



**Australian Government**

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**Department of Families,  
Housing, Community Services  
and Indigenous Affairs**

# **Secure and Sustainable Pension Reforms**

## **Information and Communication Background for Service Pensioners**

## **Pensions Overview**

The Australian Government's Secure and Sustainable Pension Reform came into effect on 20 September 2009.

The changes are focused on improving the pension's adequacy, simplifying the way it is delivered, and securing its sustainability into the future.

Every existing service pensioner received a payment increase, but changes have been targeted at those single service pensioners and war widows and widowers who are most in need. Single pensioners on the maximum rate have received a total increase of \$70.83 a fortnight, bringing total pension payments to \$671.90 per fortnight (two thirds of the rate paid to couples combined).

A new Pension Supplement has combined the full value of four existing allowances that have been paid in addition to the base pension over recent years, and the value of these allowances has been further increased for both singles and couples. Other changes include:

- Introduction of the new Work Bonus that allows pensioners to keep more of the money they earn through work.
- The Pension Bonus Scheme has been closed to new entrants;
- New pension indexation arrangements.
- A new Seniors Supplement for seniors who have a Commonwealth Seniors Health Card.
- Changes to the pension income test, including an increase in the withdrawal rate from 40 to 50 cents. Transitional arrangements now apply for part pensioners receiving a pension at 19 September 2009 affected by the movement of the income test withdrawal rate from 40 to 50 cents. Pensioners on these transitional arrangements have received an increase and their payments will be maintained in real terms.

The regular six monthly revaluation of all listed securities held by pensioners was also undertaken on 20 September 2009.

### **Why is this information important?**

As your staff come into contact with service pensioners on a regular basis, this information should help you provide clear and accurate information to pension recipients and their friends and family.



## Website & linkage guidelines

Website information has also been developed to communicate the information in the brochure. This information can be viewed at [www.australia.gov.au/pensions](http://www.australia.gov.au/pensions)

By including a link on your website to [www.australia.gov.au/pensions](http://www.australia.gov.au/pensions), you will be helping advisors and the public find relevant information that's right for them. We can provide a graphic that will help attract your web visitors' attention to the information on offer (see below for example).



You may wish to upload this graphic in combination with the explanation below, to help your web visitors understand what they will see when they click through to the link.

Australian pensions have recently changed. To find out how this will affect service pensioners, visit [www.australia.gov.au/pensions](http://www.australia.gov.au/pensions)

## **Newsletter / email article template**

The following article has been designed to give organisations and individuals an overview of the free materials available to help manage ongoing enquiries around the pension changes.

Please feel free to circulate this amongst your colleagues and contacts, to ensure that as many people in your organisation as possible are aware of the support resources on offer. If you have a large network of staff, advisors or State/regional offices, you may find it useful to reproduce this article in your internal newsletters, magazines or email updates, so that they can lodge their own orders for the materials/updates.

### **NB. No details in the article below can be amended without express permission from FaHCSIA/its representatives**

#### **Pensions Reform: A Message from FaHCSIA**

Last month's Pension Reforms have directly affected approximately 1 in 6 Australians, increasing the payments received by around 3.3m age pensioners, disability support pensioners, carers, wife and widow pensioners and veteran income support recipients.

The reforms are based on extensive feedback from the community, which has helped to ensure that the new pension arrangements give flexible financial support to those who need it most.

Pensioners received a letter from the Department of Veterans' Affairs in September, with information about what the changes mean for them.

However, we appreciate that members of the public will continue to come to organisations like yours with queries and requests for advice. To help support you and ensure you have access to the latest resources, the Australian Government has developed factsheets and other background materials (for example at-a-glance graphics). These materials provide helpful information about the changes, clearly explaining the increases and how different payments and allowances now interact together.

The factsheets can be distributed electronically (via websites, intranets or e-newsletters), or be offered free to interested members of the public – for example in receptions or on notice boards.

If you would like to request a bulk order of factsheets please contact Claudia Tylal at Horizon Communication on (02) 8572 5600.

Members of the public can contact 1800 663 011 for individual publication requests, or you can refer them to the website, [www.australia.gov.au/pensions](http://www.australia.gov.au/pensions), for further information.

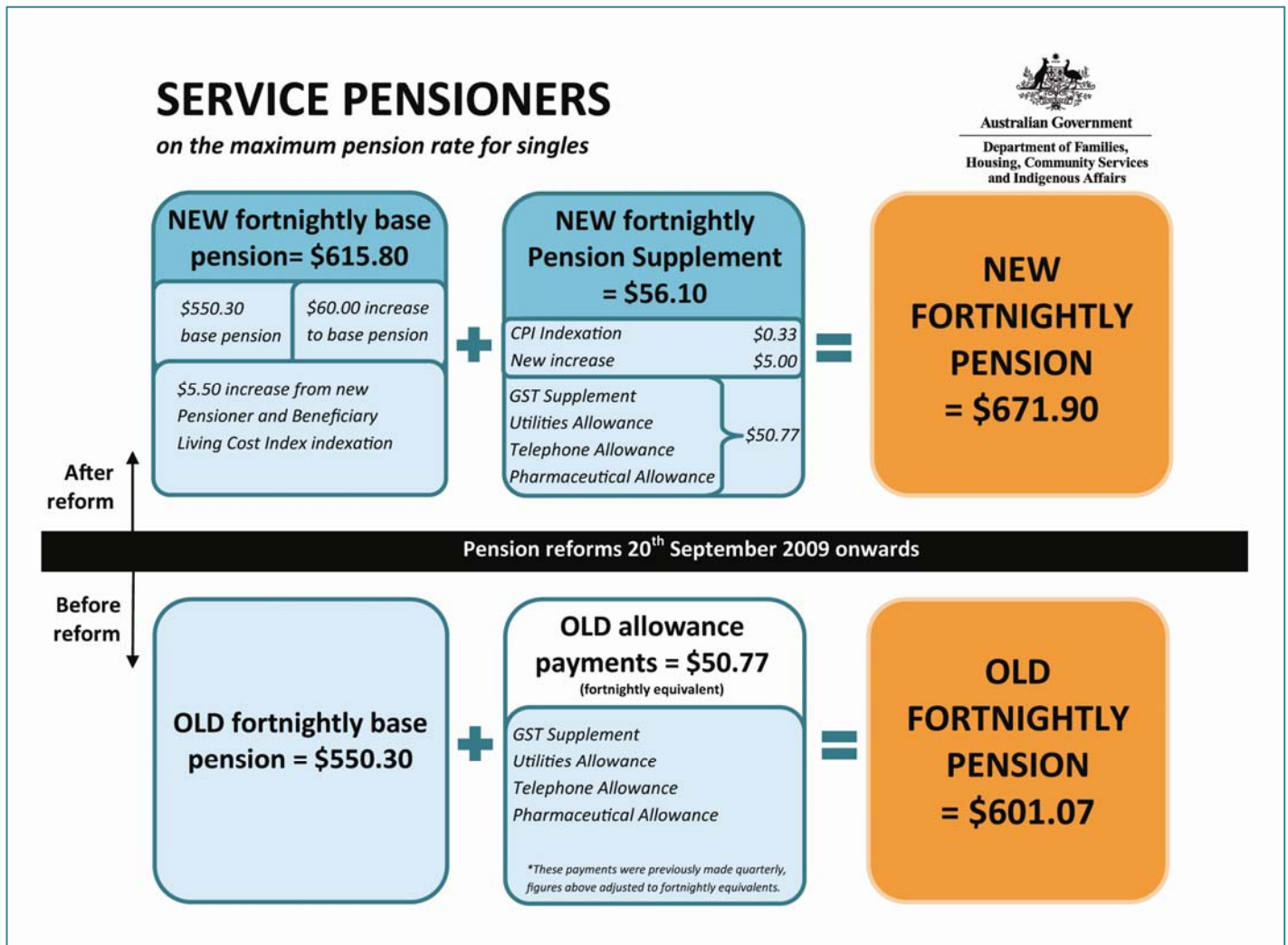
## At a glance graphics

Sometimes a picture says a thousand words.

There are a number of changes to the base pension and new Pension Supplement which interact together to influence the total increase an individual service pensioner will receive.

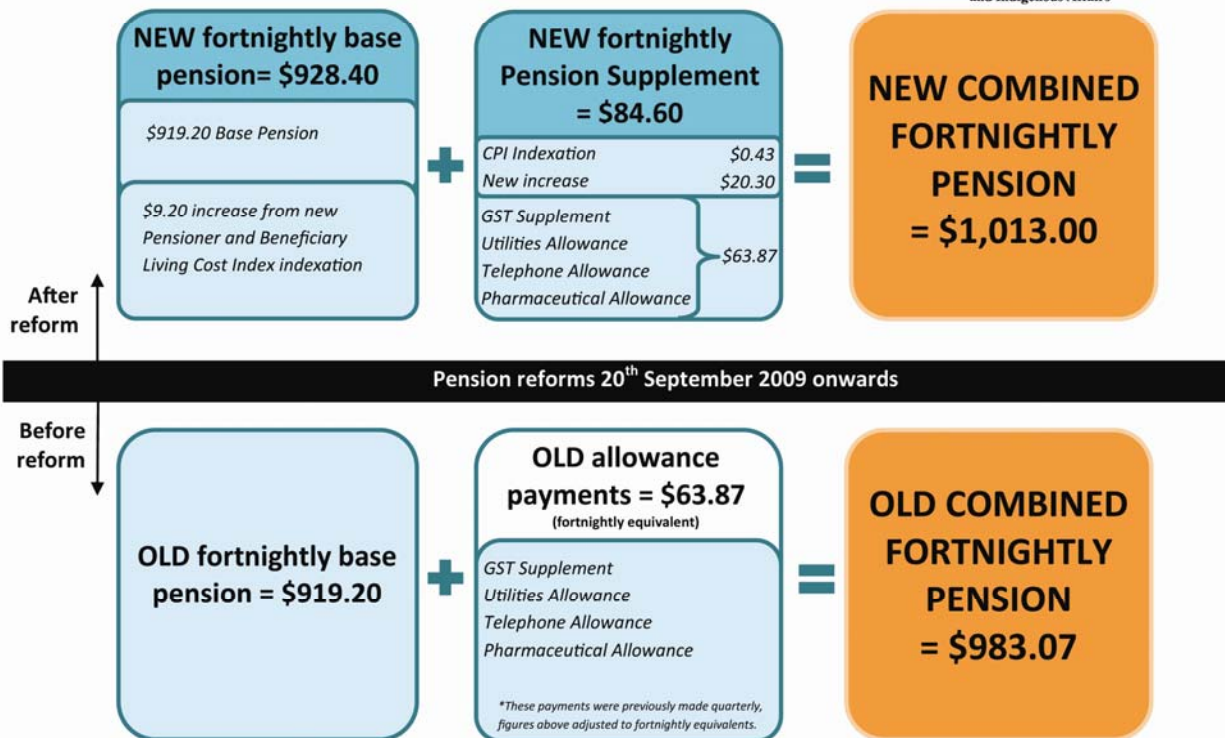
To help demonstrate which payments have been re-allocated, and which sums were introduced following the 20 September pensions increases, we have developed a range of image files.

We can provide you with the pictures below as separate j:pegs, which you can use in your own internal and external publications (for example, on websites and in newsletters).



# SERVICE PENSIONERS

on the maximum pension rate for couples



## Suggested distribution methods for these materials

The following are some ideas on how to use these materials to help build awareness of the changes amongst staff and the community:

- Highlight the availability of the free resources in your organisation's internal newsletter/intranet/regular mailings and emails
- Post the factsheets or the graphics on your website, alongside the link to [www.australian.gov.au/pensions](http://www.australian.gov.au/pensions)
- Display the factsheets in your staff and public areas, to help spread the word about the detailed changes
- Ask to receive future press releases relating to Pension Reform, which you can then send on to your colleagues/use as story ideas on your websites, magazines and other communication updates. You can be added to this e-mail mailing list at any time, by contacting Claudia Tyril on the number below

## Further Information

For further information regarding anything included in this kit, please contact Claudia Tyril, Horizon Communication on 02 8572 5600.