to elect a new beneficiary.

When you die, your superannuation isn't automatically part of your estate. Even if you have a will, your super may not be included. Nominating a beneficiary can help to make sure your super goes to the people you choose and may help to avoid disputes about your wishes. If you don't nominate a beneficiary, your super fund will follow the relevant laws to determine who receives your balance. You can nominate a beneficiary as either a binding or non-binding nomination and should inform any beneficiaries that you've nominated them, sharing your fund details. Contact your superannuation fund for further information.

Check with your superannuation fund and make sure that you, your partner and perhaps another family member or friend is aware of entitlements and the processes involved should any part of your situation change. Ask your superannuation fund administrators to clearly explain your entitlements and options.

For Information regarding the Military Super, DFRDB and ADF Super administered by the Commonwealth Superannuation Corporation, contact the Commonwealth Superannuation Corporation on 1300 001 877 or visit their website at www.csc.gov.au.

Insurance

It is important to notify insurance companies as soon as possible after the death of a person with any type of insurance policy in their name. The insurance company will inform you if there are any changes in premiums or conditions of the policy and if there is any sort of pay-out applicable, as in the case of life insurance.

There are a number of types of insurance that you will need to reconsider if your partner dies. These include:

- life insurance
- loan insurance
- health insurance
- income protection
- house and contents insurance
- motor vehicle, boat and caravan insurance.

It is important to know what your insurance policy covers and if any limits apply in the case of a claim. You should also be aware of what effect making a claim could have on your premium. Be sure to ask whether there are any reduced premiums payable if you are a pensioner or a senior citizen.

Other financial matters

Other financial matters you might consider are:

- to organise with your bank regarding payment of funds from the estate to cover expenses such as the funeral, loan repayments and other regular accounts
- the costs associated with any work you ask a solicitor, accountant or financial planner to undertake on your behalf.

Reassessing your needs

It is important for the surviving partner to take the time to reassess their needs.

Some of the things that will need to be considered include:

- housing options
- superannuation
- power of attorney
- insurance
- a new will
- financial planning.

Reference section

Checklists

There are two checklists included with this kit :

1. *Planning Ahead — a Checklist for Notification*. It is recommended that this checklist be completed and kept in a safe place ensuring that your family and friends know of its whereabouts.

2. A checklist of papers which should be in order and kept in a safe place. It is recommended that you keep all the documents listed in this checklist together in a safe place and to inform a trustworthy person of their location.

Forms

Medical Details of Veteran — Your private record.

The completion of this form may assist the surviving partner should they decide to lodge a claim for a War Widow(er)'s Pension after your death. The completed form should not be sent to DVA but retained with your other important papers.

Personal Information Sheet — Your private record.

The completion of this form may assist your family to easily obtain the information that may be required in the difficult time following bereavement. The completed form should not be sent to DVA but retained with your other important papers.

Department of Veterans' Affairs website

The DVA website (www.dva.gov.au) has information to assist veterans, families and representatives. A range of DVA publications are available for download at www.dva.gov.au/about-us/publications.

Contact Us

Connect with us online

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

- submit claims and view their progress
- upload information to support your claim
- apply for DVA-funded mental health treatment and other benefits
- access your Veteran Card online and a list of your accepted conditions
- book transport and claim transport costs
- download official letters for tax or concession purposes
- update your personal details
- send us a message
- request a call from us.

You can register for MyService as a current or former serving ADF member at www.dva.gov.au.

Call us

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

Telephone: 1800 VETERAN (1800 838 372)

International callers: +61 2 6289 1133

Interpreter service

If you need an interpreter, the Telephone Interpreter Service (TIS) can help you call us. You can call TIS on 131 450 or visit the TIS website at www.tisnational.gov.au.

Hearing or speech impairment assistance

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

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

Write to us

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

Postal Address: GPO Box 9998, BRISBANE, QLD 4001

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

Visit your local office

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

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

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



Please note that this information sheet is NOT a legal document and DOES NOT replace a will. Be sure that you have made a will and that it is up to date.

Please fill in this sheet if you are:

- single or widowed
- members of a couple (complete one sheet each).

Please:

- fill in as much information as you can
- update these details when circumstances change.

Personal details

Surname			
Given name(s)			
Address			
	Postcode		
Date of birth			
Place of birth			
Religion			
Local church			
Service number			
Rank			
	Army	Navy	Air Force
Tax file number			

In case of emergency please contact

Full name		
Address		
	Postcode	
Telephone No.	()	
Email address		

Family details

Your father's name			
Father's date of birth	/ /	Father's place of birth	
Your mother's name			
Mother's date of birth	/ /	Mother's place of birth	
Full name of partner (if applicable)			
Other names used or known by partner (e.g. maiden name, name at birth)			
Relationship start date	/ /		
Full name(s) of children			

Medical details

Your Medical Practitioner's name			
Address			
	Postcode		
Telephone number	()		
Name of Private Medical/Hospital Fund			
Telephone number	()	Membership number	

Bank account details

1. Bank			
Account name			
BSB		Account number	
2. Bank			
Account name			
BSB		Account number	
3. Bank			
Account name			
BSB		Account number	

Other investments/loans

(including shares, stocks, debentures, property, personal loans, credit card debts)

You may wish to keep originals or copies of relevant documents with this sheet.

Superannuation details

Name of fund

Telephone number

()

**Membership
number**

Life Insurance details

1. Company

Policy number

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2. Company

--

Policy
number

DVA and Services Australia payment details

DVA File Number
/ UIN

**Centrelink Customer
Reference Number
(if applicable)**

Safe deposit details

Location

Location of key

House details

Ownership/
mortgage details

Location of
title(s)

Will details

Location of will

Executor's
name

Executor's
address

Postcode

Telephone No.

Solicitor's
name

Solicitor's
address

Postcode

Telephone No.

Funeral arrangements

Cemetery/crematorium
(including existing
allotment)

Burial

☐

Cremation

☐

Organ/tissue
donor?

No

☐

Yes

☐

Note: Requests should be detailed in your will and your next of kin should be aware of your wishes.

Special requests
(e.g. no flowers etc.)

Other details:



Planning Ahead – A checklist for notification

Complete the details in the second column of this checklist and keep it in a safe place, ensuring that your partner, family or friends know of its whereabouts. It will make the task of notifying important people, businesses and organisations of your death much easier for your partner, relatives or friends.

My important documents are kept together in the following location:

Organisation or business	Contact person, telephone number & relevant ID or member number	Notified of death (Tick box)
Doctor		☐
Minister of religion		☐
Preferred funeral director		☐
Pre-paid funeral - Yes/No		☐
Funeral bond - Yes/No		☐
Funeral insurance - Yes/No		☐
Dept. of Veterans' Affairs 1800 VETERAN (1800 838 372)		☐
Defence Service Homes		☐
Services Australia		☐
Ex-service organisation(s)		☐
Banks etc.		☐
Credit card accounts		☐
Solicitor		☐

Organisation or business	Contact person, telephone number & relevant ID or member number	Notified of death (Tick box)
Accountant		☐
Executor of Will		☐
Vehicle registration & licence		☐
Electricity company		☐
Gas company		☐
Local Council (Rates)		☐
Telephone company (mobile & home)		☐
Taxation Office		☐
Electoral Office		☐
Medicare		☐
Health Benefits Fund		☐
Clubs		☐
Superannuation Fund		☐
Health professionals (physiotherapist, dentist, podiatrist etc)		☐
Insurance companies: personal and property		☐
Department Store Accounts		☐
Public Services (library etc)		☐
Other		☐

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

The personal information and checklists included will help ensure that important information is available to families when it is needed.