

Information for Newly Arrived Migrants

养老金知多少讲座

centrelink 多语言热线电话:

131 202

TIS口译热线: 131 450

领取养老金年龄

如果您在 1952 年 7 月 1 日前出生，您至少需要满 65 周岁。
从 2017 年 7 月 1 日起，领取 Age Pension 的年龄将每隔 2 年上调 6 个月，直至 2023 年 7 月 1 日。

如果您出生于：

1952 年 7 月 1 日至 1953 年 12 月 31 日
1954 年 1 月 1 日至 1955 年 6 月 30 日
1955 年 7 月 1 日至 1956 年 12 月 31 日
1957 年 1 月 1 日后

您的领取年龄：

65 岁 6 个月
66 岁
66 岁 6 个月
67 岁

Residence Requirement

领取养老金的居住要求

On the day you submit your claim, you must be:
申请当日你必须:

- an [Australian resident](#), and 是澳洲居民
- physically present in Australia 本人在澳洲
- You also need to have been an Australian resident for a continuous period of at least 10 years, or for a number of periods that total more than 10 years with one of the periods being at least 5 years. 同时你必须连续10年居住在澳洲, 或者累计超过10年, 其中包括一个连续的5年。

Income Test 收入测试

单身

每两周收入	会随着您的收入增加而减少
Up to \$174	\$0
Over \$174	Reduce 50 cents for each dollar over \$174, can't exceed \$2062 收入每超过一元(澳币), 扣减5毛(澳币), 每两周收入不能超过\$2062

夫妇同住或者因疾病分开

合并每两周收入	合并养老金因收入而减少
Up to \$308	\$0
Over \$308	Reduce 50 cents for each dollar over \$308, can't exceed \$3155 收入每超过一元, 扣减5毛, 每两周收入不能超过\$3155

What is not included in the Age Pension income test?

Income that isn't assessed as part of the Age Pension income test includes:

- Most government payments
- Regular payments from close relatives
- Some lump sums (such as one-off super payments, gifts, inheritances, insurance payouts, lotto prizes and gambling wins).

不会计算入收入测试里面的项目包括以下

一些政府的津贴

由亲友提供的生活费用

一些一次性的收入(如一次性退休金、礼物、遗产、保险、彩金)

Work Bonus

From 1 July 2019 you can earn up to \$300 a fortnight if you're still working and you will not have this amount included in your income test for the Age Pension. This amount is known as a 'work bonus.' The work bonus amount can be accumulated up to an amount of \$7,800. You don't need to apply to have this done. The Department of Human Services will apply the work bonus to your income test.

工作奖金

从2019年7月1号开始你可以每两周赚取\$300，而这些工作收入不会计算在你的收入测试。这笔工作奖金最多可以累积\$7800，你无需申请，社会服务部会帮你计算你的收入测试。

Asset Test 资产测试

Full pension assets must be less than
领取全额养老金，资产必须少于：

您的情况	有自住物业	没有自住物业
单身	\$263,250	\$473,750
一对夫妇，合并资产	\$394,500	\$605,000
一对夫妇，因疾病分开，合并资产	\$394,500	\$605,000
一对夫妇，只有一位符合资格，合并资产	\$394,500	\$605,000

Asset Test 资产测试

Part pension assets must be less than
领取部分养老金，资产必须少于：

您的情况	有自住物业	没有自住物业
单身	\$578,250	\$788,750
一对夫妇，合并资产	\$869,500	\$1,080,000
一对夫妇，因疾病分开，合并资产	\$1,024,500	\$1,235,000
一对夫妇，只有一位符合资格，合并资产	\$869,500	\$1,080,000

Asset types we assess

资产审查

We look at the type and value of any assets you own in and outside of Australia.

The value of your assets is what you'd get if you sold them at market value. We'll deduct any debt you owe that your asset is security for, from its market value.

Example

Mary has a Toyota Yaris with a market value of \$20,000 and a loan on it of \$8,000. We would assess it at \$12,000.

资产审查包括所有澳洲境内及海外的资产，资产计算是计算这些资产出售后的市场价值。

例如你一辆价值二万元的汽车还欠贷款\$8000，我们审计的资产价值便是12,000

资产包括以下种类

Saving(银行存款)

Real estate (物业)

Granny flat Rules (祖父母房子条例)

Retirement village contribution
(退休村的入住供款)

Life interests(终身利益,如由非拥有权物业获取权利和收入)

Financial investments(财务投资)

Superannuation investments(退休金投资)

Income streams(保险,退休年金)

Business assets(生意资产)

Funeral investments(殡仪投资)

Assets given away(资产转赠)

Trust(基金)

Other assets 其他贵重资产

We also assess the market value of the following:

- motor vehicles 汽车
- boats 游艇
- caravans 旅行车
- licenses, such as fishing or taxi 牌照
- the surrender value of life insurance policies 人寿保险价值
- trading, hobby or investment collections 投资及收藏物品
- cryptocurrencies 加密货币
- household contents 家具
- personal items, such as computers and jewellery 电脑首饰等等

Assets given away 资产赠与

- \$10,000 in 1 financial year
- \$30,000 over 5 financial years – this can't include more than \$10,000 in a single financial year.

If you go over this amount
For 5 years after you give away the asset over the allowable amount, we'll do both of these:

- count the excess in your assets test
- apply [deeming](#) and include it in your income test.

一年资产转赠最多一万元，五年之内不可超过三万元
如果超过此数目会计算入你的资产和收入之内。

Asset types we don't assess

我们不审核的资产：

- your principal home and surrounding land up to 2 hectares on the same title 你的自住房以及在同一业主名下不超过两公顷的土地
- some properties larger than 2 hectares on the same title - read more about [rural customers and primary producers](#) 有些郊区物业可以超过两公顷土地，具体请参考有关条例。
- your principal home, if you vacate it for up to 12 months or 2 years if entering a care situation 自住房空置不超过12个月或空置不超过2年，因为进入照顾状态
- accommodation bonds paid on entry to a residential aged care facility. 付给养老院的押金

Payment Rates for Age Pension

最多可拿多少养老金?

Pension rates per fortnight 每两周	Single 单身	Couple (each) 夫妻各自	Couple (combined) 夫妻合并	Couple each separated due to ill health 夫妇因病分开
Maximum-basic rate 基本养老金	\$860.60	\$648.70	\$1,297.40	\$860.60
Maximum-pension supplement 附加补贴	\$69.60	\$52.50	\$105	\$69.60
Energy Supplement 能源补贴	\$14.10	\$10.60	\$21.20	\$14.10
total总额	\$944.30	\$711.80	\$1423.60	\$944.30

How the income and assets tests work together

If you reach the threshold limits in both the income and assets tests, your pension will be based on the lower amount. For example, if you are eligible for \$400 a fortnight according to the assets test, and \$500 a fortnight under the income test, then the \$400 a fortnight test will apply.

如果你的收入和资产到达限制门槛，你的养老金会根据以最低的数目为准，例如根据资产计算你可获得\$400两周之养老金，但根据收入你可获得\$500，最终会以获得每两周\$400元为准

Age Pension rate while outside Australia

人在海外领取养老金

- The amount of Age Pension you can be paid may change at certain points based on how long you have been away and your personal circumstances. 你可以领取的养老金总额取决于你离开多久以及你个人的具体情况
- Your rate of Age Pension generally will not change if you travel outside Australia temporarily for less than 6 weeks. 通常离开6周以内可领取全额养老金
- If you are outside Australia for more than 6 weeks you will be paid at an [outside Australia rate](#). Your [Pension Supplement](#) will reduce to the basic rate and your [Energy Supplement](#) will stop. 离开超过6周只能领取基本养老金，并且无能源补贴。
- 超过26周，无养老金

Which documents you must give

You must give us the following details before or when you submit your claim. Documents that show:

- your age and identity
- your bank account details
- your tax file number
- your Australian residence, if you've lived outside Australia
- if you're a [member of a couple](#)
- your income and assets.
- Other documents may required

- 你必须提供的申请文件包括：
 - 身份证明文件—证明你的年龄和身份
 - 银行帐户资料
 - 你的税号
 - 如果你生活在海外，请提供澳洲居民证明
 - 夫妇资料
 - 你的收入及资产资料
 - 以及其他要求提供的材料

免责声明

以上内容参考网上资料翻译，只供参考，未必最准确，
因为翻译可能有误，而有关政策和资料亦会不断更新，
详细资料请参考

<http://>

www.servicesaustralia.gov.au/individuals/services/centrelink/agepensions

谢谢参加！