

A photograph of two elderly women in a kitchen. One woman, with white hair and wearing a patterned top, is seated at a table. The other woman, with white hair and glasses, wearing a blue shirt, stands behind her with her hand on her shoulder, looking at a document on the table. The background shows a kitchen counter with various items like a coffee maker and fruit.

HELPLINE 1300 368 821

It's ok to say no

If someone asks you to sign something or give them something, you don't have to make a decision right away.

Here are some tips to reduce pressure:

- Say "I need some time to think about it."
- Explain that you need professional advice about how this will impact your pension, savings, or long-term plans.
- Share any concerns you have about how this could impact your relationship.
- Acknowledge that something could go wrong and say that you are protecting your interests.
- Explain that it's not about a lack of trust.



A COTA Victoria Program

Helpline 1300 368 821

seniorsrights.org.au

10am–5pm, Monday–Friday

Useful contacts:

Accountants and financial advisers

Contact yours for help with family agreements.

Centrelink

To check any implications for your pension, log in to MyGov, or call 132 300

Compass

For samples and information about family agreements, visit www.compass.info

Federation of Community Legal Centres

The Federation is the peak body for Victoria's Community Legal Centres and Aboriginal Legal Services. To find your local Community Legal Centre visit