More Choices for a Longer Life

Australians are now expected to live almost 10 years longer than they were 50 years ago, with our life expectancy now fifth highest in the OECD. This is a remarkable achievement. To make the most of the opportunities a longer life provides, Australians need to prepare early to be healthy, independent, connected and safe.

The More Choices for a Longer Life Package includes the development of online interactive 45 and 65 Year Checks across key areas of skills, finances and health, so Australians can plan ahead to get the most out of their longer lives.

**Jobs and Skills**
The Government is helping Australians to work for as long as they want, by:

- expanding access to the $10,000 Restart wage subsidy to encourage more businesses to hire and retain mature age workers;
- creating a new $2,000 Skills and Training Incentive to support mature age workers to reskill and upskill;
- rolling out the Skills Checkpoint for Older Workers program; and
- expanding the Entrepreneurship Facilitators program to support mature age entrepreneurs.

**Finances for a longer life**
The Government is helping to boost Australians’ confidence in their long-term financial security, by:

- expanding the Pension Work Bonus to boost income for age pensioners;
- providing more time for people with modest balances to boost their savings, by introducing a one-year exemption from the work test for voluntary contributions to superannuation;
- expanding the Pension Loans Scheme to those on full pension and self-funded retirees; and
- providing more choice for retirees.

**Supporting choice and a healthy long life**
The Government is supporting Australians to live healthier and longer lives, and to choose how they receive care by:

- increasing funding for home care, to support Australians to better access their choice of care, with 14,000 additional high level home care packages by 2021-22;
- supporting access to aged care services in rural, regional and remote Australia;
- improving the My Aged Care website to make the aged care system easier to navigate; and
- providing additional funding to support the mental and physical health of older Australians.

**Safeguarding quality and rights**
The Government will strengthen regulation of aged care and protect older Australians by:

- establishing a new, independent Aged Care Quality and Safety Commission to ensure the aged care system is providing the quality of care the community expects;
- providing $22 million to protect older Australians from abuse, including by funding trials of specialist elder abuse support services; and
- working with the states and territories to develop a national online register of enduring powers of attorney.
For more information on the measures in the Government’s More Choices for a Longer Life Package, see related Fact Sheets

Fact Sheet 1: More Choices for a Longer Life Package overview

Fact Sheet 2: Jobs and Skills

Fact Sheet 3: Preparing financially for a longer and more secure life
• Fact Sheet 3.1: Pension Work Bonus
• Fact Sheet 3.2: Superannuation Work Test exemption for retirees
• Fact Sheet 3.3: Expansion of the Pension Loans Scheme
• Fact Sheet 3.4: Retirement Income Framework

Fact Sheet 4: Supporting Choice and a Healthy Long Life

Fact Sheet 5: Safeguarding Quality and Rights