



Centrelink Rate Charts

20 September 2008 - 31 December 2008

Disclaimer:

This publication has been prepared to provide a basic estimate of the rate of Australian Government payments under the income and assets tests.

It is intended as a guide only.

It does not provide all information about eligibility requirements nor how income and assets are assessed.

What are your Responsibilities?

To check with Centrelink having regard to your particular circumstances for an accurate assessment.

INCOME TEST - SINGLE PENSIONER

Rate of pension under the income test to unmarried, separated, divorced or widowed persons.
Rates shown include the Pharmaceutical Allowance, but not Rent Assistance.
Allowable income is increased by up to \$24.60 per fortnight for each dependent child of the pensioner.

Rates shown are valid from 20 September 2008 - 31 December 2008

INCOME fortnightly	INCOME per year	RATE fortnightly	INCOME fortnightly	INCOME per year	RATE fortnightly
138.00	3,588.00	567.90	800.00	20,800.00	303.10
(Rate reduces by 40c for each \$1.00 of income in excess of the above limit)			850.00	22,100.00	283.10
			900.00	23,400.00	263.10
150.00	3,900.00	563.10	950.00	24,700.00	243.10
175.00	4,550.00	553.10	1,000.00	26,000.00	223.10
200.00	5,200.00	543.10	1,050.00	27,300.00	203.10
250.00	6,500.00	523.10	1,100.00	28,600.00	183.10
300.00	7,800.00	503.10	1,150.00	29,900.00	163.10
350.00	9,100.00	483.10	1,200.00	31,200.00	143.10
400.00	10,400.00	463.10	1,250.00	32,500.00	123.10
450.00	11,700.00	443.10	1,300.00	33,800.00	103.10
500.00	13,000.00	423.10	1,350.00	35,100.00	83.10
550.00	14,300.00	403.10	1,400.00	36,400.00	63.10
600.00	15,600.00	383.10	1,450.00	37,700.00	43.10
650.00	16,900.00	363.10	1,500.00	39,000.00	23.10
700.00	18,200.00	343.10	1,550.00	40,300.00	3.10
750.00	19,500.00	323.10	1,557.75	40,501.50	0.00

ASSETS TEST - SINGLE PENSIONER

Rate of pension under the assets test to an unmarried, separated, divorced or widowed person.
Rates shown include the Pharmaceutical Allowance, but not Rent Assistance.

Rates shown are valid from 20 September 2008 - 31 December 2008

ASSETS homeowner	ASSETS non-homeowner	RATE fortnightly	ASSETS homeowner	ASSETS non-homeowner	RATE fortnightly
171,750	296,250	567.90	330,000	454,500	330.53
(Rate reduces by \$1.50 p.f. per \$1,000 of assets in excess of above limits)			340,000	464,500	315.53
			350,000	474,500	300.53
180,000	304,500	555.53	360,000	484,500	285.53
190,000	314,500	540.53	370,000	494,500	270.53
200,000	324,500	525.53	380,000	504,500	255.53
210,000	334,500	510.53	390,000	514,500	240.53
220,000	344,500	495.53	400,000	524,500	225.53
230,000	354,500	480.53	410,000	534,500	210.53
240,000	364,500	465.53	420,000	544,500	195.53
250,000	374,500	450.53	430,000	554,500	180.53
260,000	384,500	435.53	440,000	564,500	165.53
270,000	394,500	420.53	460,000	584,500	135.53
280,000	404,500	405.53	480,000	604,500	105.53
290,000	414,500	390.53	500,000	624,500	75.53
300,000	424,500	375.53	520,000	644,500	45.53
310,000	434,500	360.53	540,000	664,500	15.52
320,000	444,500	345.53	550,500	675,000	0.00

INCOME TEST - PENSIONER COUPLE

Rate of pension under the income test to married persons (including defacto marriage) where both are on a pension (does not apply to Partner Allowance).

Rates shown include the Pharmaceutical Allowance, but not Rent Assistance.

Allowable income is increased by up to \$24.60 pf for each dependent child of the couple.

Rates shown are valid from 20 September 2008 - 31 December 2008

INCOME fortnightly	INCOME per year	RATE combined p.f.	INCOME fortnightly	INCOME per year	RATE combined p.f.
240.00	6,240.00	944.80	1,000.00	26,000.00	640.80
(Combined rate reduces by 40c for each \$1.00 of income in excess of the above limit)			1,100.00	28,600.00	600.80
			1,200.00	31,200.00	560.80
250.00	6,500.00	940.80	1,300.00	33,800.00	520.80
300.00	7,800.00	920.80	1,400.00	36,400.00	480.80
350.00	9,100.00	900.80	1,500.00	39,000.00	440.80
400.00	10,400.00	880.80	1,600.00	41,600.00	400.80
450.00	11,700.00	860.80	1,700.00	44,200.00	360.80
500.00	13,000.00	840.80	1,800.00	46,800.00	320.80
550.00	14,300.00	820.80	1,900.00	49,400.00	280.80
600.00	15,600.00	800.80	2,000.00	52,000.00	240.80
650.00	16,900.00	780.80	2,100.00	54,600.00	200.80
700.00	18,200.00	760.80	2,200.00	57,200.00	160.80
750.00	19,500.00	740.80	2,300.00	59,800.00	120.80
800.00	20,800.00	720.80	2,400.00	62,400.00	80.80
850.00	22,100.00	700.80	2,500.00	65,000.00	40.80
900.00	23,400.00	680.80	2,600.00	67,600.00	0.80
950.00	24,700.00	660.80	2,602.00	67,652.00	0.00

Rate payable is the lowest calculated under either the income test or assets test

Centrelink, Financial Information Service

This chart is intended as a guide only. It does not provide all information about eligibility requirements nor how assets and income are assessed. (See Disclaimer)

ASSETS TEST - PENSIONER COUPLE

Rate of pension under the assets test to married persons (including defacto marriage) where both are on a pension (Does not include Partner Allowance).

Asset amounts are the combined assets of both partners.

Rates shown include the Pharmaceutical Allowance, but not Rent Assistance.

Rates shown are valid from 20 September 2008 - 31 December 2008

ASSETS homeowner	ASSETS non-homeowner	RATE combined p.f.	ASSETS homeowner	ASSETS non-homeowner	RATE combined p.f.
243,500	368,000	944.80	540,000	664,500	500.05
(Rate reduces by \$1.50 p.f. per \$1,000 of assets in excess of above limits)			560,000	684,500	470.05
			580,000	704,500	440.05
250,000	374,500	935.05	600,000	724,500	410.05
260,000	384,500	920.05	620,000	744,500	380.05
280,000	404,500	890.05	640,000	764,500	350.05
300,000	424,500	860.05	660,000	784,500	320.05
320,000	444,500	830.05	680,000	804,500	290.05
340,000	464,500	800.05	700,000	824,500	260.05
360,000	484,500	770.05	720,000	844,500	230.05
380,000	504,500	740.05	740,000	864,500	200.05
400,000	524,500	710.05	760,000	884,500	170.05
420,000	544,500	680.05	780,000	904,500	140.05
440,000	564,500	650.05	800,000	924,500	110.05
460,000	584,500	620.05	820,000	944,500	80.05
480,000	604,500	590.05	840,000	964,500	50.05
500,000	624,500	560.05	860,000	984,500	20.05
520,000	644,500	530.05	873,500	998,000	0.00

Rate payable is the lowest calculated under either the income test or assets test

Centrelink, Financial Information Service

This chart is intended as a guide only. It does not provide all information about eligibility requirements nor how assets and income are assessed. (See Disclaimer)

INCOME TEST - COUPLE - ONE A PENSIONER

Rate of pension under the income test to married persons (including defacto marriage) where one partner is on a pension.
Rates shown include the Pharmaceutical Allowance, but not Rent Assistance.
Allowable income is increased for each dependent child of the pensioner (special rules apply).

Rates shown are valid from 20 September 2008 - 31 December 2008

INCOME fortnightly	INCOME per year	RATE fortnightly	INCOME fortnightly	INCOME per year	RATE fortnightly
240.00	6,240.00	472.40	1,100.00	28,600.00	300.40
(Rate reduces by 20c per \$1.00 of income in excess of the above limit)			1,200.00	31,200.00	280.40
			1,300.00	33,800.00	260.40
250.00	6,500.00	470.40	1,400.00	36,400.00	240.40
300.00	7,800.00	460.40	1,500.00	39,000.00	220.40
350.00	9,100.00	450.40	1,600.00	41,600.00	200.40
400.00	10,400.00	440.40	1,700.00	44,200.00	180.40
450.00	11,700.00	430.40	1,800.00	46,800.00	160.40
500.00	13,000.00	420.40	1,900.00	49,400.00	140.40
550.00	14,300.00	410.40	2,000.00	52,000.00	120.40
600.00	15,600.00	400.40	2,100.00	54,600.00	100.40
650.00	16,900.00	390.40	2,200.00	57,200.00	80.40
700.00	18,200.00	380.40	2,300.00	59,800.00	60.40
750.00	19,500.00	370.40	2,400.00	62,400.00	40.40
800.00	20,800.00	360.40	2,500.00	65,000.00	20.40
900.00	23,400.00	340.40	2,600.00	67,600.00	0.40
1000.00	26,000.00	320.40	2,602.00	67,652.00	0.00

ASSETS TEST - COUPLE - ONE A PENSIONER

Rate of pension under the assets test to married persons (including de facto marriage) where one partner is on a pension (if both members of a couple are receiving pension then rate should be doubled to obtain the combined rate).

Asset amounts are the combined assets of both partners.

Rates shown include the Pharmaceutical Allowance, but not Rent Assistance.

Rates shown are valid from 20 September 2008 - 31 December 2008

ASSETS homeowner	ASSETS non-homeowner	RATE fortnightly	ASSETS homeowner	ASSETS non-homeowner	RATE fortnightly
243,500	368,000	472.40	540,000	664,500	250.03
(Rate reduces by \$0.75 p.f. per \$1,000 of assets in excess of above limits)			560,000	684,500	235.03
			580,000	704,500	220.03
260,000	384,500	460.03	600,000	724,500	205.03
280,000	404,500	445.03	620,000	744,500	190.03
300,000	424,500	430.03	640,000	764,500	175.03
320,000	444,500	415.03	660,000	784,500	160.03
340,000	464,500	400.03	680,000	804,500	145.03
360,000	484,500	385.03	700,000	824,500	130.03
380,000	504,500	370.03	720,000	844,500	115.03
400,000	524,500	355.03	740,000	864,500	100.03
420,000	544,500	340.03	760,000	884,500	85.03
440,000	564,500	325.03	780,000	904,500	70.03
460,000	584,500	310.03	800,000	924,500	55.03
480,000	604,500	295.03	820,000	944,500	40.02
500,000	624,500	280.03	840,000	964,500	25.02
520,000	644,500	265.03	873,500	998,000	0.00

Rate payable is the lowest calculated under either the income test or assets test

Centrelink, Financial Information Service

This chart is intended as a guide only. It does not provide all information about eligibility requirements nor how assets and income are assessed. (See Disclaimer)

INCOME TEST - PENSIONER COUPLE - LIVING APART

Rate of pension under the income test to married persons (including defacto marriage) living apart due to ill health (does not apply to Partner Allowance).

Rates shown include the Pharmaceutical Allowance, but not Rent Assistance.

Allowable income is increased by up to \$24.60 per fortnight for each dependent child of the couple.

Rates shown are valid from 20 September 2008 - 31 December 2008

INCOME fortnightly	INCOME per year	RATE combined p.f.	INCOME fortnightly	INCOME per year	RATE combined p.f.
240.00	6,240.00	1,135.80	1,500.00	39,000.00	631.80
(Combined rate reduces by 40c for each \$1.00 of income in excess of the above limit)			1,600.00	41,600.00	591.80
			1,700.00	44,200.00	551.80
250.00	6,500.00	1,131.80	1,800.00	46,800.00	511.80
300.00	7,800.00	1,111.80	1,900.00	49,400.00	471.80
400.00	10,400.00	1,071.80	2,000.00	52,000.00	431.80
450.00	11,700.00	1,051.80	2,100.00	54,600.00	391.80
550.00	14,300.00	1,011.80	2,200.00	57,200.00	351.80
600.00	15,600.00	991.80	2,300.00	59,800.00	311.80
700.00	18,200.00	951.80	2,400.00	62,400.00	271.80
800.00	20,800.00	911.80	2,500.00	65,000.00	231.80
900.00	23,400.00	871.80	2,600.00	67,600.00	191.80
1,000.00	26,000.00	831.80	2,700.00	70,200.00	151.80
1,100.00	28,600.00	791.80	2,800.00	72,800.00	111.80
1,200.00	31,200.00	751.80	2,900.00	75,400.00	71.80
1,300.00	33,800.00	711.80	3,000.00	78,000.00	31.80
1,400.00	36,400.00	671.80	3,079.50	80,067.00	0.00

Rate payable is the lowest calculated under either the income test or assets test

Centrelink, Financial Information Service

This chart is intended as a guide only. It does not provide all information about eligibility requirements nor how assets and income are assessed. (See Disclaimer)

ASSETS TEST - PENSIONER COUPLE - LIVING APART

Rate of pension under the assets test to married persons (including defacto marriage) living apart due to ill health (Does not include Partner Allowance).

Asset amounts are the combined assets of both partners.

Rates shown include the Pharmaceutical Allowance, but not Rent Assistance.

Rates shown are valid from 20 September 2008 - 31 December 2008

ASSETS homeowner	ASSETS non-homeowner	RATE combined p.f.	ASSETS homeowner	ASSETS non-homeowner	RATE combined p.f.
243,500	368,000	1,135.80	625,000	749,500	563.55
(Rate reduces by \$1.50 p.f. per \$1,000 of assets in excess of above limits)			650,000	774,500	526.05
			675,000	799,500	488.55
275,000	399,500	1,088.55	700,000	824,500	451.05
300,000	424,500	1,051.05	725,000	849,500	413.55
325,000	449,500	1,013.55	750,000	874,500	376.05
350,000	474,500	976.05	775,000	899,500	338.55
375,000	499,500	938.55	800,000	924,500	301.05
400,000	524,500	901.05	825,000	949,500	263.55
425,000	549,500	863.55	850,000	974,500	226.05
450,000	574,500	826.05	875,000	999,500	188.55
475,000	599,500	788.55	900,000	1,024,500	151.05
500,000	624,500	751.05	925,000	1,049,500	113.55
525,000	649,500	713.55	950,000	1,074,500	76.05
550,000	674,500	676.05	975,000	1,099,500	38.55
575,000	699,500	638.55	1,000,000	1,124,500	1.05
600,000	724,500	601.05	1,001,000	1,125,500	0.00

Rate payable is the lowest calculated under either the income test or assets test

Centrelink, Financial Information Service

This chart is intended as a guide only. It does not provide all information about eligibility requirements nor how assets and income are assessed. (See Disclaimer)

ALLOWANCE INCOME TEST - COUPLE

Rate of Allowance to a married INDIVIDUAL (including defacto marriage) receiving Newstart Allowance, Mature Age Allowance or Partner Allowance.

Pharmaceutical Allowance is also payable to a person aged 60 or more and who has been in receipt of income support payments continuously for at least 9 months OR is temporarily incapacitated OR has a partial capacity to work.

** IF PARTNER IS RECEIVING A PENSION ** apply 50% of the combined income of you and your partner as 'personal income p.f.' e.g. 50% of combined income of \$300 pf (i.e. \$150 pf) will result in a rate of \$361.40 pf.

Rates shown are valid from 20 September 2008 - 31 December 2008

Personal income p.f.	Partner's income per fortnight							
	up to	\$800.00	\$900.00	\$1,000.00	\$1,100.00	\$1,200.00	\$1,300.00	\$1,444.67
\$62.00	\$405.40	\$386.80	\$326.80	\$266.80	\$206.80	\$146.80	\$86.80	\$0.00
\$75.00	\$398.90	\$380.30	\$320.30	\$260.30	\$200.30	\$140.30	\$80.30	
\$100.00	\$386.40	\$367.80	\$307.80	\$247.80	\$187.80	\$127.80	\$67.80	
\$125.00	\$373.90	\$355.30	\$295.30	\$235.30	\$175.30	\$115.30	\$55.30	
\$150.00	\$361.40	\$342.80	\$282.80	\$222.80	\$162.80	\$102.80		
\$200.00	\$336.40	\$317.80	\$257.80	\$197.80	\$137.80	\$77.80		
\$225.00	\$323.90	\$305.30	\$245.30	\$185.30	\$125.30	\$65.30		
\$250.00	\$311.40	\$292.80	\$232.80	\$172.80	\$112.80	\$52.80		
\$275.00	\$296.40	\$277.80	\$217.80	\$157.80	\$97.80			
\$300.00	\$281.40	\$262.80	\$202.80	\$142.80	\$82.80			
\$325.00	\$266.40	\$247.80	\$187.80	\$127.80	\$67.80			
\$350.00	\$251.40	\$232.80	\$172.80	\$112.80	\$52.80			
\$375.00	\$236.40	\$217.80	\$157.80	\$97.80				
\$400.00	\$221.40	\$202.80	\$142.80	\$82.80				
\$425.00	\$206.40	\$187.80	\$127.80	\$67.80				
\$450.00	\$191.40	\$172.80	\$112.80	\$52.80				
\$475.00	\$176.40	\$157.80	\$97.80					
\$500.00	\$161.40	\$142.80	\$82.80					
\$525.00	\$146.40	\$127.80	\$67.80					
\$550.00	\$131.40	\$112.80	\$52.80					
\$600.00	\$101.40	\$82.80						
\$650.00	\$71.40	\$52.80						
\$700.00	\$41.40	\$22.80						
\$750.00	\$11.40							
\$769.00	\$0.00							

1. Allowance is affected at the rate of 60 cent for each dollar of partner's income above \$769p.f.
 2. Allowance is affected by personal income at rate of 50 cents for each dollar above \$62 p.f. and by 60 cents in each dollar above \$250 p.f.
- * TO USE TABLE Find level of person's income (left column) and level of partner's income (top row). The point of intersection (shaded area) is that PERSON'S rate of allowance

Asset test

Allowance is not payable where COMBINED assets exceed
Homeowner \$243,500 Non-Homeowner \$368,000

ALLOWANCE INCOME TEST - SINGLE PERSON

Rate of Newstart Allowance, or Widow Allowance under the income test to single, separated, divorced or widowed persons aged 21 or more.

Pharmaceutical Allowance (PhA) is payable if the person is receiving:

- (a) Sickness Allowance OR
- (b) Widow Allowance and temporarily incapacitated OR
- (c) Newstart Allowance and either temporarily incapacitated or have a partial capacity for work.

Rates shown are valid from 20 September 2008 - 31 December 2008

<i>Income Test</i>				<i>Income Test (cont.)</i>			
		Standard	PhA included			Standard	PhA included
INCOME fortnightly	INCOME per year	RATE fortnightly	RATE fortnightly	INCOME fortnightly	INCOME per year	RATE fortnightly	RATE fortnightly
62.00	1,612.00	449.30	455.10	400.00	10,400.00	265.30	271.10
Allowance reduces by 50 cents for each \$1.00 of income in excess of \$62 p.f.				450.00	11,700.00	235.30	241.10
80.00	2,080.00	440.30	446.10	500.00	13,000.00	205.30	211.10
100.00	2,600.00	430.30	436.10	550.00	14,300.00	175.30	181.10
150.00	3,900.00	405.30	411.10	600.00	15,600.00	145.30	151.10
200.00	5,200.00	380.30	386.10	650.00	16,900.00	115.30	121.10
250.00	6,500.00	355.30	361.10	700.00	18,200.00	85.30	91.10
Allowance reduces by 60 cents for each \$1.00 of income in excess of \$250 p.f.				750.00	19,500.00	55.30	61.10
300.00	7,800.00	325.30	331.10	800.00	20,800.00	25.30	31.10
350.00	9,100.00	295.30	301.10	842.17	21,896.42	0.00	5.80
				851.84	22,147.84		0.00

Asset Test

Allowance is not payable where assets exceed:

\$171,750 (homeowner)

\$296,250 (non-homeowner)

ALLOWANCE INCOME TEST - SINGLE HIGHER RATE

Higher rate of Newstart Allowance, Widow Allowance, Youth Allowance or Special Benefit under the income test to single, separated, divorced or widowed person if:

(a) aged 21 years or more with a dependent child aged at least 8 years old and REQUIRED to satisfy the Activity Test OR

(b) aged 60 years or more after 9 months on payment.

Pharmaceutical Allowance (PhA) is payable if the person is temporarily incapacitated OR has a partial capacity for work OR aged 60 years or more after 9 months on payment.

Rates shown are valid from 20 September 2008 - 31 December 2008

Income Test

Aged 21 or more with child (no PhA)

Aged 60 or more & 9 mths on payment

INCOME fortnightly	INCOME per year	RATE fortnightly	RATE fortnightly
62.00	1,612.00	486.00	491.80
Allowance reduces by 50 cents for each \$1.00 of income in excess of \$62 p.f.			
80.00	2,080.00	477.00	482.80
100.00	2,600.00	467.00	472.80
150.00	3,900.00	442.00	447.80
200.00	5,200.00	417.00	422.80
250.00	6,500.00	392.00	397.80
Allowance reduces by 60 cents for each \$1.00 of income in excess of \$250 p.f.			
300.00	7,800.00	362.00	367.80
350.00	9,100.00	332.00	337.80

Income Test (cont.)

Aged 21 or more with child (no PhA)

Aged 60 or more & 9 mths on payment

INCOME fortnightly	INCOME per year	RATE fortnightly	RATE fortnightly
400.00	10,400.00	302.00	307.80
450.00	11,700.00	272.00	277.80
500.00	13,000.00	242.00	247.80
550.00	14,300.00	212.00	217.80
600.00	15,600.00	182.00	187.80
650.00	16,900.00	152.00	157.80
700.00	18,200.00	122.00	127.80
750.00	19,500.00	92.00	97.80
800.00	20,800.00	62.00	67.80
850.00	22,100.00	32.00	37.80
903.34	23,486.84	0.00	5.80
913.00	23,738.00	0.00	0.00

Asset Test

Allowance is not payable where assets exceed:

\$171,750 (homeowner)

\$296,250 (non-homeowner)

Rate payable is the lowest calculated under either the income test or assets test

Centrelink, Financial Information Service

This chart is intended as a guide only. It does not provide all information about eligibility requirements nor how assets and income are assessed. (See Disclaimer)

ALLOWANCE INCOME TEST - SINGLE PRINCIPAL CARER OF CHILD

Rate of Newstart Allowance, Widow Allowance, Youth Allowance or Special Benefit under the income test to single, separated, divorced or widowed person with a dependent child aged 8 years old or more and NOT REQUIRED to satisfy the Activity Test because:

- (a) the person is a registered and active foster carer; or
- (b) the person is a home educator of that child; or
- (c) the person is a distance educator of that child; or
- (d) the person is the principal carer of 4 or more children.

Pharmaceutical Allowance is included.

Rates shown are valid from 20 September 2008 - 31 December 2008

INCOME fortnightly	INCOME per year	RATE fortnightly
62.00	1,612.00	567.90
Allowance reduces by 50 cents for each \$1.00 of income in excess of \$62 p.f.		
100.00	2,600.00	548.90
150.00	3,900.00	523.90
200.00	5,200.00	498.90
250.00	6,500.00	473.90
Allowance reduces by 60 cents for each \$1.00 of income in excess of \$250 p.f.		
300.00	7,800.00	443.90
350.00	9,100.00	413.90
400.00	10,400.00	383.90

INCOME fortnightly	INCOME per year	RATE fortnightly
450.00	11,700.00	353.90
500.00	13,000.00	323.90
550.00	14,300.00	293.90
600.00	15,600.00	263.90
650.00	16,900.00	233.90
700.00	18,200.00	203.90
750.00	19,500.00	173.90
800.00	20,800.00	143.90
850.00	22,100.00	113.90
900.00	23,400.00	83.90
1000.00	26,000.00	23.90
1039.84	27,035.84	0.00

Asset Test

Allowance is not payable where assets exceed:

\$171,750

(homeowner)

\$296,250

(non-homeowner)

Rate payable is the lowest calculated under either the income test or assets test

Centrelink, Financial Information Service

This chart is intended as a guide only. It does not provide all information about eligibility requirements nor how assets and income are assessed. (See Disclaimer)

RATE CHART - PENSIONER AND ALLOWEE COUPLE

Rate of pension and allowance under the income test to married persons (including defacto marriage) where one partner is on Newstart Allowance, Partner Allowance or Newstart Mature Age Allowance.
Pharmaceutical Allowance of \$2.90 is included in the pension rate, and the allowance rate for allowees who are:
- aged 60 or more and have been on income support continuously for at least nine months OR
- temporarily incapacitated OR have a partial capacity to work.

Rates shown are valid from 20 September 2008 - 31 December 2008

<i>Income Test</i>			aged under 60 or less than 9 months on payment	aged 60 or more after 9 months on payment		
COMBINED INCOME p.f.	PENSION rate p.f.	ALLOWANCE rate p.f.	COMBINED rate p.f.	ALLOWANCE rate p.f.	COMBINED rate p.f.	
124.00	472.40	405.40	877.80	408.30	880.70	
Allowance reduces by 25c for each \$1 of combined income in excess of \$124 p.f.						
150.00	472.40	398.90	871.30	401.80	874.20	
200.00	472.40	386.40	858.80	389.30	861.70	
240.00	472.40	376.40	848.80	379.30	851.70	
Pension reduces by 20c for each \$1 of combined income in excess of \$240 p.f.						
250.00	470.40	373.90	844.30	376.80	847.20	
300.00	460.40	361.40	821.80	364.30	824.70	
350.00	450.40	348.90	799.30	351.80	802.20	
400.00	440.40	336.40	776.80	339.30	779.70	
450.00	430.40	323.90	754.30	326.80	757.20	
500.00	420.40	311.40	731.80	314.30	734.70	
Allowance reduces by 30c for each \$1 of combined income in excess of \$500 p.f.						
550.00	410.40	296.40	706.80	299.30	709.70	
600.00	400.40	281.40	681.80	284.30	684.70	
650.00	390.40	266.40	656.80	269.30	659.70	

Income Test

aged under 60 or less than
9 months on payment

aged 60 or more after
9 months on payment

COMBINED INCOME p.f.	PENSION rate p.f.	ALLOWANCE rate p.f.	COMBINED rate p.f.	ALLOWANCE rate p.f.	COMBINED rate p.f.
700.00	380.40	251.40	631.80	254.30	634.70
750.00	370.40	236.40	606.80	239.30	609.70
800.00	360.40	221.40	581.80	224.30	584.70
850.00	350.40	206.40	556.80	209.30	559.70
900.00	340.40	191.40	531.80	194.30	534.70
950.00	330.40	176.40	506.80	179.30	509.70
1,000.00	320.40	161.40	481.80	164.30	484.70
1,050.00	310.40	146.40	456.80	149.30	459.70
1,100.00	300.40	131.40	431.80	134.30	434.70
1,200.00	280.40	101.40	381.80	104.30	384.70
1,300.00	260.40	71.40	331.80	74.30	334.70
1,400.00	240.40	41.40	281.80	44.30	284.70
1,500.00	220.40	11.40	231.80	14.30	234.70
1,538.00	212.80	0.00	212.80	2.90	215.70
1,547.68	210.90		210.90	0.00	210.90
2,602.00	0.00		0.00		0.00

Assets Test

Allowance is not payable where combined assets exceed:

\$243,500 (homeowner)

\$368,000 (non-homeowner)

Note: Separate charts are available from your FIS Officer showing the rates of pension payable where income or assets exceed the above
Rate payable is the lowest calculated under either the income test or assets test
Centrelink, Financial Information Service
This chart is intended as a guide only. It does not provide all information about eligibility requirements nor how assets and income are assessed. (See Disclaimer)

PARENTING PAYMENT PARTNERED - INCOME TEST

Can only be paid to one member of a couple (including defacto marriage).

Payable until youngest child turns 6 years old, if granted on or after 1 July 2006.

Pharmaceutical Allowance of \$2.90 p.f. is payable to a person aged 60 or more and who has been in receipt of payments for at least 9 months.

** IF PARTNER IS RECEIVING A PENSION ** apply 50% of the combined income of you and your partner as 'personal income p.f.' e.g. 50% of combined income of \$300 p.f. (i.e. \$150 p.f.) will result in a rate of \$361.40 p.f.

Rates shown are valid from 20 September 2008 - 31 December 2008

Personal income p.f.	Partner's income per fortnight							
	up to \$769.00	\$800.00	\$900.00	\$1,000.00	\$1,100.00	\$1,200.00	\$1,300.00	\$1,444.67
\$62.00	\$405.40	\$386.80	\$326.80	\$266.80	\$206.80	\$146.80	\$86.80	\$0.00
\$75.00	\$398.90	\$380.30	\$320.30	\$260.30	\$200.30	\$140.30	\$80.30	
\$100.00	\$386.40	\$367.80	\$307.80	\$247.80	\$187.80	\$127.80	\$67.80	
\$125.00	\$373.90	\$355.30	\$295.30	\$235.30	\$175.30	\$115.30	\$55.30	
\$150.00	\$361.40	\$342.80	\$282.80	\$222.80	\$162.80	\$102.80		
\$175.00	\$348.90	\$330.30	\$270.30	\$210.30	\$150.30	\$90.30		
\$200.00	\$336.40	\$317.80	\$257.80	\$197.80	\$137.80	\$77.80		
\$225.00	\$323.90	\$305.30	\$245.30	\$185.30	\$125.30	\$65.30		
\$250.00	\$311.40	\$292.80	\$232.80	\$172.80	\$112.80	\$52.80		
\$275.00	\$296.40	\$277.80	\$217.80	\$157.80	\$97.80			
\$300.00	\$281.40	\$262.80	\$202.80	\$142.80	\$82.80			
\$325.00	\$266.40	\$247.80	\$187.80	\$127.80	\$67.80			
\$350.00	\$251.40	\$232.80	\$172.80	\$112.80	\$52.80			
\$375.00	\$236.40	\$217.80	\$157.80	\$97.80				
\$400.00	\$221.40	\$202.80	\$142.80	\$82.80				
\$425.00	\$206.40	\$187.80	\$127.80	\$67.80				
\$450.00	\$191.40	\$172.80	\$112.80	\$52.80				
\$475.00	\$176.40	\$157.80	\$97.80					
\$500.00	\$161.40	\$142.80	\$82.80					
\$550.00	\$131.40	\$112.80	\$52.80					
\$600.00	\$101.40	\$82.80	\$22.80					
\$650.00	\$71.40	\$52.80						
\$700.00	\$41.40	\$22.80						
\$750.00	\$11.40							
\$769.00	\$0.00							

1. Allowance is affected at the rate of 60 cent for each dollar of partner's income above \$769p.f.
 2. Allowance is affected by personal income at rate of 50 cents for each dollar above \$62 p.f. and by 60 cents in each dollar above \$250 p.f.
 * TO USE TABLE Find level of person's income (left column) and level of partner's income (top row). The point of intersection (shaded area) is that PERSON'S rate of allowance.

Asset test

Allowance is not payable where COMBINED assets exceed

Homeowner \$243,500 Non-Homeowner \$368,000

Rate payable is the lowest calculated under either the income test or assets test

Centrelink, Financial Information Service

This chart is intended as a guide only. It does not provide all information about eligibility requirements nor how assets and income are assessed. (See Disclaimer)

INCOME TEST - PARENTING PAYMENT SINGLE

Rate of pension under the income test to unmarried, separated, divorced or widowed persons.
Rates shown include the Pharmaceutical Allowance, but not Rent Assistance.
Allowable income is increased by up to \$24.60 per fortnight for each dependent child of the pensioner.
Payable until youngest child turns 8 years old, if payment commenced on or after 1 July 2006.

Rates shown are valid from 20 September 2008 - 31 December 2008

INCOME fortnightly	INCOME per year	RATE 1 child fortnightly	RATE 2 children fortnightly	INCOME fortnightly	INCOME per year	RATE 1 child fortnightly	RATE 2 children fortnightly
162.60	4,227.60	567.90	567.90	800.00	20,800.00	312.94	322.78
(Rate reduces by 40c for each \$1.00 of income in excess of threshold)				850.00	22,100.00	292.94	302.78
				900.00	23,400.00	272.94	282.78
187.20	4,867.20	558.06	567.90	950.00	24,700.00	252.94	262.78
200.00	5,200.00	552.94	562.78	1,000.00	26,000.00	232.94	242.78
250.00	6,500.00	532.94	542.78	1,050.00	27,300.00	212.94	222.78
300.00	7,800.00	512.94	522.78	1,100.00	28,600.00	192.94	202.78
350.00	9,100.00	492.94	502.78	1,150.00	29,900.00	172.94	182.78
400.00	10,400.00	472.94	482.78	1,200.00	31,200.00	152.94	162.78
450.00	11,700.00	452.94	462.78	1,250.00	32,500.00	132.94	142.78
500.00	13,000.00	432.94	442.78	1,300.00	33,800.00	112.94	122.78
550.00	14,300.00	412.94	422.78	1,350.00	35,100.00	92.94	102.78
600.00	15,600.00	392.94	402.78	1,400.00	36,400.00	72.94	82.78
650.00	16,900.00	372.94	382.78	1,500.00	39,000.00	32.94	42.78
700.00	18,200.00	352.94	362.78	1,582.35	41,141.10	0.00	9.84
750.00	19,500.00	332.94	342.78	1,606.95	41,780.70		0.00

Asset Test

Allowance is not payable where assets exceed:

\$171,750 (homeowner) **\$296,250** (non-homeowner)

Family Situation (with children)	Maximum Payment p.f.	Threshold*	Rent required for maximum payment
Single, 1 or 2 children	129.36	128.94	301.42
Single, 3 or more children	146.30	128.94	324.01
Couple, 1 or 2 children	129.36	190.82	363.30
Couple, 3 or more children	146.30	190.82	385.89
Couple Temporarily Separated; 1 or 2 children; (Partner in gaol, illness separated couple, respite care couple)	129.36	128.94	301.42
Couple Temporarily Separated; 3 or more children (Partner in gaol, illness separated couple, respite care couple)	146.30	128.94	324.01

INCOME TEST - SINGLE PENSIONER RENT ASSISTANCE

Rate of pension under the income test to unmarried, separated, divorced or widowed persons.
Rates shown include the Pharmaceutical Allowance and Rent Assistance (maximum rate)
Allowable income is increased by up to \$24.60 per fortnight for each dependent child of the pensioner.

Rates shown are valid from 20 September 2008 - 31 December 2008

INCOME fortnightly	INCOME per year	RATE fortnightly	INCOME fortnightly	INCOME per year	RATE fortnightly
138.00	3,588.00	678.10	850.00	22,100.00	393.30
(Rate reduces by 40c for each \$1.00 of income in excess of the above limit)			900.00	23,400.00	373.30
			950.00	24,700.00	353.30
150.00	3,900.00	673.30	1,000.00	26,000.00	333.30
200.00	5,200.00	653.30	1,050.00	27,300.00	313.30
250.00	6,500.00	633.30	1,100.00	28,600.00	293.30
300.00	7,800.00	613.30	1,150.00	29,900.00	273.30
350.00	9,100.00	593.30	1,200.00	31,200.00	253.30
400.00	10,400.00	573.30	1,250.00	32,500.00	233.30
450.00	11,700.00	553.30	1,300.00	33,800.00	213.30
500.00	13,000.00	533.30	1,350.00	35,100.00	193.30
550.00	14,300.00	513.30	1,400.00	36,400.00	173.30
600.00	15,600.00	493.30	1,500.00	39,000.00	133.30
650.00	16,900.00	473.30	1,600.00	41,600.00	93.30
700.00	18,200.00	453.30	1,700.00	44,200.00	53.30
750.00	19,500.00	433.30	1,800.00	46,800.00	13.30
800.00	20,800.00	413.30	1,833.25	47,664.50	0.00

ASSETS TEST - SINGLE PENSIONER RENT ASSISTANCE

Rate of pension under the assets test to unmarried, separated, divorced or widowed persons.
Rates shown include the Pharmaceutical Allowance and Rent Assistance.

Rates shown are valid from 20 September 2008 - 31 December 2008

ASSETS homeowner	ASSETS non-homeowner	RATE fortnightly	ASSETS homeowner	ASSETS non-homeowner	RATE fortnightly
171,750	296,250	678.10	330,000	454,500	440.73
(Rate reduces by \$1.50 p.f. per \$1,000 of assets in excess of above limits)			340,000	464,500	425.73
			350,000	474,500	410.73
180,000	304,500	665.73	360,000	484,500	395.73
190,000	314,500	650.73	380,000	504,500	365.73
200,000	324,500	635.73	400,000	524,500	335.73
210,000	334,500	620.73	420,000	544,500	305.73
220,000	344,500	605.73	440,000	564,500	275.73
230,000	354,500	590.73	460,000	584,500	245.73
240,000	364,500	575.73	480,000	604,500	215.73
250,000	374,500	560.73	500,000	624,500	185.73
260,000	384,500	545.73	520,000	644,500	155.73
270,000	394,500	530.73	540,000	664,500	125.73
280,000	404,500	515.73	560,000	684,500	95.73
290,000	414,500	500.73	580,000	704,500	65.73
300,000	424,500	485.73	600,000	724,500	35.73
310,000	434,500	470.73	620,000	744,500	5.73
320,000	444,500	455.73	624,000	748,500	0.00

INCOME TEST - PENSIONER COUPLE - RENT ASSISTANCE

Rate of pension under the income test to married persons (including defacto marriage) where both are on a pension (does not apply to Partner Allowance).

Rates shown include the Pharmaceutical Allowance and Rent Assistance (maximum rate).

Allowable income is increased by up to \$24.60 pf for each dependent child of the couple.

Rates shown are valid from 20 September 2008 - 31 December 2008

INCOME fortnightly	INCOME per year	RATE combined p.f.	INCOME fortnightly	INCOME per year	RATE combined p.f.
240.00	6,240.00	1,048.60	1,300.00	33,800.00	624.60
(Combined rate reduces by 40c for each \$1.00 of income in excess of the above limit)			1,400.00	36,400.00	584.60
			1,500.00	39,000.00	544.60
250.00	6,500.00	1,044.60	1,600.00	41,600.00	504.60
300.00	7,800.00	1,024.60	1,700.00	44,200.00	464.60
350.00	9,100.00	1,004.60	1,800.00	46,800.00	424.60
400.00	10,400.00	984.60	1,900.00	49,400.00	384.60
450.00	11,700.00	964.60	2,000.00	52,000.00	344.60
500.00	13,000.00	944.60	2,100.00	54,600.00	304.60
550.00	14,300.00	924.60	2,200.00	57,200.00	264.60
600.00	15,600.00	904.60	2,300.00	59,800.00	224.60
700.00	18,200.00	864.60	2,400.00	62,400.00	184.60
800.00	20,800.00	824.60	2,500.00	65,000.00	144.60
900.00	23,400.00	784.60	2,600.00	67,600.00	104.60
1,000.00	26,000.00	744.60	2,700.00	70,200.00	64.60
1,100.00	28,600.00	704.60	2,800.00	72,800.00	24.60
1,200.00	31,200.00	664.60	2,861.50	74,399.00	0.00

ASSETS TEST - PENSIONER COUPLE - RENT ASSISTANCE

Rate of pension under the assets test to married persons (including defacto marriage) where both are on a pension (does not include Partner Allowance).

Asset amounts are the combined assets of both partners.

Rates shown include the Pharmaceutical Allowance and Rent Assistance (maximum rate).

Rates shown are valid from 20 September 2008 - 31 December 2008

ASSETS homeowner	ASSETS non-homeowner	RATE combined p.f.	ASSETS homeowner	ASSETS non-homeowner	RATE combined p.f.
243,500	368,000	1,048.60	550,000	674,500	588.85
(Rate reduces by \$1.50 p.f. per \$1,000 of assets in excess of above limits)			575,000	699,500	551.35
250,000	374,500	1,038.85	600,000	724,500	513.85
260,000	384,500	1,023.85	625,000	749,500	476.35
280,000	404,500	993.85	650,000	774,500	438.85
300,000	424,500	963.85	675,000	799,500	401.35
320,000	444,500	933.85	700,000	824,500	363.85
340,000	464,500	903.85	725,000	849,500	326.35
360,000	484,500	873.85	750,000	874,500	288.85
380,000	504,500	843.85	775,000	899,500	251.35
400,000	524,500	813.85	800,000	924,500	213.85
425,000	549,500	776.35	825,000	949,500	176.35
450,000	574,500	738.85	850,000	974,500	138.85
475,000	599,500	701.35	875,000	999,500	101.35
500,000	624,500	663.85	900,000	1,024,500	63.85
525,000	649,500	626.35	925,000	1,049,500	26.35
			943,000	1,067,500	0.00

INCOME TEST - WAR WIDOW - INCOME SUPPORT SUPPLEMENT

Rate of Income Support Supplement (ISS) payable through DVA under the income test to a widow receiving War Widows Pension (WWP) of \$598.70 p.f. plus Pharmaceutical Allowance from DVA.
Rates shown do not include Rent Assistance.

Rates shown are valid from 20 September 2008 - 31 December 2008

INCOME Other than WWP fortnightly	INCOME Other than WWP per year	RATE fortnightly	INCOME Other than WWP fortnightly	INCOME Other than WWP per year	RATE fortnightly
0.00	0.00	167.80	660.00	17,160.00	113.82
525.05	13,651.30	167.80	670.00	17,420.00	109.82
Rate of pension cannot exceed capped amount (Capped rate reduces by 40c for each \$1.00 of income in excess of the above income)			680.00	17,680.00	105.82
540.00	14,040.00	161.82	700.00	18,200.00	97.82
550.00	14,300.00	157.82	720.00	18,720.00	89.82
560.00	14,560.00	153.82	740.00	19,240.00	81.82
570.00	14,820.00	149.82	760.00	19,760.00	73.82
580.00	15,080.00	145.82	780.00	20,280.00	65.82
590.00	15,340.00	141.82	800.00	20,800.00	57.82
600.00	15,600.00	137.82	820.00	21,320.00	49.82
610.00	15,860.00	133.82	840.00	21,840.00	41.82
620.00	16,120.00	129.82	860.00	22,360.00	33.82
630.00	16,380.00	125.82	880.00	22,880.00	25.82
640.00	16,640.00	121.82	900.00	23,400.00	17.82
650.00	16,900.00	117.82	920.00	23,920.00	9.82
			940.00	24,440.00	1.82
			944.55	24,558.30	0.00

ASSETS TEST - WAR WIDOW - INCOME SUPPORT SUPPLEMENT

Rate of Income Support Supplement (ISS) payable through DVA under the assets test to a widow receiving a War Widows Pension (WWP) of \$598.70 p.f. plus Pharmaceutical Allowance from DVA.
Rates shown do not include Rent Assistance.

Rates shown are valid from 20 September 2008 - 31 December 2008

ASSETS homeowner	ASSETS non-homeowner	RATE fortnightly	ASSETS homeowner	ASSETS non-homeowner	RATE fortnightly
171,750	296,250	167.80	470,000	594,500	114.73
434,500	559,000	167.80	475,000	599,500	107.23
(Rate reduces by \$1.50 pf. per \$1000 of assets in excess of the above limits)			480,000	604,500	99.73
436,000	560,500	165.73	485,000	609,500	92.23
438,000	562,500	162.73	490,000	614,500	84.73
440,000	564,500	159.73	495,000	619,500	77.23
442,000	566,500	156.73	500,000	624,500	69.73
444,000	568,500	153.73	505,000	629,500	62.23
446,000	570,500	150.73	510,000	634,500	54.73
448,000	572,500	147.73	515,000	639,500	47.23
450,000	574,500	144.73	520,000	644,500	39.73
452,000	576,500	141.73	525,000	649,500	32.23
454,000	578,500	138.73	530,000	654,500	24.73
456,000	580,500	135.73	535,000	659,500	17.23
460,000	584,500	129.73	540,000	664,500	9.73
465,000	589,500	122.23	545,000	669,500	2.23
			546,500	671,000	0.00

Rate payable is the lowest calculated under either the income test or assets test

Centrelink, Financial Information Service

This chart is intended as a guide only. It does not provide all information about eligibility requirements nor how assets and income are assessed. (See Disclaimer)

INCOME TEST - PENSIONER COUPLE - ONE A WAR WIDOW(ER)

Rate of Income Support Supplement (ISS) payable through DVA under the income test to the widow(er) receiving War Widow(er) Pension (WWP) of \$598.70 p.f. plus full Pharmaceutical Allowance from DVA. ISS rate is capped.
Partner receiving Age Pension or Service Pension (no Pha). The WWP counts as income when calculating the rate of the recipient's ISS and partner's Age or Service pension
Rates shown do not include Rent Assistance.

Rates shown are valid from 20 September 2008 - 31 December 2008

INCOME Other than WWP fortnightly	INCOME Other than WWP per year	RATE WWP Recipient fortnightly	RATE Partner fortnightly	INCOME Other than WWP fortnightly	INCOME Other than WWP per year	RATE WWP Recipient fortnightly	RATE Partner fortnightly
0.00	0.00	167.80	400.66	900.00	23,400.00	167.80	220.66
Partner rate reduces by 20c for each \$1.00 of combined income				1000.00	26,000.00	167.80	200.66
50.00	1,300.00	167.80	390.66	1100.00	28,600.00	167.80	180.66
100.00	2,600.00	167.80	380.66	1149.80	29,894.80	167.80	170.70
150.00	3,900.00	167.80	370.66	WWP Recipient's rate starts to reduce			
200.00	5,200.00	167.80	360.66	1200.00	31,200.00	157.76	160.66
250.00	6,500.00	167.80	350.66	1300.00	33,800.00	137.76	140.66
300.00	7,800.00	167.80	340.66	1400.00	36,400.00	117.76	120.66
350.00	9,100.00	167.80	330.66	1500.00	39,000.00	97.76	100.66
400.00	10,400.00	167.80	320.66	1600.00	41,600.00	77.76	80.66
450.00	11,700.00	167.80	310.66	1700.00	44,200.00	57.76	60.66
500.00	13,000.00	167.80	300.66	1800.00	46,800.00	37.76	40.66
600.00	15,600.00	167.80	280.66	1900.00	49,400.00	17.76	20.66
700.00	18,200.00	167.80	260.66	1988.80	51,708.80	0.00	2.90
800.00	20,800.00	167.80	240.66	2003.30	52,085.80		0.00

ASSETS TEST - PENSIONER COUPLE - ONE A WAR WIDOW(ER)

Rate of Income Support Supplement (ISS) payable through DVA under the assets test to the widow(er) receiving War Widow(er) Pension (WWP) of \$598.70 p.f. plus full Pharmaceutical Allowance from DVA. ISS rate is capped.
Partner receiving Age Pension or Service Pension (no PhA) which is restricted to \$400.88 p.f. due to WWP under income test.
Rates shown do not include Rent Assistance.

Rates shown are valid from 20 September 2008 - 31 December 2008

ASSETS homeowner	ASSETS non-homeowner	RATE	RATE	ASSETS homeowner	ASSETS non-homeowner	RATE	RATE
		WWP Recipient fortnightly	Partner fortnightly			WWP Recipient fortnightly	Partner fortnightly
243,500	368,000	167.80	400.66	575,000	699,500	167.80	223.78
Partner rate restricted due to War Widow(er) Pension (income test) Partner rate reduces by \$1.50 pf for each \$1000 of assets				600,000	724,500	167.80	205.03
250,000	374,500	167.80	467.53	625,000	749,500	167.80	186.28
275,000	399,500	167.80	448.78	645,500	770,000	167.80	170.90
300,000	424,500	167.80	430.03	WWP Recipient's rate starts to reduce			
325,000	449,500	167.80	411.28	650,000	774,500	164.63	167.53
350,000	474,500	167.80	392.53	675,000	799,500	145.88	148.78
375,000	499,500	167.80	373.78	700,000	824,500	127.13	130.03
400,000	524,500	167.80	355.03	725,000	849,500	108.38	111.28
425,000	549,500	167.80	336.28	750,000	874,500	89.63	92.53
450,000	574,500	167.80	317.53	775,000	899,500	70.88	73.78
475,000	599,500	167.80	298.78	800,000	924,500	52.13	55.03
500,000	624,500	167.80	280.03	825,000	949,500	33.37	36.27
525,000	649,500	167.80	261.28	850,000	974,500	14.62	17.52
550,000	674,500	167.80	242.53	869,500	994,000	0.00	2.90
				873,500	998,000		0.00

Pension Bonus Estimator - Single Rate Table

Amounts are valid from 20 September 2008 - 31 December 2008

Pension Rate **	NUMBER OF MONTHS								
	12	18	24	30	36	42	48	54	60
\$562.10	\$1,373	\$3,090	\$5,495	\$8,586	\$12,363	\$16,828	\$21,980	\$27,818	\$34,344
\$525.00	\$1,283	\$2,886	\$5,132	\$8,019	\$11,547	\$15,717	\$20,529	\$25,982	\$32,077
\$500.00	\$1,222	\$2,749	\$4,888	\$7,637	\$10,998	\$14,969	\$19,552	\$24,745	\$30,550
\$480.00	\$1,173	\$2,639	\$4,692	\$7,332	\$10,558	\$14,370	\$18,769	\$23,755	\$29,328
\$460.00	\$1,124	\$2,529	\$4,496	\$7,026	\$10,118	\$13,771	\$17,987	\$22,765	\$28,106
\$440.00	\$1,075	\$2,419	\$4,301	\$6,721	\$9,678	\$13,173	\$17,205	\$21,776	\$26,884
\$420.00	\$1,026	\$2,309	\$4,105	\$6,415	\$9,238	\$12,574	\$16,423	\$20,786	\$25,662
\$400.00	\$977	\$2,199	\$3,910	\$6,110	\$8,798	\$11,975	\$15,641	\$19,796	\$24,440
\$380.00	\$928	\$2,089	\$3,714	\$5,804	\$8,358	\$11,376	\$14,859	\$18,806	\$23,218
\$360.00	\$879	\$1,979	\$3,519	\$5,499	\$7,918	\$10,778	\$14,077	\$17,816	\$21,996
\$340.00	\$830	\$1,869	\$3,323	\$5,193	\$7,478	\$10,179	\$13,295	\$16,826	\$20,774
\$320.00	\$782	\$1,759	\$3,128	\$4,888	\$7,038	\$9,580	\$12,513	\$15,837	\$19,552
\$300.00	\$733	\$1,649	\$2,932	\$4,582	\$6,598	\$8,981	\$11,731	\$14,847	\$18,330
\$280.00	\$684	\$1,539	\$2,737	\$4,277	\$6,158	\$8,382	\$10,949	\$13,857	\$17,108
\$260.00	\$635	\$1,429	\$2,541	\$3,971	\$5,718	\$7,784	\$10,167	\$12,867	\$15,886
\$240.00	\$586	\$1,319	\$2,346	\$3,666	\$5,279	\$7,185	\$9,384	\$11,877	\$14,664
\$220.00	\$537	\$1,209	\$2,150	\$3,360	\$4,839	\$6,586	\$8,602	\$10,888	\$13,442
\$200.00	\$488	\$1,099	\$1,955	\$3,055	\$4,399	\$5,987	\$7,820	\$9,898	\$12,220
\$180.00	\$439	\$989	\$1,759	\$2,749	\$3,959	\$5,389	\$7,038	\$8,908	\$10,998
\$160.00	\$391	\$879	\$1,564	\$2,444	\$3,519	\$4,790	\$6,256	\$7,918	\$9,776
\$140.00	\$342	\$769	\$1,368	\$2,138	\$3,079	\$4,191	\$5,474	\$6,928	\$8,554
\$120.00	\$293	\$659	\$1,173	\$1,833	\$2,639	\$3,592	\$4,692	\$5,938	\$7,332
\$100.00	\$244	\$549	\$977	\$1,527	\$2,199	\$2,993	\$3,910	\$4,949	\$6,110
\$80.00	\$195	\$439	\$782	\$1,222	\$1,759	\$2,395	\$3,128	\$3,959	\$4,888
\$60.00	\$146	\$329	\$586	\$916	\$1,319	\$1,796	\$2,346	\$2,969	\$3,666
\$40.00	\$97	\$219	\$391	\$611	\$879	\$1,197	\$1,564	\$1,979	\$2,444
\$20.00	\$48	\$109	\$195	\$305	\$439	\$598	\$782	\$989	\$1,222

** rate does not include Pharmaceutical Allowance of \$5.80 pf.

Centrelink, Financial Information Service

This chart is intended as a guide only. It does not provide all information about eligibility requirements nor how assets and income are assessed. (See Disclaimer)

Pension Bonus Scheme (PBS)

The Pension Bonus Scheme (PBS) commenced on 1 July 1998. It allows a person to defer claiming Age Pension and remain in the workforce to earn a tax-free lump sum bonus at the end of their working life.

PBS Rate Tables

The rate tables included with this fact sheet maybe used as a guide to estimate the amount of pension bonus payable to registered members of the Pension Bonus Scheme (PBS).

These tables provide an estimate only and the actual pension bonus amount paid at the time of claim of pension will depend on:

- the person's income & assets;
- the rate of pension payable at the time of grant;
- the length of deferment;
- the person meeting all requirements of the scheme.

Basic conditions of eligibility for PBS

To qualify for a pension bonus, a person must meet ALL of the criteria listed below.

- Must be a registered member of the scheme. Earliest registration date allowed is the date age and residency requirements for Age Pension are satisfied.
- Must defer pension for a minimum of 12 months from the date of registration. Maximum bonus accrual period is five years.
- Must not have been paid an income support payment (except Carer Payment) since meeting age and residency requirements for Age Pension.
- Must complete at least 960 hours of paid work each accrual year. Cannot accrue any further bonus periods after the age of 75 years.
- Must lodge claim for the pension bonus at the same time as claim for Age Pension, when they eventually retire from the workforce. No pension bonus is payable, unless Age Pension is payable.

Notes on using the PBS Estimator

- As pension rates and thresholds are subject to regular adjustments, the figures included in the tables are only valid for the period specified and represent only a guide to the future value on the pension bonus..
- When estimating your future pension rate in column one, care should be taken to include all income and assets at the eventual time of claim of Age Pension.
- The formula used to calculate the bonus payable reflects the amount of Age Pension the customer is entitled to at grant (or within 13 weeks of grant) and the period accrued. The bonus amount is calculated as follows:
$$(\text{Rate of Pension pf less PhA}) \times 26 \times 9.4\% \times \text{Years Accrued} \times \text{Years Accrued}$$

e.g. \$300 pf (no PhA) & 4 years 6 mths accrued = $300 \times 26 \times 9.4\% \times 4.500 \times 4.500 = \$14,847$
- The pension bonus amounts in these tables are only applicable where there has been no change in the person's marital status during the deferment period.

Pension Bonus Estimator - Couple Rate Table

Amounts are valid from 20 September 2008 - 31 December 2008

Pension Rate **	NUMBER OF MONTHS								
	12	18	24	30	36	42	48	54	60
\$469.50	\$1,147	\$2,581	\$4,589	\$7,171	\$10,327	\$14,056	\$18,359	\$23,236	\$28,686
\$465.00	\$1,136	\$2,557	\$4,545	\$7,102	\$10,228	\$13,921	\$18,183	\$23,013	\$28,411
\$450.00	\$1,099	\$2,474	\$4,399	\$6,873	\$9,898	\$13,472	\$17,596	\$22,270	\$27,495
\$435.00	\$1,063	\$2,392	\$4,252	\$6,644	\$9,568	\$13,023	\$17,010	\$21,528	\$26,578
\$415.00	\$1,014	\$2,282	\$4,057	\$6,339	\$9,128	\$12,424	\$16,228	\$20,538	\$25,356
\$395.00	\$965	\$2,172	\$3,861	\$6,033	\$8,688	\$11,825	\$15,446	\$19,548	\$24,134
\$375.00	\$916	\$2,062	\$3,666	\$5,728	\$8,248	\$11,227	\$14,664	\$18,559	\$22,912
\$355.00	\$867	\$1,952	\$3,470	\$5,422	\$7,808	\$10,628	\$13,881	\$17,569	\$21,690
\$335.00	\$818	\$1,842	\$3,274	\$5,117	\$7,368	\$10,029	\$13,099	\$16,579	\$20,468
\$315.00	\$769	\$1,732	\$3,079	\$4,811	\$6,928	\$9,430	\$12,317	\$15,589	\$19,246
\$295.00	\$720	\$1,622	\$2,883	\$4,506	\$6,488	\$8,832	\$11,535	\$14,599	\$18,024
\$275.00	\$672	\$1,512	\$2,688	\$4,200	\$6,048	\$8,233	\$10,753	\$13,610	\$16,802
\$255.00	\$623	\$1,402	\$2,492	\$3,895	\$5,608	\$7,634	\$9,971	\$12,620	\$15,580
\$235.00	\$574	\$1,292	\$2,297	\$3,589	\$5,169	\$7,035	\$9,189	\$11,630	\$14,358
\$215.00	\$525	\$1,182	\$2,101	\$3,284	\$4,729	\$6,436	\$8,407	\$10,640	\$13,136
\$195.00	\$476	\$1,072	\$1,906	\$2,978	\$4,289	\$5,838	\$7,625	\$9,650	\$11,914
\$175.00	\$427	\$962	\$1,710	\$2,673	\$3,849	\$5,239	\$6,843	\$8,660	\$10,692
\$155.00	\$378	\$852	\$1,515	\$2,367	\$3,409	\$4,640	\$6,061	\$7,671	\$9,470
\$135.00	\$329	\$742	\$1,319	\$2,062	\$2,969	\$4,041	\$5,279	\$6,681	\$8,248
\$115.00	\$281	\$632	\$1,124	\$1,756	\$2,529	\$3,442	\$4,496	\$5,691	\$7,026
\$95.00	\$232	\$522	\$928	\$1,451	\$2,089	\$2,844	\$3,714	\$4,701	\$5,804
\$75.00	\$183	\$412	\$733	\$1,145	\$1,649	\$2,245	\$2,932	\$3,711	\$4,582
\$55.00	\$134	\$302	\$537	\$840	\$1,209	\$1,646	\$2,150	\$2,722	\$3,360
\$35.00	\$85	\$192	\$342	\$534	\$769	\$1,047	\$1,368	\$1,732	\$2,138

** rate does not include Pharmaceutical Allowance of \$2.90 pf.

Centrelink, Financial Information Service

This chart is intended as a guide only. It does not provide all information about eligibility requirements nor how assets and income are assessed. (See Disclaimer)

Pension Bonus Scheme (PBS)

The Pension Bonus Scheme (PBS) commenced on 1 July 1998. It allows a person to defer claiming Age Pension and remain in the workforce to earn a tax-free lump sum bonus at the end of their working life.

PBS Rate Tables

The rate tables included with this fact sheet maybe used as a guide to estimate the amount of pension bonus payable to registered members of the Pension Bonus Scheme (PBS).

These tables provide an estimate only and the actual pension bonus amount paid at the time of claim of pension will depend on:

- the person's income & assets;
- the rate of pension payable at the time of grant;
- the length of deferment;
- the person meeting all requirements of the scheme.

Basic conditions of eligibility for PBS

To qualify for a pension bonus, a person must meet ALL of the criteria listed below.

- Must be a registered member of the scheme. Earliest registration date allowed is the date age and residency requirements for Age Pension are satisfied.
- Must defer pension for a minimum of 12 months from the date of registration. Maximum bonus accrual period is five years.
- Must not have been paid an income support payment (except Carer Payment) since meeting age and residency requirements for Age Pension.
- Must complete at least 960 hours of paid work each accrual year. Cannot accrue any further bonus periods after the age of 75 years.
- Must lodge claim for the pension bonus at the same time as claim for Age Pension, when they eventually retire from the workforce. No pension bonus is payable, unless Age Pension is payable.

Notes on using the PBS Estimator

- As pension rates and thresholds are subject to regular adjustments, the figures included in the tables are only valid for the period specified and represent only a guide to the future value on the pension bonus..
- When estimating your future pension rate in column one, care should be taken to include all income and assets at the eventual time of claim of Age Pension.
- The formula used to calculate the bonus payable reflects the amount of Age Pension the customer is entitled to at grant (or within 13 weeks of grant) and the period accrued. The bonus amount is calculated as follows:
$$(\text{Rate of Pension pf less PhA}) \times 26 \times 9.4\% \times \text{Years Accrued} \times \text{Years Accrued}$$

e.g. \$300 pf (no PhA) & 4 years 6 mths accrued = $300 \times 26 \times 9.4\% \times 4.500 \times 4.500 = \$14,847$
- The pension bonus amounts in these tables are only applicable where there has been no change in the person's marital status during the deferment period.

OTHER INFORMATION - as at 20 September 2008

DEEMING

History

	Low Rate	High Rate
20-Mar-2008	4.0%	6.0%
20-Mar-2007	3.5%	5.5%
20-Mar-2004	3.0%	5.0%
20-Mar-2002	2.5%	4.0%
01-Jul-2001	3.0%	4.5%
20-Mar-2000	3.5%	5.5%
01-Sep-1999	3.0%	4.5%
20-Sep-1997	3.0%	5.0%

Thresholds

	Single	Partnered (each)
01-Jul-2008	41,000	34,100
01-Jul-2007	39,400	32,700
01-Jul-2006	38,400	31,900
01-Jul-2005	37,200	31,000
01-Jul-2004	36,400	30,300
01-Jul-2003	35,600	29,700
01-Jul-2002	34,400	28,700
01-Jul-2001	33,400	27,900
01-Jul-2000	31,600	26,300
01-Jul-1999	30,800	25,600

Note

1. Thresholds are indexed annually
2. Joint couple threshold - if pensioner

Example

Couple	Financial assets	
	Partner A	\$50,000
	Partner B	\$20,000

Either partner is a pensioner

- joint assessment	\$68,200 @ 4%	\$70,000
	\$ 1,800 @ 6%	

Neither partner is a pensioner

- assess individually		
Partner A	\$34,100 @ 4%	\$50,000
	\$15,900 @ 6%	
Partner B	\$20,000 @ 4%	\$20,000

HEALTH CARE CARD THRESHOLDS

Average weekly income (8 weeks prior to application)

Status	Average pw
Single	\$446.00
Couple (combined)	\$743.00
Single or Couple with 1 Child	\$777.00
Additional Child	\$34.00

AGED CARE RATES

as at 20Sep08

Maximum Basic Daily Care Fee	Per Day
- Low rate	\$32.95
- High rate (some Pre-Reform residents only)	\$41.05

Income Tested Fee	Per Day
Post-reform resident (lower of)	
- cost of care	
- maximum \$58.15	
- $5/12 \times [\text{Total Income} - (\text{Sgl Pen} + \text{Pension Inc Test Thr})] / 14$	
Pre-reform resident (lower of)	
- maximum \$57.80	
- cost of care	
- 25% of income above threshold	
- $5/12 \times [\text{Total Income} - (\text{Sgl Pen} + \text{Pension Inc Test Thr})] / 14$	

Accommodation Bond

- no size limit, but must be left with minimum asset level

Accommodation Charge

- Non-Pensioner rate (up to)	\$26.88
- Pensioner rate (up to)	\$21.39

Accom Charge rate is fixed, based on pensioner status and asset level at entry

Limits

- Supported Resident Status (Assets under)	\$91,411
- Maximum interest rate (Accom Charge)	7%
- Minimum assets level	\$35,500

www.health.gov.au (A - Z index -> Aged Care Financial Information)

COMMONWEALTH SENIORS HEALTH CARD

Annual Taxable Income Limits	
Single	\$50,000
Couple (combined)	\$80,000
Couple, illness separated (combined)	\$100,000
For each dependent child, add	\$639.60