



# Steps to claiming the Age Pension

You can make the application 13 weeks prior to becoming eligible for the Age Pension. If you are in current receipt of an Income Support Payment, you can expect a letter from Centrelink 9 weeks prior to reaching eligibility age.

So, you wish to apply for the Age Pension? Some important dates before we begin...

Depending on your birthdate, from 1 July 2017 age pension age will be 65 years and 6 months. After that, age pension age will go up 6 months every 2 years until 1 July 2023.

If your birthdate is	You'll be old enough at
1 July 1952 to 31 December 1953	65 years and 6 months
1 January 1954 to 30 June 1955	66 years
1 July 1955 to 31 December 1956	66 years and 6 months
From 1 January 1957	67 years

## **Step 1. Get ready to claim**

The easiest way to claim is online. In order to claim online, you will need a myGov account linked to Centrelink. If you don't have a myGov account or a Centrelink online account, you will need to set them up.

### To establish a mygov account;

You will need your own email address

- go to [www.my.gov.au](http://www.my.gov.au)
- create account
- After reading the terms of use, acknowledge and accept.
- Enter your email address, then select Next. (Each myGov account must have a different email address. If you share an email address with someone, only one of you can use that email address.)
- Mygov will email you a code. Enter the code, then select Next.
- Enter your mobile number, and then select Next. If you don't have access to a mobile phone or mobile phone coverage, select Skip this step.
- Mygov will send a code to your mobile phone if you provided your mobile number. Enter the code, then select Next.
- Create password and re-enter your password, then select Next. (Your password must have at least 7 characters and include at least 1 number.)
- Create secret questions
- Secret questions and answers help keep your account secure. They'll ask you to create 3 questions and answers that only you can answer. Select your first question from the list or create your own. Make sure your answers are easy for you to remember.
- Select Next after entering your answer, and repeat for questions 2 and 3.
- Once you have created your myGov account, your username will appear on the screen. Your username details will also be emailed to you.



You now need to Link a service to your mygov account.

- Go to myGov, sign in, and then select
  - Link your first service, or
  - Services from the menu bar
- Select the service you would like to link to from the list.
- Centrelink may ask you to agree to myGov storing your personal information. This will happen if you are linking to Medicare, the Australian Taxation Office or Centrelink for the first time.
- Select I agree to accept myGov storing your personal information.
- Select I have an online account with the service you want to link to, then select Next.
- Enter the information requested, then select Next. You have now linked your service to your myGov account. You can link to another service by selecting a service from the list or select Home from the menu bar to sign out.

If you can't claim online, you will need to print and complete the Claim for Age Pension and Pension Bonus form and the Income and Assets form, or travel into a service centre.

If you have a partner who is also eligible, they will need to submit their own online claim. Or, you can both claim on the same paper claim form.

Remember, you may need to confirm your identity with Centrelink before you start your claim.

In order to confirm your identity you will need to provide original documents to do so. Centrelink will need:

- 1 Commencement document to confirm your birth or arrival in Australia
- 1 Primary document to show the use of your identity in the community
- 1 Secondary document to show the use of your identity in the community.

At least 1 of these documents must have a photo of you on it. The documents must show the same name as your claim. If you can't do this, you need to provide evidence that you've changed your name.

Centrelink can't accept:

- copies or certified copies
- expired documents, except an expired Australian Passport for up to 3 years from the expiry date
- Australia Post Keypass identity card
- the same document twice.

Centrelink may even ask you to provide these documents again if you claim another payment or they review your circumstances.

#### Commencement documents to confirm your birth or arrival in Australia

You must provide Centrelink with 1 of the following.

- Australian birth certificate - A full birth certificate in your name or former name issued by Births, Deaths and Marriages. We can't accept birth extracts or birth cards.
- Australian visa - A current resident or tourist visa issued in your name or former name. We can't accept expired visas.



- Australian citizenship certificate - Issued in your name or former name. If your name appears on your parents' certificate, you can use that.
- ImmiCard - A card issued in your name or former name by the Department of Home Affairs.
- Australian passport - Issued in your name or former name, within 3 years of the expiry date.
- Certificate of identity - Issued in your name or former name by the Department of Foreign Affairs and Trade.
- Document of identity - Issued in your name or former name by the Department of Foreign Affairs and Trade.

#### Primary documents to show the use of your identity in the community

You must provide Centrelink either another Commencement document, or 1 of the following.

- Australian driver licence - motor vehicle A current licence issued in your name with your photo or signature. We can accept current a learner permit and provisional licence.
- Australian marriage certificate - Issued by a state or territory government. We can't accept ceremonial, church or celebrant issued certificates.
- Foreign passport - A current passport issued by another country, with a valid entry stamp or visa.
- Proof of age card - Issued by a state or territory government in your name with your photo or signature.
- Shooter or firearm licence - A current licence, issued in your name with your photo or signature. We can't accept minor or junior permits or licences.
- Secondary student ID card - A current ID card, issued in your name with your photo or signature. You can only use this if you're under 18 and don't have the other documents.

#### Secondary documents to show the use of your identity in the community

You must provide Centrelink with either another Commencement document, another Primary document, or 1 of the following.

- Security licence, a current security protection industry or crowd control licence. It must be in your name and show your photo or signature.
- Bank or financial institution card, statement or passbook - Issued by a bank, credit union or building society. Cards Statements or passbooks must be current, in your name. Your signature must be on the card and your current address on the statement or passbook. We can't accept documents from foreign banks or institutions.
- Child's birth certificate - Australian birth certificate with your name as a parent or guardian.
- Defence Force identity card - Issued by the Australian Defence Force and shows your name and photo or signature.
- Australian divorce papers - In your name or former name. For example, a Decree Nisi or Decree Absolute.
- Educational certificate - From an Australian school, TAFE, university or Registered Training Organisation. This must be in your name or former name.



- Certified academic transcript - From an Australian university in your name or former name.
- Mortgage papers - For an Australian property in your name or former name. These need to be legally drawn.
- Name change - Legal change of name or deed poll certificate.
- Veterans' Affairs card - A current card issued in your name.
- Tenancy agreement or lease - A current formal agreement or lease in your name and showing your address.
- Motor vehicle registration - Current registration papers with your name, address and proof of payment.
- Documents issued by foreign governments - Foreign birth, marriage or education certificate. Driver licence, national identity card or a lapsed passport.
- Australian government issued photo ID card - A current photo ID card issued by the Commonwealth, state or territory in your name.
- Rates notice - A paid rates notice issued in your name with your address that is less than 12 months old.
- Utility account - Water, gas, electricity or phone account with a receipt number. This must be in your name, show your address and be less than 12 months old. Must be a paid account.
- Student ID card - A current student ID card from an Australian secondary school, TAFE, university or Registered Training Organisation. It must have your name with your photo or signature.
- Electoral enrolment - Proof of enrolment card in your name and showing your address.
- Aviation security identity card - A current card issued in your name with your photo or signature.
- Maritime security identity card - current card issued in your name with your photo or signature.
- Police identity card - A current card issued in your name with your photo or signature.
- Prison release certificate - In your name with your photo or signature.
- Tangentyere Community ID card - A current card issued in your name and with your photo.

In order to confirm your identity, you'll need to provide Centrelink with these documents at a service centre.

### **Step 2. Get your documents ready to claim**

You'll need to get some supporting documents ready to help answer some of the questions in the claim. As you complete your claim you'll be asked to provide Centrelink with certain documents or information. You'll be told in the claim which documents you need to give to Centrelink. These are listed as required in your claim.

You'll need to provide these documents before you can submit your claim. Having them ready will help you finish your claim and not delay the process. Call us if you're unsure which documents you need to give Centrelink.

## Other documents you may need

You may need to give Centrelink other documents. These will be listed in the claim as supplementary. You'll have 14 days after you submit your claim to submit these.

Centrelink may ask you for further information as they work through your claim and assess your circumstances. If this happens, they'll put your claim on hold as they wait for these documents. You need to provide them within 14 days of their request or your claim may be rejected.

### What are common documents?

We've listed the documents and information they can ask for. You may not need all of them. Your partner may also need to provide some of these documents to support your claim.

- tax file number
- bank account details
- savings, term deposits, mortgage offsets or overseas account details
- investments
- insurance agreements
- income and assets, including real estate assets
- superannuation
- income tax returns
- employer separation certificates
- PAYG certificates
- payslips
- profit and loss statements
- Taxation Notices of Assessment (NOA), if self employed
- housing, rental property or real estate details
- rent certificate – if you pay rent to your parents they'll need to sign a statutory declaration, signed and declared true before an authorised witness
- proof of assets ownership documents
- rates notices
- partner details, including citizenship, study, work and income details
- separation details
- Residence details if you've lived outside Australia
- visa information
- the date you and your partner became Australian citizens
- the dates you and your partner lived in other countries
- Health Care Card claims
- medical reports
- Centrelink medical certificates
- doctor issued medical certificates

You can upload documents in your Centrelink online account or the Express Plus Centrelink mobile app or you can also give them to Centrelink by mail, fax, or by visiting a service centre.

### **Step 3. Make your claim**

1. Sign in to myGov and go to Centrelink.
2. Select Make a claim, then Start a new claim.
3. Under Seniors, select Get started.
4. Answer all the questions. Each screen has information to help you complete the claim. This includes submitting your supporting documents and any other forms you need to complete.

You may need to complete some extra forms. Your claim will tell you which ones.

- need to tell Centrelink about your finances - Income and Asset information
- are permanently blind - Request for ophthalmologist/optometrist report
- are self-employed or have a business - Business details
- have a private company - Private Company details
- have a private trust - Private Trust details
- have had compensation or damages - Compensation and damages
- want someone else to deal with Centrelink for you - Authorising a person or organisation to enquire or act on your behalf

### **Step 4. Submit your claim**

### **Step 5. Track your claim**

After you submit your claim online, you'll get a receipt telling you:

- your claim was submitted
- the ID number of your claim
- an estimated completion date
- a link to track its progress

Centrelink will let you know the result of your claim; they'll send a letter to your:

- myGov Inbox,
- Centrelink online account, or
- Express Plus Centrelink mobile app

If they need more details they will ask you for them.

If you think they've made a mistake you can ask them to review our decision.

### **General Advice Warning**

The information contained in this document is general in nature and does not constitute personal financial advice. The information has been prepared without taking into account your personal objectives, financial situation or needs. Before acting on any information in this document you should consider the appropriateness of the information and seek professional advice from a licensed financial adviser.