



# About Claiming Income Support Supplement

## What is income support supplement?

The income support supplement is a means-tested payment that is paid to eligible war widows and war widowers in addition to their war widow's or war widower's pension. This includes wholly dependent partners under the *Military Rehabilitation and Compensation Act 2004* (MRCA).

The income support supplement is paid fortnightly. The rate of income support supplement for most war widows and war widowers is adjusted twice-yearly in March and September, in line with movements in the cost of living and/or average wages.

## Contents

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Eligibility for income support supplement	2
Forms in your claim pack	4
How to claim in 3 easy steps	5
About the information you give	6
Who can certify copies of documents?	7
About income and assets	8
How to contact DVA	Back cover

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

## Eligibility for income support supplement

There are certain eligibility criteria that must be met.

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### War widow or widower

To be eligible for the income support supplement (ISS), you must be eligible for a war widow's pension or a war widower's pension paid under the *Veterans' Entitlements Act 1986*, or be a wholly dependent partner eligible to receive compensation under the *Military Rehabilitation and Compensation Act 2004* (MRCA).

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### ISS

There is no age restriction on eligibility for ISS.

ISS may be granted on the basis of invalidity if you are under pension age.

Pension age for a male is 65 years of age.

Pension age for a female is being raised by six months every two years so that by 1 January 2014, female and male pension ages will be the same.

Female's date of birth	Pension age
Before 1 July 1947	64
1 July 1947 to 31 December 1948	64.5
1 January 1949 and later	65

### ISS (Invalidity)

To receive ISS on the grounds of invalidity, you must be permanently incapacitated for work. Invalidity ISS paid to a person who is under pension age is non-taxable income.

The criteria for permanent incapacity are:

- you are permanently blind in both eyes (even if working); or
  - you have a physical, intellectual or psychiatric disability; and
    - the disability(ies), assessed under the Impairment Tables in Schedule 1B of the *Social Security Act 1991*, is assessed at 20 points or more; and
    - you are unable to work for at least 30 hours per week; and
    - the disability(ies) alone prevent you from working for the next 2 years.
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### Residence in Australia

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

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**Before you claim income support supplement**

**Pension Bonus Scheme** If you are a registered member of the Pension Bonus Scheme you must claim the bonus at the same time you claim ISS.

The PBS closed to new registrations from 1 July 2014.

**Forms in your claim pack**

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

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

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

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

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

## How to claim in 3 easy steps

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

### Step 1

#### Fill in the forms

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

Fill in all other forms you need to complete.

Please use black or blue pen.

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

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

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

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

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

### Step 2

#### Collect all the documents you need

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

If you are providing copies of documents, they must be **certified copies** (see 'Who can certify copies of documents' on page 7).

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

### Step 3

#### Lodge your application

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

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

#### Please note

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

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

## About the information you give

### Privacy notice

Your personal information is protected by law, including the *Privacy Act 1988*. Your personal information may be collected by the Department of Veterans' Affairs (DVA) for the delivery of government programs for war veterans, members of the Australian Defence Force, members of the Australian Federal Police and their dependants.

[Read more: How DVA manages personal information](#)

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### Your responsibility

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

Giving false or misleading information is a serious offence.

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### Documents in foreign languages

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

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## Who can certify copies of documents?

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

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

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

### Persons who can certify copies include:

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

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

[www.comlaw.gov.au/comlaw/management.nsf/lookupindexpagesbyid/IP200400084?OpenDocument](http://www.comlaw.gov.au/comlaw/management.nsf/lookupindexpagesbyid/IP200400084?OpenDocument)

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

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

## About income and assets

### How income support supplement is assessed

The amount of income support supplement you receive depends on your living arrangements and your (and your partner's) income and assets.

Even if your partner is not receiving a pension, you still need to provide full details of their income and assets if you are:

- legally married; or
- living in a de facto or registered relationship; or
- you and your partner are members of a couple who live apart because one or both of you is too frail or ill to stay home.

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

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

However:

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

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

### What is income?

Your war widow's or war widower's pension and any foreign disability pension you receive are counted as income in the assessment of the income support supplement. Compensation for a member's death under section 234(1)(b) of MRCA is also counted as income.

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

You can have income up to certain limits before your income support supplement reduces. For every dollar you receive over the limit, your income support supplement will be reduced by 50 cents per fortnight. If you and your partner are both receiving a pension, every extra dollar will reduce each of your pensions by 25 cents per fortnight.

#### Examples of income include:

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

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

### What are assets?

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

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

If your and your partner's assets are more than the assets test limits, your rate of pension will be reduced. For every \$250 in assets you have over the limit, your pension will be reduced by 75 cents a fortnight or 37.5 cents each for a couple.

**Your assets could include:**

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

**The following assets are NOT included:**

- your principal family home (and up to 2 hectares of privately used surrounding land), and any permanent fixtures such as wall-to-wall carpet and wall heaters (if you are over veteran pension age, all land held on the same title as your principal home, including land used commercially, may be exempt provided certain other conditions are met)
- the full value of 100% asset test exempt income streams and half of the value of 50% asset test exempt income streams
- cemetery plots
- pre-paid funeral expenses
- up to two funeral bonds (where the sum of the amount invested does not exceed the funeral bond threshold and there is no pre-paid funeral arrangement).

These are called exempt assets.

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

**Deeming**

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

Financial assets include such things as:

- bank, building society and credit union accounts
- term deposits and debentures
- friendly society bonds
- managed investments (e.g. unit, property trusts)
- listed shares and securities
- shares in unlisted public companies
- gold and other bullion
- superannuation funds in accumulation which are not paying a pension and are held by people over service pension age
- certain account-based income streams commenced on or after 1 January 2015
- short-term asset tested income streams
- loans, including those to private trusts and private companies, and
- gifts in excess of \$10,000 in a financial year, and \$30,000 in a rolling five-year period.

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

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

**Commonwealth Seniors Health Card**

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

- pharmaceuticals at the same cost as people receiving an income support pension
- concessional fares for certain travel aboard Great Southern Rail lines
- access to the Medicare Safety net threshold.

Additional concessions from state and local government authorities may be available.

You may also be entitled to a quarterly payment of the Energy Supplement.

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

# How to contact DVA

For information, please call the Department of Veterans' Affairs (from anywhere in Australia) on: **1800 555 254**

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<b>State</b>	<b>Address</b>	<b>Postal address</b>
New South Wales	Centennial Plaza Tower B 280 Elizabeth Street Sydney NSW	GPO Box 9998 Brisbane QLD 4001
Victoria	300 Latrobe Street Melbourne VIC	GPO Box 9998 Brisbane QLD 4001
Queensland	480 Queen Street Brisbane QLD	GPO Box 9998 Brisbane QLD 4001
South Australia	Blackburn House 199 Grenfell Street Adelaide SA	GPO Box 9998 Brisbane QLD 4001
Western Australia	AMP Building 140 St Georges Terrace Perth WA	GPO Box 9998 Brisbane QLD 4001
Tasmania	Barrack Place 254-286 Liverpool Street Hobart TAS	GPO Box 9998 Brisbane QLD 4001
Northern Territory	Winnellie Central 14 Winnellie Road Winnellie NT 0820	GPO Box 9998 Brisbane QLD 4001
Australian Capital Territory	6 Bowes Street Woden ACT 2606	GPO Box 9998 Brisbane QLD 4001

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