

# • DEPARTMENT OF VETERAN'S AFFAIRS (DVA) SERVICE PENSION

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Service pensions from the DVA provide regular income to help veterans and their partners achieve an adequate level of income in retirement.

## BENEFITS

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- A DVA Service Pension provides a regular income stream to improve your cashflow.
- Your assets may last longer, because the increased cashflow means you will have less need to draw on your personal investments.
- You will be entitled to a concession card to reduce the cost of some expenses (such as reduced cost medicines).

## HOW IT WORKS

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DVA Service Pensions can be paid to veterans who are over the age of 60 or meet invalidity requirements. The veteran's partner may also qualify for a partner pension instead of needing to apply through Centrelink.

It is important to speak to DVA to confirm your eligibility and full entitlements as you may receive concessions other than those outlined below.

## AGE SERVICE PENSION

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Veterans qualify for the service pension five years earlier than the Centrelink Age Pension in recognition of war service. If you are a veteran, you may be eligible for the Age Service Pension if you:

- have reached age 60
- have qualifying service (this generally means that you have served in operations against the enemy while in danger from hostile forces of the enemy)
- meet residency requirements (and you are a resident of Australia and present in Australia at the time of lodging your claim).

The Age Service Pension is assessable income and must be included in your tax return.

## INVALIDITY SERVICE PENSION

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If you are a veteran, you may be eligible for an Invalidity Service Pension if you:

- are any age
- are permanently incapacitated for work (your incapacity does not need to be related to war service)
- have qualifying service (this generally means that you have served in operations against the enemy while in danger from hostile forces of the enemy)

- meet residency requirements (and you are a resident of Australia and present in Australia at the time of lodging your claim).

The Invalidity Service Pension is not taxable whilst you are under Centrelink pension age (currently age 65).

## PARTNER SERVICE PENSION

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You may be eligible for the Partner Service Pension if your spouse (married or de-facto) is a veteran receiving a Service Pension. To be eligible for the Partner Service Pension, you need to:

- be at least age 60, or
- have dependent children and be any age, or
- be any age if spouse receives Special Rate Disability Pension, or
- be at least age 50 if spouse receives an above general rate Disability Pension.

In some circumstances, you can be eligible for the Partner Service Pension if you are married to, but separated from, a veteran who is eligible to receive the Service Pension.

The Partner Service Pension is taxable. But if you and your partner are both under Centrelink pension age and your partner receives an Invalidity Service Pension (or did until he/she passed away) the pension will be tax-free.

## PENSIONER CONCESSION CARD (PCC)

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If you are eligible for a Service Pension you will also receive a Pensioner Concession Card (PCC) to help reduce your expenses.

The PCC gives you access to a range of discounted medical services funded by the government including cheaper prescription medicines through the Pharmaceutical Benefits Scheme (PBS). Doctors may bulk bill if you hold this card and you may also receive some concession through your state, territory or local government. The range of concessions will vary depending on where you live, please refer to the websites in the References section below.

## WHAT YOU NEED TO CONSIDER

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- Other benefits, such as Rent Assistance, may also be payable.
- If your Service Pension is taxable income you may be eligible for the Senior Australians and Pensioners Tax Offset to help to reduce your tax liability.
- You are required to tell DVA within 14 days about any change in your circumstances that may affect your payment.
- You cannot receive a Service Pension from DVA as well as an Age Pension from Centrelink.

## REFERENCES

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You may wish to refer to the following websites for further information about the DVA service pension:

- [www.ato.gov.au](http://www.ato.gov.au)
- [www.dss.gov.au](http://www.dss.gov.au)
- [www.serviceaustralia.gov.au](http://www.serviceaustralia.gov.au)

The information in this document is of a general nature and does not take into account your own financial objectives, circumstances or needs. You should consider your own personal situation and requirements before making a decision.

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