

# Can I get the Age Pension?



The government Age Pension is a regular fortnightly income, paid by the Australian Government, designed to support the basic living needs of eligible older Australians.

## Am I eligible for the Age Pension?

To be eligible for the Age Pension you will first need to meet age and residency requirements.

## Age and residency rules

You must be aged at least 67-years to be eligible for the Age Pension. You generally need to have been an Australian resident for at least 10 years in total. For at least 5 of these years, there must be no break in your residency. [Services Australia \(Centrelink\)](#) allows some exceptions to the residency rules.



### Top tip:

**Apply early and avoid delays.** You can submit your Age Pension application up to 13 weeks before your 67th birthday.

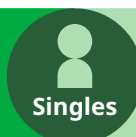
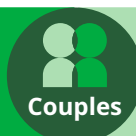
## Means tests apply

What you earn and what you own affect how much Age Pension you are entitled to receive. To help ensure the money goes to those who need it most, Services Australia applies two means tests to the Age Pension; the income test and the assets test. Limits, thresholds and payment rates are indexed to inflation and are [updated three times a year](#).

All figures below are accurate as of 20 September, 2024.

## Age Pension income test

Services Australia will assess you and your partner's income from [all sources](#), including savings, investments, and superannuation. You are considered a couple if you are married, in a registered relationship or a de facto relationship.

Full-pension limits		Pension cut-off		
<i>You are eligible for the full pension if your income is equal to or less than</i>		<i>You are not eligible for any pension payments if your income is greater than</i>		
\$212 per fortnight	\$5,512 per year	 Singles	\$2,500.80 per fortnight	\$65,020.80 per year
\$372 per fortnight (combined)	\$9,672 per year (combined)		 Couples	\$3,822.40 per fortnight (combined)

Source: [Services Australia](#)

**Part pension:** You may be eligible for a **part pension** if your income is between the full-pension limit and the pension cut-off amounts.

## How much can you get?

Full Age Pension amounts below include the maximum basic rate, plus the pension supplement and energy supplement – extra payments to help with phone, internet, medicine and utility (gas and electricity) costs.

### Full Age Pension rates

 **Singles**

**\$1,144.40** per fortnight

**\$29,754.40** per year

 **Couples (combined)**

**\$1,725.20** per fortnight

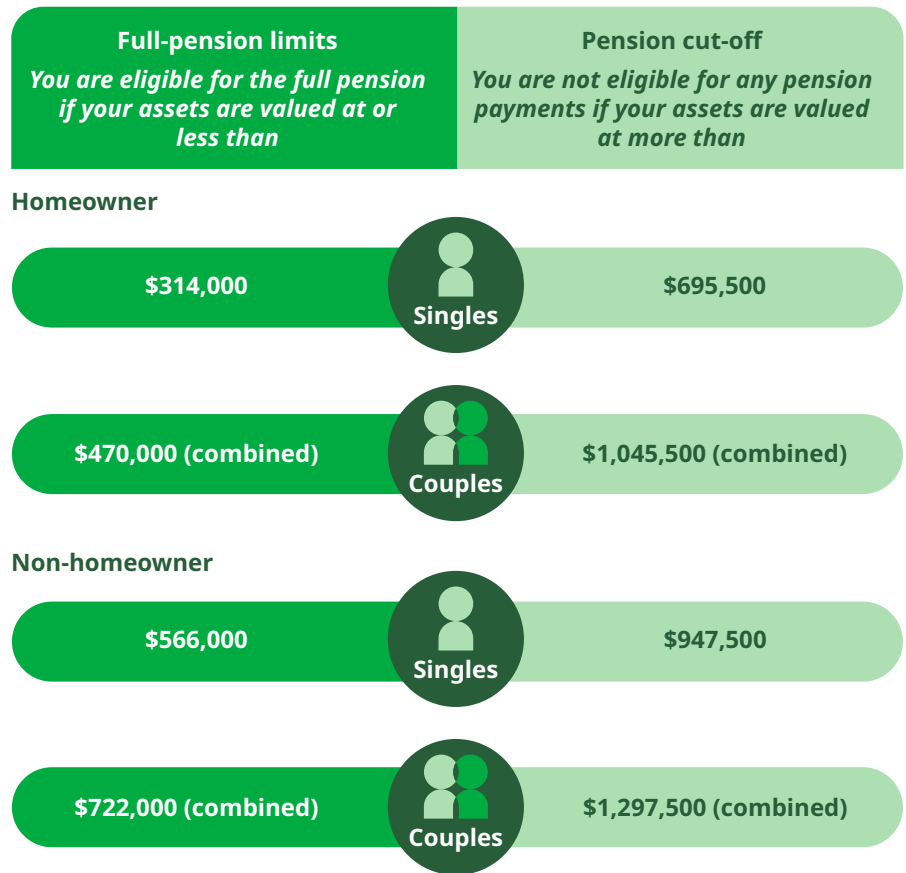
**\$44,855.20** per year

#### **Top tip:**

Even if you don't meet all the rules for the Age Pension, if you're aged 67-years or older you may be eligible for a [Commonwealth Seniors Health Card](#). This card can give you access to cheaper medicines and may provide other concessions.


## Age Pension assets test

Services Australia will also assess [all your assets](#), including any property, superannuation pensions, or possessions you own in full.



Source: [Services Australia](#)

**Part pension:** You may be eligible for a **part pension** if your assets are valued between the full-pension limit and the pension cut-off.

 **Top tip:** The value of your residential home is not included in the Age Pension assets test.

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