



Planning Ahead

A GUIDE TO PUTTING YOUR AFFAIRS IN ORDER

PREPARING FOR AND COPING WITH BEREAVEMENT





Australian Government
Department of Veterans' Affairs

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FOREWORD

Many members of the veteran community are reaching a stage in life in which they may be considering the impact that bereavement could have on their loved ones. In particular, they may be thinking about what they can do now to assist their loved ones manage such an event in the future.

Planning Ahead has been designed to provide information to help veterans and their families prepare for bereavement. We hope that the information will be useful for you.

The personal information and checklists included in the booklet and folder will help ensure that important information is available to families when it is needed.

Many ex-service organisations and a number of other key organisations have assisted with this booklet, including the Public Trustee's Office, the Law Society of New South Wales, Tobin Brothers Funeral Directors, and the Australian Pensioners and Superannuants Federation. The cooperation and contribution of these organisations has been invaluable.

The services and organisations listed in the booklet, including the Department of Veterans' Affairs, are always ready to provide whatever assistance you may require.

You occupy a special place within the Australian community. The Australian Government and the Department of Veterans' Affairs are committed to listening to your needs and responding in a way that recognizes your importance in Australia's past, present and future.





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Note: It is important to remember that information relating to monetary payments, interest rates and home loans is valid at the time of publication but is subject to change. Please seek confirmation at time of application.

INTRODUCTION

The purpose of this guide is to help you get your personal affairs in order and to provide information on the services available for family and friends after your death. This guide has been written for members of the veteran and defence force communities and their families. It contains information that will be useful to their carers and the people who act on their behalf or who help and advise them.

Losing a family member is one of the most distressing events that can happen to anyone. By ensuring that your personal affairs are in order, you can make it easier for your loved ones to manage at this difficult time.

How to use this guide

Planning Ahead can be used alongside your up-to-date personal records as a guide to the services available to family and friends after your death. The names of organisations that may be able to help at this time are also included.

It is useful for you to be aware of the information in this booklet and accompanying folder before there is a need for it. If you complete the personal information sheets, medical details form and checklists included, you can ensure the relevant information is available when it is needed.

If you have any questions about departmental services please feel free to raise them with your nearest Department of Veterans' Affairs (DVA) office. We would also be interested in your feedback regarding this package and any suggestions for improvements.

As well as this booklet, the Planning Ahead package includes:

- Planning Ahead – A Checklist for Notification (P00068)
This lists all the key people to be contacted in the event of your death.
- Personal Information Sheet (D8729)
This helps your family with all the details of your personal affairs.
- Medical Details of Veteran (D8730)
This information might be of assistance for a claim for a war widow's/widower's pension.



HELP FROM THE DEPARTMENT OF VETERANS' AFFAIRS

The Department of Veterans' Affairs offers a range of services and information to entitled members of the veteran and service community, their dependants and carers. This includes:

- income support pensions and allowances for veterans and their eligible dependants;
- compensation (disability) pensions to veterans and members and former members of the Australian Defence Force;
- medical treatment for veterans and members and their eligible dependants;
- possible financial contribution toward the cost of funerals;
- commemoration of the graves of eligible ex-service personnel;
- assistance with finance for homes (buying, repairs and renovations);
- Veterans' Home Care;
- home and contents insurance;
- Pension Loans Scheme;
- the Veterans' Home Maintenance Line – referral to reliable tradespersons
- for assistance in home maintenance matters;
- HomeFront – falls and accident prevention home assessment; and
- bereavement counselling through the Veterans and Veterans Families Counselling Service for entitled persons and families.

This guide contains further details on some of these services.

If you have any questions, please telephone the Department of Veterans' Affairs office on 133 254, regional callers 1800 555 254. The staff will be able to answer your questions and can provide you with the address of the DVA office closest to you.

Note: DVA is unable to supply specific information on an individual to the individual's family without authorisation. This privacy constraint ceases once an individual is deceased. If DVA cannot assist you with services or relevant information, we will put you in touch with someone who can.

HELP FROM EX-SERVICE ORGANISATIONS

Ex-service Organisations provide help to ex-service personnel and their families. There are a number of ex-service organisations in the community – you may be a member of one or more. There are also organisations that help widow and widowers of ex-service personnel, such as Legacy and the War Widows' Guild.

There are many Ex-Service Organisations that operate to support and assist veterans, war widow/ers, serving and former Australian Defence Force members and their families. These organisations may provide assistance and advice with pension, compensation, rehabilitation and welfare matters, camaraderie, unit associations and other types of help and support. If you feel that an Ex-service Organisation may be of interest or assistance to you, they can be found in your local Yellow Pages telephone directory or on the internet.



LEGAL AND FINANCIAL ISSUES

Your will

Why you need a will

A will is a legal document that enables you to exercise your right to select the relatives, friends and others (such as charitable organisations) who will inherit your assets when you die.

If you die without a will it may cause unnecessary hardship and distress to your family and friends.

What if you don't make a will?

If you don't make a will, your assets will be divided among qualifying relatives and dependants according to a formula set out in government legislation. If you have no relatives, or they cannot be traced, your estate will be paid to the state government. If the result of that statutory distribution leaves members of your family or other dependants in needy circumstances, they can apply to the court for an order under family provision legislation for part of the estate to pass to them. This depends on their needs at the time of the application.

How to make a will

You may choose to make your own will. If you choose to do this you must ensure that it is a clear and valid will. A will is a legal document. Challenges to your will can be expensive and time consuming, and can cause distress to your family and friends. You may also choose to consult a solicitor, a public trustee or private trustee to assist you in drawing up your will. The will must be signed by yourself and two independent witnesses who are not beneficiaries. Your executor should be made aware of his or her appointment as your executor.

When drawing up your will you need to consider the following:

- the likely value of your estate;
- beneficiaries;
- special gifts;
- disposal of the residue; and
- appointing an executor.

Professional trustees are entitled to a commission based on the value of your estate. This ranges between one per cent and four per cent depending on the estate's value.

Changing your will

Depending on where you live and your social circumstances, you may need to make a new will in any of the following events:

- if you move interstate;
- if any beneficiaries die;
- if you are a member of a couple and you and your partner separate;
- if you become a member of a couple; or
- if you are separated, but not divorced, and you are living with someone else, your new partner may have no claim on your estate unless they are included in the will or have an entitlement under family provision legislation.

It is definitely necessary to change your will in two situations:

- when you marry. A will is automatically revoked when the person who made it marries, unless it was made in anticipation of a particular marriage or marriage in general; and
- if you divorce. In some states (notably New South Wales), termination of a marriage, although not revoking the whole will, will revoke a gift to a former spouse, and the appointment of that spouse as executor, trustee or guardian will be omitted from the will.

If you have a minor change to make to your will, for example, adding a legacy, you don't need to start all over again. You can do so by adding a codicil (a supplementary addition). Ensure that the codicil is kept with your will.

It is best to get advice from a solicitor, public trustee or private trustee if you are unsure about making or changing a will. Some organisations for the aged offer a free legal service with qualified legal advice and assistance.

Rest Assured – A Legal Guide to Wills, Estates and Funerals in New South Wales. Edition by Rosemary Long and Trudy Coffey is available from the internet at www.legalanswers.sl.nsw.gov.au/guides/wills_estates/index.html.

Many organisations, such as the Law Society in your state, produce will kits and provide information on how to write a will. Your local VAN Office can advise you of such organisations in your area.

Note: Ensure that your relatives or close friends know where your will is kept. If you use a safety deposit box ensure that someone else you trust has legal access to it and that a copy is held by your solicitor or accountant.



Power of attorney

Power of attorney

The laws in respect of powers of attorney differ in each state and territory. The following information is intended as a general guide only. It is important that you seek advice specific to your situation. This is best obtained from your solicitor or from the public trustee in your state or territory.

What is a power of attorney?

A power of attorney is a document giving another person the power to deal with your assets, financial affairs and/or medical decisions while you are still alive. This ensures that a trusted person attends to essential matters at the right time. A power of attorney gives a person the power to act on your behalf. This person nominated by you may be:

- a relative;
- a friend;
- a private or public trustee; or
- a solicitor or an accountant.

There are two types of power of attorneys, an enduring power of attorney and a limited power of attorney.

What is an enduring power of attorney?

An enduring power of attorney enables you to give another person or agency legal authority to make financial and/or legal decisions on your behalf. An enduring power of attorney begins operating from a specified time and continues to operate even if you lose the ability to make decisions for yourself at some time in the future. In some states, you can also authorise your attorney to consent to medical treatment, or to withhold or withdraw medical treatment, on your behalf while you are unable to manage your affairs.

Reviewing enduring powers of attorney

Most states have introduced guardianship laws which give guardianship boards or tribunals the power to review enduring powers of attorney if they consider the request for a review is in the best interest of the person who made the enduring power of attorney. These bodies have the power to remove an attorney from office or appoint a substitute attorney. They can reinstate an enduring power of attorney that has lapsed because the attorney is no longer able to act.

Why would I need an enduring power of attorney?

If you lose your decision-making ability through illness, accident or trauma and you have not made provision for another person or agency to manage your financial affairs on your behalf, it may be necessary for an administrator to be legally appointed to make those decisions for you. The guardianship and administration board of your state or territory chooses the administrator. The person or agency appointed by the board may not be the same as you would have chosen for yourself.

An enduring power of attorney enables you to take action now to ensure that your best interests are safeguarded if you lose your ability to make decisions for yourself at some time in the future.

What is a limited power of attorney?

A limited power of attorney allows a person to act on your behalf in specific circumstances only, for example in dealing with a specific financial matter such as the sale of a house. You specify what the person can do on your behalf and for how long. It applies only while you are capable of making your own decisions. If this capacity is lost, a limited power of attorney is no longer valid.

When should a power of attorney be considered?

If you are planning to travel overseas or if you are in failing health, it is wise to consider appointing a trusted relative, friend or adviser as an enduring or limited power of attorney to act on your behalf.

The power of attorney document must be signed whilst you are of sound mind. If you lose the capacity to make reasonable decisions for yourself, you will not be able to sign a power of attorney and other methods of appointing a manager of your affairs will be required. This is usually through the appointment of a guardian or administrator. Remember that a power of attorney gives you the choice as to who will look after your financial and/or medical affairs.

Ending a power of attorney

No specific form of words is needed to end a power of attorney, as long as the intention is made clear to the person to whom you have given the power of attorney. A power of attorney is valid without registration unless it is in relation to a transaction affecting land. If it is to be used for land transactions it should be registered with the Land Titles Office or its equivalent. Where the power of attorney has been registered, a written revocation of the power should also be registered with the Land Titles Office, or its equivalent, when revoking power of attorney.

Note: The power of attorney ceases to operate on your death. Your will then becomes the legal document to dispose of your assets.

What will it cost to establish a power of attorney?

Costs associated with establishing a power of attorney will vary depending on the type of service you choose. It is advisable to shop around for quotes and the service that will be offered for the price quoted. Some organisations for the aged offer a free legal service with qualified legal advice and assistance. In some states Chamber Magistrates provide assistance free of charge.

Where can I obtain more information about a power of attorney?

It is important to remember that power of attorney legislation is different in each state and territory. You can contact a solicitor, a private trustee or public trustee in your state to provide more information.

It is important to notify DVA should you appoint a power of attorney over your affairs and if there are any changes in the details of your power of attorney. You will need to provide the original documentation or a certified copy so that DVA can sight the power of attorney.



Advance health care planning including advance health care directives

Often, families and medical professionals are faced with making difficult decisions about the health care of people who can no longer make their wishes known. Advance care planning is the term used for a variety of legal and informal options (including advance health care directives) available to ensure that your wishes will be respected in the future should you lose competence in decision-making (for example, in the case of advanced dementia, and critical or terminal illnesses).

You may want to consider what type of health care you would want to have in this situation. It can be hard to think about this possibility, but it could help your family, friends and medical professionals, as they will be aware of your wishes.

Written advance health care directives can ensure that your health and personal care choices will be known in the future.

You may decide, after talking over these issues with those closest to you, that written instructions are not necessary. However, should you need more information, your solicitor or general practitioner may be able to help you. In any case it can be useful to make these people aware of your views on your future care.

What is an enduring guardian?

Most states have enduring guardian arrangements available through the Public Trustees Office. An enduring guardian is a person you can appoint to make lifestyle decisions for you should you become mentally incapacitated – such as which doctor should treat you; what kind of treatment, surgery or medication you should have; whether you should see a dentist and what kind of treatment should be carried out; provide consent for you to enter a group home or residential aged care facility.

Appointing an enduring guardian is not the same as making an enduring power of attorney. An enduring power of attorney refers to the management of a person's financial and legal affairs whereas an enduring power of guardianship refers to making personal and lifestyle decisions for that person.

Financial issues

Bank accounts/investments

You may need to look at what bank accounts, investments or other assets are in joint names and whether either spouse/partner's signature can access these accounts. Ensure you have joint accounts, that is, the account is actually in both names and does not just have 'an either partner to sign' agreement. This will help to avoid difficulty in accessing accounts after the death of your spouse/partner.

You may also like to consider putting your home in joint names while your spouse or partner is alive. Contact your financial institution (if you have a mortgage on your property), your solicitor or your local government offices (in regard to land titles) for more information.

Financial planning

After the loss of a partner you may need to reconsider your financial situation. It is most important that your investments continue to meet your altered future needs, and that you understand your options before you make any decisions.

Accountants, solicitors, bank managers and financial planners can all assist in financial decision-making.

Note: Centrelink has a Financial Information Service available free of charge to answer questions about investments, their effect on pensions and the options available to you. An appointment is required and can be arranged by phoning 132 300.

DVA staff regularly undertake visits to suburban and regional areas of Australia to keep you informed about DVA benefits and services. Staff are available for private interviews, provided appointments are made beforehand. The visits are usually held in the local RSL sub-branches or local community centres and are well publicised in the local press, on local radio and through the ex-service organisations themselves.





LIVING INDEPENDENTLY IN YOUR OWN HOME

Housing options

You may find it difficult, both physically and financially, to maintain a house and garden after the loss of your partner. One solution is to move to more manageable accommodation. This is a big decision, both emotionally and financially, but there are several options for older people to consider. Some of these are:

- a unit, a flat or a townhouse;
- a 'granny flat' with relatives;
- supported residential service;
- hostel accommodation; and/or
- a retirement village.

Each option needs to be considered carefully and your decision will depend on your needs, financial situation and the social implications of moving.

If you are not interested in moving from your current home there are many community groups and government services that can help you to take care of yourself and your property. You may have to satisfy an income and assets test or a 'needs' assessment to have access to these services. It is important to note that some services are not free and, in the long term, can increase in expense. You will need to consider these factors carefully. Be sure to obtain competent professional advice.

DVA has produced a variety of resources, which may be useful including:

Home Maintenance Tips – to assist with general maintenance issues; and available for download from www.dsh.gov.au/home_hints/mainten_tips01.htm and

HomeFront guide to preventing falls for older people – practical information about falls and how to prevent them, and available for download from www.dva.gov.au/aboutDVA/publications/health/

All resources can be obtained from DVA VAN offices or the contacts listed in the back of this book.



Assistance around the home

The Veterans' Home Maintenance Line (VHML)

The Veterans' Home Maintenance Line (VHML) is available to provide information on home maintenance matters including referral to reputable tradespeople. You can also be referred to home inspection services in your area. This can help you plan for immediate and long-term home maintenance needs. The VHML services can be contacted Monday to Friday, 9am to 5pm.

The VHML can also provide referrals to tradespeople for home emergencies, 24 hours a day, seven days a week. VHML information is free of charge but you will have to pay for the work done by tradespeople. There may also be a callout fee.

More information is available from the VHML freecall number, 1800 80 1945.

HomeFront

HomeFront is a falls and accident prevention program available to all Gold and White Card holders. It aims to assist veterans and war widows to remain living independently in their own home.

A HomeFront assessment can be arranged by either the veteran or somebody acting on behalf of the veteran by telephoning 1800 80 1945.

Once a HomeFront appointment has been made, a trained health professional – usually a community nurse or occupational therapist – will assess your home and make recommendations to reduce the risk of a fall or accident occurring. These might be suggesting a simple rearrangement of furniture, or identifying the need for other modifications, such as improved lighting, improved definition of steps, installing grab rails, treating slippery floors etc. DVA can provide one free assessment and a small contribution towards the cost of recommended items each calendar year. You are under no obligation to go ahead with the recommendations.

The HomeFront assessment and the literature provided help make you more aware of the factors that can predispose you to falls and accidents. The assessor can also put you in touch with local community support services that assist independent living in the home.

Veterans' Home Care

There are services available that can support you to continue living in your home. Some of these services may be provided through community organisations and volunteers and others are provided through government programs.

Veterans' Home Care (VHC) is a DVA program that helps eligible Australian veterans, war widows and widowers with low-level care needs. Services are provided to Gold and White Card holders based on assessed need and include domestic assistance, personal care, safety-related home and garden maintenance, and respite care. You may also be referred to other services such as delivered meals, community transport and day centres through VHC.

Surviving partners of veterans who were receiving VHC domestic assistance or home and garden maintenance services at the time of their death can continue to receive those services for a period of 12 weeks.

To arrange an assessment for VHC services:

- talk to your doctor or other health professional who can refer you to your regional assessment agency;
- you or a family member, carer or friend can contact your regional assessment agency by phoning 1300 550 450; or
- contact DVA.

If you are not eligible to be assessed for VHC services, you may be able to access services through the Home and Community Care (HACC) program or other community organisations.

The social worker at your local community health centre or hospital can refer you to services available in your area.

The 'Age Page' of your local White Pages telephone directory has contact details to access a range of services.

You can also get information from the community advisers at your nearest DVA office.



Home loan assistance

Eligible veterans and their widowed spouses can access subsidies on housing loans through:

- the Defence Home Ownership Assistance Scheme (DHOAS) for veterans with service on or after 1 July 2008;
- the Defence Service Homes (DSH) Scheme; or
- the Defence HomeOwner Scheme (DHOS) for veterans who first joined the ADF prior to 15 May 1985.

Some eligible clients may also be able to receive loans to assist with the cost of:

- necessary repairs to their homes,
- rates, changes and other property-related costs, and
- maintenance and modifications or for any other housing related purpose that encourages independent living.

For home loan information phone 1300 434 627.

Defence Service Homes Insurance

All eligible Australian veterans, their widows or widowers can insure their homes with DSH Insurance. Building insurance policies are competitively priced and have quality benefits. Comprehensive contents insurance cover, designed especially for DSH Insurance, is also available to all members of the veteran and service communities.

For more information, visit DSH Insurance online at www.dsh.gov.au or contact your DSH Insurance office on freecall 1300 552 662.

ASSISTANCE IN THE PROVISION OF CARE

Respite care

Respite care is the provision of alternative care arrangements to enable the regular carer to have a break. Respite care can be provided in either residential facilities or in the person's own home. The Department of Veterans' Affairs will fund up to 28 days respite accommodation per year for entitled treatment card holders. This does require prior approval from DVA.

All DVA respite care is accessed through the Veterans' Home Care program. For services telephone your local Veterans' Home Care Assessment Agency on freecall 1300 55 0450.

Need more information about respite care?

Your local doctor or community health centre will be able to give you more information on respite care, what is available in your area and how to access it. Your nearest DVA office can guide you to other services available. Your local Aged Care Assessment Team (ACAT) can also help to arrange respite care. To arrange an ACAT assessment contact the Aged Care Information line on 1800 500 853. A free information kit is available to all carers through the Carer's Association in your state.

Other useful information

Veterans, members and former members of the ADF and dependants who hold a DVA treatment entitlement card (Gold or White card), may be entitled to home modifications, equipment and treatment aids (eg. walking frames, incontinence aids) to enable them to remain at home. You need a clinical assessment and/or prior approval before provision of equipment or treatment aids and before home modifications are undertaken. Contact DVA for more information.

A family member or friend caring for an ill or disabled person may be entitled to a Carer Payment or Carer Allowance through Centrelink. For more information call the Centrelink Carers Line on 13 27 17. An Attendant Allowance may be payable from DVA to those with some categories of disabilities (not payable if the carer is receiving Carer Payment). For more information contact DVA on 133 254, regional callers 1800 555 254.

Residential aged care

Residential aged care is care provided at two levels of care; low level care (previously known as hostel care) and high level care (previously known as nursing home care). If you are considering moving into residential care, you must first be assessed by an Aged Care Assessment Team (ACAT). An ACAT will assess your need for assistance to continue living at home or for residential care. If you need more information contact the Department of Health and Ageing hotline on free call number 1800 200 422.

Palliative care

What is palliative care?

Palliative care is care which 'palliates', or relieves pain and other symptoms. It is given when treatment to cure an illness will no longer work. The aim of palliative care is to ease the pain, distress and related physical, emotional and spiritual problems that are present with a terminal illness, for both the individual and the family.

How is palliative care provided?

The Department of Veterans' Affairs provides a terminally ill person and their family with access to a wide range of palliative care services in all states and territories. These palliative care services can be provided in a hospital, hospice or community environment, or a combination of the three, as preferred by the terminally ill person and their family. The services, regardless of their location, are provided through a multi-disciplinary approach, with specialist nurses and doctors, allied health professionals, counsellors and volunteers working together to provide what is required to meet all of the individual needs of a terminally ill person and their family.

If you require palliative care services, please contact your Local Medical Officer or treating doctor in hospital who will arrange for these services to be provided for you as required.



WHEN A DEATH OCCURS

If a death occurs at home, a doctor, preferably the deceased person's own doctor, must be contacted. This must be done to obtain a death certificate (a legal requirement). Police are advised only if the death was due to an accident, occurred in unusual circumstances or if the doctor is unable to establish the cause of death. In some of these cases a coroner's inquiry may be necessary.

If a death occurs at a hospital or nursing home, the staff will notify the doctor. They can also give advice on some of the things that need to be done. The family minister or priest should be advised, if applicable, as soon as possible. They can often assist in matters relating to funeral arrangements and grief.

Other family, friends and the executor of the will (if there is a will) need to be advised.

A funeral director needs to be contacted as soon as possible. Family and friends can assist with this. Funeral arrangements cannot be completed until the death certificate has been signed.

If you are unsure of what to do, contact one of the following organisations who may be able to help or guide you to the appropriate person:

- Veterans Line 24-hour crisis line, available through Veterans and Veterans Families Counselling Service (for all veterans and entitled people);
- ex-service organisations (local welfare officer);
- church;
- community health centre;
- hospital social worker or welfare staff; or
- Department of Veterans' Affairs.

It is important that the next-of-kin are guided by their own judgement during this time of bereavement.

As soon as possible after the death (preferably within three days), someone should notify the various organisations and businesses with a financial interest. There is a checklist in the accompanying folder where contact details can be recorded. When the time comes, it will make this task easier for a relative or friend.

Ex-service organisations (ESOs) can help with arranging funerals by offering local information and assistance. They can also act as advocates when there are forms and other information required by the Department of Veterans' Affairs. Contact the local ESO welfare officer for further details. The deceased veteran's service history on the enclosed Personal Information sheet may assist in preparing an appropriate eulogy.

Pre-planning your funeral and Pre-paid funerals

The decision to pre-plan your funeral and pay for your funeral is a personal one but it is becoming a popular choice for many reasons. Pre-planning your funeral provides your family with information, guidance and ideas about what is important to you and may prevent them from making costly choices that do not reflect your own desires. You may choose to include pre-plan details of your funeral in your will, discuss with a family member or prepare a written declaration and have a representative of your choice witness the document. There are up to 50 separate decisions that need to be made regarding funerals, many of them required by law.

Pre-paid funerals can offer the following advantages:

- You can select the type of service you want.
- Your bereaved family and friends don't have to make hasty decisions.
- It will give you peace of mind as you have made the arrangements in advance.
- Your family can be assured that this is the service that you wanted.
- Once you have paid for your funeral there are no further costs associated with it (except in Queensland). You may want to make sure that the plan you take out is a guaranteed price plan and that there are no extra costs.
- Family and friends will be given the chance to add personal tributes to those you have already arranged (this may mean an additional charge to them).
- The person you have charged with arranging your funeral will have more time to be with other family and friends.
- Important information such as where you were born, your mother's maiden name and, if married, when and where you were married, will already be recorded.
- If you don't have the funds available to pre-pay your funeral but would like to pre-arrange your funeral, the funeral director may offer to keep a confidential record of your arrangements at no cost to you. This, in itself, can help to relieve the burden on relatives and friends.
- Under current legislation, where you have paid for any funeral expenses for yourself or your partner in advance, the amount paid is disregarded as an asset under the test applied for service pension, age pension and income support supplement purposes.

Your pre-paid funeral plan should be transferable if you move to another area. If it is not transferable you should ensure that you are able to cancel the plan and recontract in another State.

A funeral director can provide more information on pre-paid funerals. Remember that there can be a big difference in the costs of funerals from one funeral director to another, so it is advisable to 'shop around'. Either the Australian Funeral Directors' Association or the National Funeral Directors' Association of Australia can provide you with contact details of reputable funeral directors in your area. Your local ex-service organisation may also be able to assist.

There are other options for ensuring that your funeral costs are covered, partially or fully, if you do not wish to pre-pay your funeral. These include funeral bonds and funeral insurance. The money goes to the person you nominate to manage your funeral arrangements. Make sure that the contract guarantees that the money is quickly made available, for example, within 24 hours of submitting the death certificate. It is advisable to speak to your financial planner, your local Veterans' Access Network office, your solicitor, a private or public trustee, or your local funeral director for more information on these options.

Funerals

Arrangements for the funeral should begin as soon as possible after death. Funeral arrangements are usually carried out by the executor of the will or the next-of-kin.

The deceased may have pre-paid or arranged their own funeral. In this case the funeral director will be able to guide you through the wishes of the deceased. These will be set out in the pre-paid funeral contract or other arrangements made. There may also be a funeral bond or insurance kept by the deceased person that can be of financial assistance at this time.

The most common types of funerals are burial or cremation. Either can be arranged through a funeral director or directly with the crematorium or cemetery.

As a guide, the main expenses include:

- casket or coffin;
- flowers;
- cremation fees or cemetery plot;
- notices in newspapers;
- memorial or church service;
- funeral director's fees;
- transport to the cemetery or crematorium; and
- headstone.

The funeral director will manage the funeral, including those aspects listed above. They will organise everything for the funeral, including the registration of the death and obtaining the death certificate.

There are two main associations of funeral directors in Australia, the Australian Funeral Directors' Association, www.adfa.org.au phone 1300 888 188; and the National Funeral Directors' Association of Australia, www.nfda.com.au. The web sites of both organisations provide contact details of their members in your area.

Although planning a funeral may be distressing, it is important to compare prices before making a commitment to any particular funeral director as costs may vary greatly. Even a standard funeral will cost several thousand dollars. Your local ex-service organisation can often assist you with information and funeral arrangements.

If the deceased person or the person arranging the funeral belongs to an organisation (for example, ex-service organisation, community service, senior citizens etc), that organisation may be able to help arrange the funeral. Some organisations have specially-trained members to assist in these circumstances. Social workers at local hospitals can also guide you through funeral arrangements and services available in your local community.

Some ex-service organisations also have a special 'funeral fund' that can help with financial assistance for those having difficulty meeting funeral expenses. In addition there is a funeral benefit available through the Department of Veterans' Affairs for eligible veterans and dependants. More information about entitlement to funeral benefits is provided in the following section.

It is important to ensure that your wishes are known. Open discussions on funeral matters will ease the burden felt by grieving family and friend.

Funeral benefits

Automatic entitlement to veteran's funeral benefit

A Funeral Benefit may be granted in respect of funeral expenses of an Australian veteran who, at the time of death, was

- receiving special (TPI) rate disability pension; or
- receiving extreme disablement adjustment (EDA) disability pension; or
- receiving disability pension plus an allowance under sub-section 27(1) of the *Veterans' Entitlements Act 1986* as a multiple amputee; or
- an ex-prisoner of war.

Where the veteran was in one of these categories, DVA will arrange payment of a Funeral benefit direct to the estate of the deceased veteran. However, it may be necessary for a claim to be lodged, e.g. if the late veteran was an ex-prisoner of war and DVA was unaware of the veteran's service.

Others who are eligible for veteran's funeral benefit

A Funeral Benefit may be granted to a person responsible for the funeral expenses in respect of

- a veteran or former member of the forces who served before 1 July 2004 and whose death was war-caused or service caused; or
- a veteran or former member of the forces who died in needy circumstances; or
- a veteran or former member of the forces whose treatment was provided under DVA health care arrangements through the *Veterans' Entitlements Act 1986* (VEA) or the *Military Rehabilitation and Compensation Act 2004* (MRCA) and who died:
 - in an institution (for example: hospital, a nursing home or hostel, outpatient's clinic, a medical centre, or a rehabilitation or training establishment.); or
 - travelling to or from an institution; or
 - after discharge from an institution in which the veteran was being treated for a terminal illness; or
 - while being treated for a terminal illness at home.

In these cases, an application must be made by the person responsible for the funeral expenses on the funeral benefit form within 12 months of the death, or within 12 months from the date death was determined to be war-caused, with the receipt or account for the funeral attached.

Dependant's funeral benefit

A Funeral Benefit may also be payable in respect of the funeral of a dependant (War Widow/er), wholly dependent partner, child under 16 or full-time student under 25 of a deceased member where the dependant died in severe financial need.

The dependant's eligibility requires that:

- the veteran's death was accepted as service related; or
- at the time of the veteran's death, the veteran was receiving
 - disability pension at the Special (TPI) Rate; or
 - an increased disability rate for blindness or an allowance under section 27 of the *Veterans' Entitlements Act 1986* for double amputees; or
 - the member's impairment was determined by the Military Rehabilitation and Compensation Commission to constitute 80 or more impairment points under the MRCA.

Application must be made by the person responsible for the funeral expense on the funeral benefit form within 12 months of the death, or within 12 months from the date death was determined to be war-caused, with the receipt or account for the funeral attached.

War Graves

The Office of Australian War Graves (OAWG) is a part of the Department of Veterans' Affairs. It provides and maintains, free of charge, official commemoration for eligible Australian veterans who die in war or conflict, or who die after service in a war or conflict of causes related to that service.

War service is an essential pre-requisite of eligibility

Veterans eligible for official commemorations are:

- those who die while on war service or whose deaths after service are accepted as being due to war service, or who die while on war service;
- those veterans who saw war service and were in receipt of a Totally and Permanently Incapacitated Pension (T&PI), a Temporary Special Rate Pension (TSR), an Intermediate Rate Pension (INT) or Extreme Disablement Adjustment (EDA);
- multiple amputees receiving Section 27(1) maximum pension rate where war service has been proven;



- ex-prisoners of war;
- Victoria Cross recipients; and
- eligible under the Military Rehabilitation Compensation Act 2001.

When the death of an eligible veteran is notified to the Department of Veterans' Affairs, the relevant DVA State Office advises OAWG of the veteran's eligibility for official commemoration. The OAWG then forwards an Application for Official Commemoration form to the nominated contact. There are a number of ways in which an eligible veteran can be officially commemorated. These are either at the veteran's grave in a cemetery, by the placement of ashes in a crematorium or, alternatively, in an OAWG Garden of Remembrance.

All those who served, whether they are eligible for official commemoration or not, can use the appropriate service badge on their private memorial. Permission for Second World War, Korean War and Vietnam War veterans can be obtained from the Nominal Roll website: www.ww2roll.gov.au; www.koreanroll.gov.au; www.vietnamroll.gov.au. Permission for veterans of other wars and conflicts is obtained by contacting OAWG by email wargraves@dva.gov.au, by fax to 02 6289 4861 or by mail to:

The Office of Australian War Graves
GPO Box 9998
Canberra ACT 2601

The Office of Australian War Graves Information Brochure, detailing the services and official commemoration provided by the OAWG, may be obtained from DVA or by contacting the Office of Australian War Graves, on telephone (02) 6289 6517, 1800 555 254 or fax (02) 6289 4861.

Notify the Department of Veterans' Affairs, Centrelink and Defence Service Homes

If the deceased person was receiving a pension or benefit from the Department of Veterans' Affairs or Centrelink, the relevant agency should be notified of the death promptly (at least within 14 days). This will help to avoid pension overpayments to the estate and ensure that any payments for entitled dependants are paid as soon as possible after the death. Information about bereavement payments can be found on the following pages.

If the deceased person was the owner or joint owner of a home with a subsidised home loan from Westpac under the Defence Service Homes Scheme, the following will also need to be done:

- notify the Westpac branch where the account is maintained;
- arrange to continue making home loan repayments to Westpac; and
- notify the Defence Service Homes office of the death.

BEREAVEMENT PAYMENTS AND OTHER PENSIONS

Bereavement payments (VEA)

Bereavement payments help surviving partners meet immediate financial demands and in some circumstances also assist the estates of single veterans. Generally, no application is required as payment (often by lump sum), will be assessed automatically. Bereavement payments are non taxable.

Payments are made if the deceased was in receipt of an income support payment or disability pension from DVA or an income support payment Centrelink at the time of death, and there is a surviving partner. If the deceased person was receiving both a disability pension and income support payment the surviving partner is entitled to two bereavement payments.

If the deceased veteran was receiving an income support payment from DVA but surviving partner is receiving an income support payment from Centrelink, the bereavement payment is payable by Centrelink.

For a bereavement payment to be made, the couple must have been living together at the time of death, or be a couple living separately because of medical reasons or respite care.

Note: No bereavement payment is made in respect of war widow's/widower's pension.

Bereavement payment for members of a couple

The surviving member of a couple whose partner was receiving a service pension, age pension or income support supplement may be eligible for a bereavement payment equal to 98 days entitlement (14 weeks) from day after death. The payment is based on the type of pension, support and allowances formerly paid to the deceased person. Special rules apply when the deceased was the member of an illness-separated couple.

Bereavement payment for single pensioners

For single rate service pension, age pension or income support supplement recipients, an entitlement of 14 days (2 weeks) pension from the day after the death may be paid to the pensioner's estate.

Disability pension bereavement payment

This is a lump sum payable to the partner of a deceased disability pension recipient. It is equal to six payments (12 weeks) of disability pension at the rate received by the veteran at the time of death.

The estate of a deceased single veteran in receipt of a Special Rate or Extreme Disablement Adjustment (EDA) disability pension who dies in severe financial need can apply for a disability pension bereavement payment.

Where a claim for disability pension is undetermined at the time of the veteran's death and a pension or an increase in the rate of pension is granted, the bereavement payment will be made at the new rate.

Carers

If a person is receiving a Centrelink Carer payment in respect of a person who is not their partner, and the care recipient dies, the person may be entitled to a bereavement payment from Centrelink.

Surviving partners receiving income support pension payments

Surviving partners will be re-assessed for income support pension at the single rate from the day after death. The new assessed rate of pension is subject to the income and assets limits applicable for a single person and is effective from the day after death.



War widow's/widower's pension

The war widow/er's pension is a means test exempt and non-taxable payment and entitles the recipient to a Gold Repatriation Health Card for all conditions. A war widow's/widower's pension is payable to the surviving partner of a veteran if the veteran's death was caused by war service or eligible defence service. From 1 July 2010 former Australian defence personnel who have suffered an injury/illness as a result of their participation in the British Nuclear Tests (BNT) Program in Australia are eligible to claim for compensation and health care benefits. Widows and dependant children may also make a claim in respect of the death of a defence participant.

When is war widow's/widower's pension granted?

There are a number of circumstances in which a war widow's pension will be automatically granted to the surviving partner of a veteran. These are:

- where the veteran was receiving disability pension at the special (TPI) rate, the temporary special rate (TSR), the intermediate rate (INT), the extreme disablement adjustment (EDA) rate or for blindness or an allowance under section 27 of the *Veterans' Entitlements Act 1986* for double amputees; and/or
- where the veteran was an ex-prisoner of war and was receiving a DVA pension of any type at the time of their death. (If the veteran is an ex-POW and not a DVA beneficiary, an application for war widow's pension will need to be completed.)

If the deceased veteran did not fall into one of the above categories, and it is thought that the veteran's death was due to war service or eligible defence service, the surviving widow/er should make a claim for war widow's pension.

Those eligible to make a claim are:

- a widow or widower – that is, a person who was legally married to, or was in a de facto relationship with a deceased Australian veteran immediately before the veteran's death and has not since remarried, married or entered into a de facto relationship with another person, or
- another person on behalf of a widow or widower.

The widow or widower may also be required to provide certified copies of their own birth certificate, marriage certificate and the deceased veteran's death certificate.

For further information on war widow's pension, contact the Department of Veterans' Affairs on 133 254, regional callers 1800 555 254.

Income support supplement

Those receiving the war widow's pension may be eligible for the income support supplement (ISS), subject to meeting an income and assets tests. This is generally a taxable payment although if paid on permanent incapacity grounds the ISS is tax free until age pension age is attained. The ISS is available through DVA only as war widows cannot be granted an income support payment from Centrelink.

Widows may wish to contact, and receive assistance from, their local Legacy office or War Widows' Guild. These organisations have members who can act as advocates. Their contact details can be obtained from DVA.

Orphan's pension

An orphan's pension may be paid to the dependant child of a deceased veteran. A dependant child can include the natural or adopted child of a veteran, or a child who was wholly or substantially dependent on the veteran. Orphan's pension can be paid if:

- the veteran's death is accepted as being service related; or
- the veteran had been receiving:
 - a special rate pension (T&PI); or
 - a temporary special rate pension; or
 - an intermediate rate pension; or
 - an extreme disablement adjustment; or
 - an increased rate of pension for amputations or blindness under items 1 to 8 of section 27 of the *Veterans' Entitlements Act 1986*; or
- the veteran was a former Australian prisoner of war; or
- the veteran had rendered operational service, but his or her death was not service related, and the child is not being maintained by a parent, adoptive parent or step-parent.

If a child is between 16 and 25 years old he or she must:

- be receiving full-time education at a school, college or university; and
- not be receiving Veterans' Children Education Scheme, AUSTUDY, Youth Allowance or other education assistance or any other income support payment from the Australian Government.

Pension rates – double orphan and single orphan

The higher of two rates is paid where a child's parents are both deceased or when an eligible veteran dies and the remaining parent, adoptive parent or step-parent is not supporting the child. The lower rate is paid if the veteran has died but the child has a surviving parent.

Veterans' Children Education Scheme (VCES)

Children receiving an orphan's pension and in full time education are eligible for assistance under this scheme.

Current rates and detailed information on all pensions and benefits are available from any DVA office or from the DVA website www.dva.gov.au.



COMPENSATION AND OTHER BENEFITS FOR DEPENDANTS WHERE SERVICE OF DECEASED WAS NOT COVERED BY THE VEA

Period of service and claim for compensation

Dependants of a member or former member of the Australian Defence Force (ADF) may be eligible to receive compensation and other benefits following the death of the member or former member. The period of service for the member or former member will determine the compensation and benefits payable to eligible dependants.

If the deceased member or former member of the ADF had:

- service on or after 1 July 2004, compensation and other benefits payable to eligible dependants are determined under the *Military Rehabilitation and Compensation Act 2004* (MRCA);
- service between 3 January 1949 and 30 June 2004, compensation and other benefits payable to eligible dependants are determined under the *Safety, Rehabilitation and Compensation Act 1988* (SRCA) and its predecessor legislation noting that for the period 7 December 1972 to 7 April 1994 a person may have dual eligibility under the *Veterans' Entitlements Act 1986* (VEA) and SRCA for peacetime service; eligibility under the VEA only for warlike or operational service; or eligibility under SRCA only for peacetime service. From 7 April 1994 to 30 June 2004 a person may have dual eligibility under the VEA and SRCA for warlike and non warlike service; or
- service between 10 June 1997 and 30 June 2004 additional benefits payable to eligible dependants are determined under the *Defence Act 1903*.

MRCA compensation and other benefits

Compensation for wholly dependent partner/spouse

Dependants of a member or former member of the ADF may claim compensation under the MRCA if the member had service on or after 1 July 2004 and:

- the death is being claimed as related to that period of service; or
- he/she was entitled to maximum permanent impairment compensation for accepted conditions under the MRCA immediately before his or her death; or
- he/she met the criteria for a Special Rate Disability Pension (SRDP) during some point in his or her life.

A wholly dependent partner (WDP) is defined under the MRCA as a person who was the partner of the member and who was:

- of the opposite sex to the member (as of 1 July 2009, partners of same sex relationships also qualify as determined under the *Same-Sex Relationship (Equal Treatment in Commonwealth Laws – general Law reform) Act 2008*; and
- married to, or in a de facto relationship with, the member immediately before the member's death; and
- wholly dependent on the member for economic support at the time of his or her death.

A partner is deemed to be wholly dependent on the member for economic support if they were:

- living together immediately before the member's death; or
- living apart due to illness suffered by either, or both of them immediately before the member's death.

If the partner was not living with the member or former member under these circumstances, the partner will have to establish that they were wholly dependent on the member for economic support to be entitled to compensation as a wholly dependent partner.

Wholly dependent partners can receive either periodic payments for life equivalent to the rate of the war widows/ers pension under the VEA or its lifetime equivalent as a lump sum. The lump sum amount payable is determined by the age of the widow/er (at their next birthday) at the time of the member's death. The maximum amount is payable where the widowed partner was aged 17 or younger and reduces for those aged over 17. This reduction is calculated using actuarial tables that account for average life expectancy.

Periodic payments commence as soon as practicable after liability has been accepted and the surviving partner has 6 months from being advised of the periodic and lump sum amounts payable to decide which form of payment they wish to receive. The timeframe to make a choice can be extended in special circumstances, but the surviving partner must request an extension of time before the expiration of the 6 months.

Until the surviving partner has made a choice, periodic payments will continue to be made on a fortnightly basis. These payments (and any arrears paid) will be subtracted from the lump sum if the surviving partner chooses that option. If the choice to take the lump sum is not made within the allowable time period, periodic payments will continue each fortnight.

The surviving partner is encouraged to seek financial advice from a suitably qualified financial advisor before making the choice between payment types and may be eligible to be reimbursed up to a statutory limit for costs incurred in obtaining this advice.

MRCA Additional Compensation Following Death

If the death of the member is related to their service, a widow/er, who was a wholly dependent partner, may be entitled to an additional compensation payment. This lump sum tax free payment is in addition to the MRCA compensation following death that may be payable. The additional compensation payment is not payable where a payment of compensation for a member's death was payable because the deceased member met the criteria for the SRDP at some time in his/her life or had been assessed prior to the death as suffering an impairment of 80 or more impairment points.

The additional compensation payment is aged-based with the maximum amount being paid up to the age of 40, after which it decreases. The surviving partner must lodge a claim for compensation following death before it can be paid.

To find out the amounts that may be payable please contact the Department of Veterans' Affairs on 133 254, regional callers 1800 555 254.

All MRCA entitlements following death are in addition to any superannuation payments or private insurance payments.

Other assistance

Wholly dependent partners may also be entitled to:

- Gold Repatriation Health Card; and
- A fortnight payment of MRCA Supplement; and
- Income Support Supplement and associated allowances – the payment of this supplement is subject to an income and assets test and is paid under the VEA.

Children or dependants under 25

An Eligible Young Person may be entitled to compensation for the death of a member or former member of the ADF if he or she:

- meets the definition of "dependant" in the MRCA; eg son, daughter, stepson, step-daughter, grandson, granddaughter, brother, sister, half-brother, or half-sister; and
- before the death he or she was wholly, mainly or partly dependent on the member or former member of the Defence Force.

An Eligible Young Person is a person who is under 16 years of age or aged between 16 and 25 years and undertaking full-time education (and is not in or engaged in full-time work on their own account).

Compensation for an eligible young person

All Eligible Young Persons who were wholly or partly dependent on the member or former member immediately before the member's compensable death receive:

- a tax free lump sum compensation payment which is payable at the rate applicable at the date of the member or former member's death; and
- education assistance under the Military Rehabilitation and Compensation Act Education and Training Scheme (MRCAETS) while he or she remains an Eligible Young Person.

An Eligible Young Person who was wholly or mainly dependent on the member or former member at the time of death may also be eligible to receive the following additional entitlements:

- a fortnightly payment which is payable for his or her benefit from the date of death of the member or former member;
- a Gold repatriation health card which provides the Eligible Young Person with free access to treatment for all medical conditions until the earlier of ceasing full time education or turning 25 years of age; and
- a fortnightly MRCA supplement payment.

To find out the amounts that may be payable per fortnight, please contact the Department of Veterans' Affairs on 133 254, regional callers 1800 555 254.

Other dependants

Dependants who do not qualify as a wholly dependent partner or an Eligible Young Person but who were wholly or partly dependent upon a member or former member of the Defence Force may be eligible for compensation as an "other dependant". To qualify as an "other dependant" a person must be a member or former member's father, mother, son, daughter, stepfather, step-mother, step-son, step-daughter, brother, sister, half-brother, half-sister, grandfather, grandmother, grandson or granddaughter.

Compensation for other dependants

A maximum tax-free, lump sum payment will be available for distribution amongst all other dependants with a set maximum amount payable to each person. The amount of compensation payable to each other dependant is assessed having regards to:

- the financial loss or losses suffered by each dependant as a result of member or former member's death;
- the degree of each person's dependency on the member or former member; and
- the length of time each person would have remained dependent on the member or former member but for the member's death.

Funeral expenses

Compensation can be awarded for the costs of the funeral of a deceased member if:

- liability for the death has been accepted under the MRCA;
- the deceased member received the SRDP or was eligible to receive SRDP during some period of his or her life; or
- the deceased member was entitled to maximum permanent impairment compensation for accepted conditions immediately before his or her death (i.e. assessed at 80 or more impairment points).

The ADF currently meets all costs of a military funeral of ADF members who die while still serving. If the cost of a member's funeral is met by the ADF, no funeral expenses are payable under the MRCA.

A claim must be lodged before compensation to cover the cost of funeral expenses can be paid. The appropriate form, claim form D2053 – *Claim for Compensation for Dependants of Deceased Members and Former Members* can be obtained through the DVA website at www.dva.gov.au/dvaforms/, or by contacting DVA.

Funeral expenses can be paid directly to the person who made the claim. This can be either the deceased's dependant or a legal or personal representative. If the funeral expenses have not been paid, the MRCA provides that funeral expenses of up to the maximum amount payable can be awarded to the person or company which is either conducting, or has conducted, the funeral.

Bereavement payments

A wholly dependent partner of a deceased serving or former member is entitled to a bereavement payment where the member was receiving, or was entitled to receive, the following payments under the MRCA at the time of his or her death:

- incapacity payments;
- permanent impairment periodic payments; or
- the Special Rate Disability Pension (SRDP) safety net payment.

If more than one partner was wholly dependent on the serving or former member at the time of his or her death, the bereavement payment will be split between the partners. The relative loss of financial support each person has suffered as a result of the member's death will be considered in deciding how the payment will be split. If there is no wholly dependent partner, the bereavement payment can be made to a dependent child or dependent children of the deceased.

The bereavement payment is equal to 12 times the weekly amount of the payment that the serving or former member was either receiving, or was entitled to receive, at the time of his or her death.

A bereavement payment is not payable where a permanent impairment entitlement was paid as a lump sum or in cases where periodic incapacity payments were redeemed by payment to member as a lump sum of compensation.

SRCA and Defence Act 1903 compensation and other benefits

SRCA and Defence Act benefits for eligible dependants

A person will qualify as a dependant of the former member under the SRCA if they were wholly or partly dependent upon the deceased for economic support at the date of the deceased's death and immediately before the death was in one of the following relationships with the deceased – husband or wife, de facto partner, father, mother, step-father, step-mother, father-in-law, mother-in-law, grandfather, grandmother, grandson, grand-daughter, brother, sister, half-brother or half-sister.

Dependants may be eligible for the following entitlements where the cause of death of the former member is compensable:

- lump sum compensation following death (SRCA) – compensation is payable at the rate applicable at the date of death;
- additional compensation following death (Defence Act) – additional compensation following death is payable at the rate applicable at the date of death;
- a further lump sum for each dependent child (Defence Act) – additional dependent child lump sum is payable at the rate applicable at the date of death;
- a periodic payment for those children who were dependent upon you at the date of death and who are either under 16 years of age or are full-time students (up to 25 years of age) (SRCA);

A claim must be made for bereavement payments. Claim form D2053 – *Claim for Compensation for Dependants of Deceased Members and Former Members* covers both a claim for bereavement payment and compensation for funeral expenses. The form is available from the Department of Veterans' Affairs website: www.dva.gov.au/dvaforms/, or by contacting DVA.

The partner of the deceased member can also lodge a claim in the form of a signed letter stating that the serving or former member has died. The letter should be accompanied by evidence that the partner was living with the member at the time of death, or if that was not the case, evidence to establish that the partner was wholly dependent on the serving or former member for the economic support at the time of death. Partners and Eligible Young Persons living with the member at the time of death are considered to be wholly dependent.

Evidence of financial dependency and/or of the partner's living with the member at the time they are not notified of the death, there could be an overpayment of the weekly compensation benefits that were being paid prior to the member's death. If payments made after death (due to the Department's not being notified of the death) totalled more than the 12 weeks' entitlement to bereavement payments, it may be necessary for DVA staff to recover the amount that was overpaid.

- funeral expenses under the SRCA; and
- reimbursement for the cost of obtaining financial advice when the additional death benefits have been paid under the Defence Act.

Dependants are eligible to receive additional benefits under the Defence Act only when the cause of death of the former member is related to their service during the period 10 June 1997 and 30 June 2004 (inclusive). All benefits payable under the SRCA or the Defence Act are in addition to any superannuation pension or lump sum benefits that may be paid to dependants by Comsuper.

Effect of compensation payments on other entitlements

A dependant who is eligible for a lump sum compensation payment following death under the SRCA may also have an additional entitlement to a war widow's/er's pension under the VEA. Where this occurs and the widow/er chooses to receive the SRCA lump sum, the war widow's pension under the VEA is offset so that the dependant is not compensated twice for the death.

Additional Death Benefit paid under the Defence Act does not fit the definition of a compensation payment, and therefore will not affect the rate of war widow/er's pension that can be paid under the VEA.

This means that the widow/er may choose to receive the war widow/er pension under the VEA and the Additional Death Benefit under the Defence Act.



COPING WITH BEREAVEMENT

The experience of grief and dealing with it

The expression of grief is a normal response to loss. Denying emotion can cause problems.

Counsellors can often assist people who are grieving. Counsellors can be contacted through organisations such as:

- community health centres;
- National Association for Loss and Grief;
- Solace Association; and
- Lifeline.

These organisations may also be able to provide general information about grief. Some staff of these organisations are volunteers, others are paid professionals.

Some organisations offer one-to-one counselling while others offer a combination of this and group sessions along with social outings where people can begin to make new friends and find new interests.

Ministers of religion are trained and experienced in assisting people cope with grief. Many funeral directors offer free or low-cost sessions to help participants understand how grief can affect people and learn strategies to cope with grief.

There are many books available that can help you to cope with grief, if you feel uncomfortable with counselling. These books can make you aware of what reactions you may expect to have as a part of the grieving process.

How the Veterans and Veterans Families Counselling Service (VVCS) can help with grief

A counselling service is available for confidential counselling and assistance in dealing with family, work and all life issues, including grief. This service is available to all Australian veterans, peacekeepers, their families and those with personal ties to the veteran, from any theatre of war or peacekeeping mission with which Australia has been involved. It is available through the Veterans and Veterans Families Counselling Service (VVCS). The problem does not have to be service related. Veterans Line is available 24 hours a day on the freecall number 1800 011 046 from anywhere in Australia.

Loneliness

When a member of a couple dies the surviving partner may feel like withdrawing from social contacts and activities. It may seem like the social circles that were frequented prior to the death are full of couples and it may appear difficult to fit in as a single person. It is a normal reaction to want to withdraw from social activities but it is important to remember that the company of others, especially friends, can enrich your life.

You may choose to use your talents and skills to help others. You may do this on your own or through an organisation. There are many social and community service organisations looking for new and interested participants and members. You can obtain information on these organisations through your local community health centre, Council on the Ageing in your state or through your local Community Information Service. Staff at DVA, ex-service organisations, Legacy or the War Widows' Guild can help you find these organisations.

Joining chatrooms or forums on the internet is a new and easy way of meeting new friends with common interests from anywhere in the world. Use a search engine such as Google (www.google.com.au) to look for ones on topics that interest you. Memberships are usually free. If you do not have the internet at home your local library will be able to help.

It is important to remember that contact with others and developing new interests can help to make the adjustment to living without your partner a little easier.



Looking after your health

Losing someone close to you, especially your partner, can be one of the most stressful times in your life. It is very important to look after your health as this can be quickly undermined when you are under great stress.

When stressed, you may lose sleep, have reduced appetite, and reduced energy and will power to do normal day-to-day activities.

It is important to take good care of your diet and continue to exercise regularly. This can help you to get back into a routine. At first, family and friends may help you with shopping, cooking and other household tasks, but as time goes on, you may wish to start doing these things for yourself. Your doctor will be able to refer you to professionals or organisations for more information and advice about exercise and good nutrition to help you during this stressful time.

The dietician at your local community health centre or hospital can also help you. You can obtain resources from DVA that could be of value including *Adding Life to Your Years – The Cookbook*; and *Choose Health, Be Active*.

These and a range of other practical health related publications are available for download from www.dva.gov.au/aboutDVA/publications/health/.

Assistance for families

On these pages, we provide some useful links for families who may require assistance.

ADF Family Health

The Government is committed to recognising the service and sacrifices of ADF personnel and the important and valuable role their families play in the achievement of the Defence mission. Further information can be obtained at their website at www.defence.gov.au/health/Dependant_Healthcare/i-healthcare.htm.

Defence Community Organisation

Defence is dedicated to recognising the very important and valuable role of ADF members and their families in the achievement of the Defence mission. While carrying out their daily tasks, whether here in Australia or deployed overseas on operations, our personnel need to be assured that their families are well cared for and have the support need. Further information can be obtained at their website at www.defence.gov.au/dco/.

National Welfare Co-ordination Centre

The National Welfare Coordination Centre was established to provide a 24 hour point of contact and information service for families of personnel deployed or in support of operations and designated exercises. Further information can be obtained by telephone on Freecall 1800 801 026 or visit their website at www.defence.gov.au/nwcc/.

Defence Personnel Portal

Provides access to personnel related information from across Defence, regardless of organisational structure. Further information can be obtained at their website at www.defence.gov.au/dpe.

The Defence Force Pay and Conditions Guide can be found at the following link www.defence.gov.au/dpe/pac/MG_2007_Title_Page.htm.

Defence Personnel Support and Amenities

Personnel Support and amenities is an integral component in the retention and sustainment of ADF service men and women through the provision of welfare and amenity programs, products and services. For more information call DPSA through the Defence Switchboard 1300 333 362.

Defence Families Australia

Defence Families of Australia is a group formed to represent the views of Defence families. Its aim is to improve the quality of life for Defence families by providing a recognised forum for their views and by reporting, making recommendations and influencing policy that directly affects families. Further information can be obtained by telephone by contacting their Infoline at 1800 100 509 or visit their website at www.dfa.org.au.

Defence Family Matters

Defence Family Matters news magazine is sent to all permanent ADF personnel or those on Continuous Fulltime Service who have one or more dependants. It is sent out three times a year and it is also available as a free subscription to interested parties. Defence Family Matters provides ADF families with a reliable information source relating to matters that directly affect them such as pay and allowance changes, support mechanisms for families and partners, housing, and advice and tips on dealing with posting issues. It also provides community support information from not for profit community focussed groups. Further information can be obtained at their website at www.defence.gov.au/dco/Defence_Family_Matters.htm.

Defence Special Needs Support Group

The Defence Special Needs Support Group is the only charity dedicated to providing support, information and assistance to Australian defence Force families who have someone with special needs. Further information can be obtained by Telephone Freecall 1800 037674 or visit their website at www.dsnsng.org.au.

Defence Housing Australia

Defence Housing Australia was established in 1987 to provide housing for members of the Australian defence Force and their families. Further information can be obtained by telephone 139 DHA (139 342) or visit their website at www.dha.gov.au.

Defence Support Group

Defence Support Group is a consolidated service delivery organisation for Defence. Defence Support Group provides a large range of products and services across Australia to support Defence capability in areas such as legal, health, garrison and personnel matters through to facilities and assets management. The range of products and services enables Defence Support Group to work towards its mission and support over 90,000 Australian Defence Force (ADF) personnel, APS employees and contracted service providers. Further information can be obtained on their website at www.defence.gov.au/dsg/index.htm.

Training Support Services

Assisting ADF members and their families with moving forward. The Transition Support Services website has been developed to assist ADF members and their families during the separation process. Further information can be obtained on their website at www.defence.gov.au/Transitions.

Supporting Defence Families in Times of Bereavement

In the event of the death of an ADF member while in service, Defence provides emotional and practical support to the family within 24 hours, through a Bereavement Support Team. This support is given to all bereaved Defence Families, regardless of the cause of the member's death.

For more information about Defence's bereavement support, contact the Defence Family Helpline on 1800 624 608 or visit their website at www.defence.gov.au/dco/Death_and_bereavement_support.htm.



REVIEWING FINANCIAL ARRANGEMENTS

Superannuation, insurance and other financial matters

Superannuation

Most superannuation funds provide benefits, either regular payments or a lump sum, for dependants of superannuants who have died. It is important to notify the relevant superannuation fund as soon as possible after the death to access the fund's benefits. Often, forms will need to be completed. It is also important for the fund to be notified if the partner of a superannuant dies as it may be necessary to elect a new beneficiary.

Check with your superannuation fund and make sure that you, your partner and perhaps another family member or friend is aware of entitlements and the processes involved should any part of your situation change. Ask your superannuation fund administrators to clearly explain your entitlements and options.

Insurance

It is important to notify insurance companies as soon as possible after the death of a person with any type of insurance policy in their name. The insurance company will inform you if there are any changes in premiums or conditions of the policy and if there is any sort of pay-out applicable, as in the case of life insurance.

There are a number of types of insurance that you will need to reconsider if your partner dies. These include:

- life insurance;
- loan insurance;
- health insurance;
- income protection;
- house and contents insurance; and
- motor vehicle, boat and caravan insurance.

It is important to know what your insurance policy covers and if any limits apply in the case of a claim. You should also be aware of what effect making a claim could have on your premium. Be sure to ask whether there are any reduced premiums payable if you are a pensioner or a senior citizen.

Other financial matters

Other financial matters you might consider are:

- to organise matters with your bank regarding payment of funds from the estate to cover expenses such as the funeral, loan repayments and other regular accounts; and
- the costs associated with any work you ask a solicitor, accountant or financial planner to undertake on your behalf.

Reassessing your needs

It is important for the surviving partner to take the time to reassess their needs.

Some of the things that will need to be considered include:

- housing options;
- superannuation;
- power of attorney;
- insurance;
- a new will; and
- financial planning.

REFERENCE SECTION

The *Planning Ahead* kit includes a number of checklists, information leaflets and forms to assist in your planning process.

Checklists

There are two checklists included with this kit :

1. *Planning Ahead – a Checklist for Notification*. It is recommended that this checklist be completed and kept in a safe place ensuring that your family and friends know of its whereabouts.
2. A checklist of papers which should be in order and kept in a safe place. It is recommended that you keep all the documents listed in this checklist together in a safe place and to inform a trustworthy person of their location.

Forms

1. *Medical Details of Veteran – Your private Record*.

The completion of this form may assist the surviving partner should they decide to lodge a claim for a war widow(er)'s pension after your death. The completed form should not be sent to DVA but retained with your other important papers.

2. **Personal Information Sheet – Your private Record.**

The completion of this form may assist your family to easily obtain the information that maybe required in the difficult time following bereavement. The completed form should not be sent to DVA but retained with your other important papers.

Information Leaflets

1. *Military Super – Dependant's Benefits (Death Benefits)* is a Fact Sheet explaining the benefits upon your death that maybe payable to your dependant's or estate. Please contact the Military Super Customer Service Centre on 1300 006 727 for further information.
2. *Defence Force Retirements & Death Benefits Scheme (DFRDB) – Dependant's benefits* is a Fact Sheet explaining the benefits upon your death that maybe payable to your eligible spouse and / or children. Please contact the DFRDB Customer Service Centre on 1300 001 677 for further information.

Department of Veterans' Affairs addresses, email and telephone numbers

New South Wales

Tower B, Centennial Plaza
280 Elizabeth St, Surry Hills
Postal:
GPO Box 9998
SYDNEY NSW 1141

Queensland

Brisbane

Bank of Queensland Centre
259 Queen St, Brisbane
Postal:
GPO Box 9998
BRISBANE QLD 4001

Townsville

1st floor 520 Flinders St,
Townsville
Postal:
PO Box 1357
TOWNSVILLE QLD 4810

Victoria

The Argus Centre
300 La Trobe St, Melbourne
Postal:
GPO Box 9998
MELBOURNE VIC 3001

Tasmania

Barrack Place
254–286 Liverpool St, Hobart
Postal:
GPO Box 9998
HOBART TAS 7001

Western Australia

AMP Building
140 St Georges Tce, Perth
Postal:
GPO Box 9998
PERTH WA 6848

South Australia

Blackburn House
199 Grenfell St, Adelaide
Postal:
GPO Box 9998
ADELAIDE SA 5001

Australian Capital Territory

Veterans' Access Network Office
28–30 Corinna St, Woden
Postal:
GPO Box 9998
CANBERRA ACT 2601

Northern Territory

Unit 1, Winnellie Central
Corner Hickman St & Winnellie Rd
Winnellie
Postal:
GPO Box 9998
DARWIN NT 0801

Phone DVA on 133 254 (regional callers can use 1800 555 254)

Email: GeneralEnquiries@dva.gov.au

Warning: Please note that if you choose to use this email facility your e-mail to us may not be secure. Please do not use this link to send DVA personal information, and DVA will be unable to send any personal information via this link.

All information quoted here is current at time of printing. (May 2013)

Department of Veterans' Affairs publications and factsheets

A range of DVA publications are available for download at www.dva.gov.au/aboutDVA/publications/health

- Allied Links
- Adding Life to Your Years - The Cookbook
- Choose Health: Be Active
- HomeFront Guide to Preventing Falls for Older People
- Keeping you SAFE in the rider's seat (advice and information about the purchase, operation and maintenance of a motorised scooter)
- Living with Dementia - A Guide for Veterans, their Families and Carers
- Planning Ahead Kit
- Support for Younger Veterans in Residential Care
- Back to Basics (Handy hints for carers to help prevent back injury)
- Carers booklet
- Men's Health Peer Education Magazine
- You and Your Prostate
- At Ease Mental Health Project
- Mental Health and Wellbeing after Military Service

The following factsheets are available by contacting DVA or online at factsheets.dva.gov.au.

- BR04 Bereavement Information
- HAC03 Veterans' Home Maintenance Line
- HAC04 HomeFront - falls prevention and personal safety program
- HAC05 Home Support Loans
- LEG01a Arrangements for other people to act on your behalf (power of attorney etc)
- MRC17 Funeral Assistance - Veterans covered by the *Military Rehabilitation and Compensation Act 2004* (MRCA)
- MRC18 Bereavement Payments - Veterans covered by the *Military Rehabilitation and Compensation Act 2004* (MRCA)
- NR01 Nominal Rolls
- WG01 What Does OAWG Do
- WG02 Eligibility for Official Commemoration



Acknowledgments and references...

Public Trustees Office

Consumer Information Kit Tobin Brothers Funeral Directors

Rest Assured – A Legal Guide to Wills, Estates and Funerals (3rd edition)
Redfern Legal Centre Publishing (Sydney, NSW)

Ray Carnall Financial Services Pty Ltd.

Australian Association for Hospice and Palliative Care

The Law Society of New South Wales

Relative Concerns – a Resource for People with Older Relatives Australian
Pensioners and Superannuants Federation

