



Australian Government

Department of Veterans' Affairs

Factsheet IS44 - Age/Invalidity Service Pension

Purpose

This Factsheet explains the eligibility criteria for the service pension when granted to veterans on the basis of age or invalidity. For further information on service pension for partners or widow/ers see Factsheet [IS45 Partner Service Pension](#).

What is the service pension?

The service pension is a means tested income support pension. A service pension can be paid to veterans on the grounds of age or invalidity. It is subject to income and assets tests.

Who is eligible for service pension?

You are eligible for service pension if you are a veteran who has rendered qualifying service, and you:

- have reached pension age (refer to the section titled 'What is pension age' in this Factsheet); or
- are permanently incapacitated for work.

Commonwealth veterans, allied veterans and allied mariners must also have been an Australian resident for a certain period to be eligible. The residency requirements do not apply to refugees. For more information on the residency requirements, refer to Factsheet [IS50 Residency](#).

Definition of veteran for pension purposes

The first criterion to be satisfied for service pension is that you must be a veteran.

For service pension purposes the term 'veteran' has a particular meaning. To be a veteran you must have rendered eligible war service, meaning continuous full-time service in one of the following roles:

- as a member of the Defence Forces of Australia in various wars and conflicts;
- as a member of the Defence Forces of Australia during various peacekeeping activities;
- as a member of the Defence Forces of a Commonwealth or Allied country in specific circumstances during various wars and conflicts;
- as an Australian mariner or Allied mariner during World War 2; or
- in certain specific circumstances, as a civilian.

What is qualifying service?

The second eligibility criterion for service pension is that you must have rendered qualifying service. For World War 2 service this means you must have served during a period of hostilities and incurred danger from hostile forces of the enemy. You may also have qualifying service if you were involved in mine-sweeping and bomb clearance operations after the war.

For conflicts after World War 2 you must have been allotted for duty and served in an operational area to have qualifying service. Australians who have served as members of peace keeping forces may also have rendered qualifying service.

You may also have qualifying service if you served in the defence forces of a Commonwealth or Allied country, during a conflict in which Australia took part, and you incurred danger from hostile forces of the enemy.

There is a range of Factsheets available from DVA which explain the qualifying service criteria for the various wars and conflicts in which Australia has taken part. For more information, refer to the section titled 'Related Factsheets' in this Factsheet.

Age service pension

To be eligible for an age service pension, you must be a veteran and be pension age. Age service pension is granted earlier than the social security age pension paid by Centrelink, recognising that the intangible effects of war may result in premature ageing of the veteran and/or loss of earning power.

What is pension age?

The pension age for a male or female veteran who has qualifying service is 60 years.

If you claim a service pension on the basis of age, you will need to provide documents proving your date of birth. For more information refer to Factsheet [IS02 How to Claim - Service Pension](#).

Permanent incapacity for work

If you are a veteran with qualifying service and are permanently incapacitated for work, you may be eligible for invalidity service pension.

You are automatically accepted as permanently incapacitated for work if you:

- are permanently blind in both eyes; or
- are in receipt of* or eligible for the Special Rate of disability pension (T&PI) under the *Veterans' Entitlements Act 1986* (VEA) or the Special Rate Disability Pension (SRDP) under the *Military Rehabilitation and Compensation Act 2004* (MRCA).

***Note:** - In receipt of includes where the amount received is nil due to receipt of compensation from another source, or withholding of the payment to recover an overpayment.

If you do not meet any of the conditions for automatic acceptance, you need to have a disability(ies), (this can include a non-service related disability), that permanently prevents you from working. This means that:

- you have a disability(ies) that results in a combined impairment rating of 40 points or more using the Guide to the Assessment of Rates of Veterans' Pensions (GARP); and
- the disability(ies) is permanent; and
- the incapacity from the disability(ies) alone, permanently prevents you from working for periods adding up to more than 8 hours per week.

Where it is obvious from available medical evidence that your disability(ies) alone permanently prevents you from working, your claim for permanent incapacity may be decided without the need for further medical assessment.

What if I am pension age and also permanently incapacitated for work?

If you have turned 60 and are entitled to an age service pension, but you are not yet age pension age, you may apply for an invalidity service pension.

Invalidity service pension is not taxable until you reach the age at which you become eligible for an age pension. See [Factsheet IS85 Taxation and your DVA Payments](#) for more information.

How do I claim a pension?

If you think you are eligible for service pension on the grounds of age or invalidity, and you want to make a claim for pension, contact DVA.

You need to provide details of your income and assets, your tax file number, and provide us with sufficient documentation to prove your identity. For more information refer to Factsheet [DVA06 Proof of Identity Requirements](#) or contact DVA.

If you have not already had your qualifying service tested, this can be done at the same time. You might need to provide copies of your service documents or other evidence of your war service, especially if your service was with a Commonwealth or Allied country. If your service documents are in a foreign language you will need to have them translated by an accredited translation service.

DVA can give you all the forms you need to make your claim. For more information refer to Factsheet [IS02 How to Claim - Service Pension](#).

What if I want to find out if I'm eligible, but I'm not ready to claim the pension?

If you think you may be a veteran with qualifying service, but are not ready to claim a pension, you can apply to have your veteran status and qualifying service determined.

You may need to provide your service documents or other evidence of your war service, especially if your service was with a Commonwealth or Allied country. If your service documents are in a foreign language you will need to have them translated by an accredited translation service. If your service was with Australian forces, we can usually get copies of your service documents on your behalf.

We will send you a letter telling you if you are a veteran and if you have qualifying service. You can use this decision to help make plans for your future.

The income and assets tests

Income support pensions, including age service pension and invalidity service pension, are subject to income and assets tests. The rate of pension that is paid depends on the amount of income you receive and the assets you have.

Even though you may be eligible for service pension, if you have a high income or a large amount of assets you may not be entitled to receive any payment. Factsheets providing more information about income and assets are available from DVA. Refer to the section titled 'Related Factsheets' in this Factsheet.

More Information

DVA General Enquiries

Phone: 1800 555 254 *

Email: GeneralEnquiries@dva.gov.au

DVA Website: www.dva.gov.au

Factsheet Website: www.dva.gov.au/factsheets

* Calls from mobile phones and pay phones may incur additional charges.

Related Factsheets

- [DVA06 Proof of Identity Requirements](#)
- [IS01 Service Pension Overview](#)
- [IS02 How to Claim - Service Pension](#)
- [IS05 Social Security Age Pension Overview](#)
- [IS45 Partner Service Pension](#)
- [IS50 Residency](#)
- [IS57 Australian, Commonwealth and Allied World War 2 Veterans Qualifying Service](#)
- [IS58 Qualifying Service in Post-Second World War Conflicts](#)
- [IS87 Income Test Overview](#)
- [IS88 Assets Test Overview](#)

Disclaimer

The information contained in this Factsheet is general in nature and does not take into account individual circumstances. You should not make important decisions, such as those that affect your financial or lifestyle position on the basis of information contained in this Factsheet. Where you are required to lodge a written claim for a benefit, you must take full responsibility for your decisions prior to the written claim being determined. You should seek confirmation in writing of any oral advice you receive from DVA.

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