

New Zealand Superannuation

Financial assistance
for people aged
65 years or over

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Work and Income
Te Hirainga Tangata

A service of the Ministry of Social Development

Can I get it?

To get New Zealand Superannuation (Super) you must be:

- 65 years of age or over *and*
- a New Zealand citizen or permanent resident who normally lives here when you apply.

You must also have lived in New Zealand for a total of 10 years since you turned 20 years of age (and 5 of those years must be since you turned 50), unless, when you were overseas you were:

- having special medical or surgical treatment *or*
- doing vocational training *or*
- working as a missionary *or*
- working with Volunteer Service Abroad *or*
- serving in one of the Commonwealth's armed forces *or*
- working overseas and paid tax in New Zealand on the earnings from that work *or*
- working on a New Zealand owned or registered ship trading to and from here.

If you spent time overseas, you must usually have been living here before and after you were overseas, **unless** you spent time in Australia, Britain, Jersey, Guernsey, Canada, Denmark, the Republic of Ireland, Greece or the Netherlands. That may also count as time lived here in terms of getting your Super.

Applications and payments

The date you apply for your Super is important because it will directly affect when your payments start. It's important to apply at least two weeks before you reach the qualifying age. We can't backdate your payments. Payments are made directly to your bank account every two weeks (this can be a joint account). To apply call us first on **0800 552 002** to arrange a meeting.

This guide tells you the maximum fortnightly payments for Super. It shows the amount you get before and after tax at the normal rate. If you have other income, you will be taxed at a different rate. Please call Inland Revenue for more information on **0800 227 774** (please have your IRD number handy).

If you are deaf or find it hard to communicate by phone, you can send us a message on our Deaf Link free-fax **0800 621 621**. We'll make sure you get a quick reply.

Depending on your circumstances, you may wish to apply to Inland Revenue for a lower tax rate. Any extra assistance you may be eligible for is not included in the chart below.

If you receive a pension from an overseas Government, it is likely to be deducted from your Super. For more details call **0800 552 002** and ask for our International Services office.

If you have a partner who doesn't already qualify for their own Super, you can choose to include them in your payments. If you do this, you could both get paid but any other income either of you earn could affect how much you get. We can help you work out the best option.

Tax

Super is taxed before you get it, but you still need to pay tax on any other income you get. If you do have other income or receive an overseas pension, talk to Inland Revenue about your tax rate so you don't get a tax bill at the end of the year. Call Inland Revenue on **0800 227 774** (please have your IRD number handy).

Fortnightly payments	Before tax	Taxed at 'M' (if you have no other income)
Single living alone	\$729.00	\$621.90
Single (sharing)	\$668.56	\$574.06
Married, civil union or de facto couple (partner not included)	\$547.26	\$478.38
Married, civil union or de facto couple (both partners qualify)	\$547.26 each	\$478.38 each
Married, civil union or de facto couple* (only one partner qualifies)	\$519.72	\$454.98

** This amount may be affected by other income you receive. People whose payments started before October 1991 may get more than this.*

Rates at 1 April 2009

Other income

Receiving other income does not affect your Super unless your partner is included in your payments. If your partner is included, you can have other income of up to \$80 (before tax) a week between you before your Super is affected. If you earn more than this, we will take 70c off your payment for each dollar of income over this limit. **Other income may affect any extra assistance from us.** Please ask us about this.

ACC

If you receive weekly compensation payments paid through ACC you may not be able to receive Super as well.

If your partner does not qualify for Super in their own right but is included in your Super and your partner is receiving weekly compensation payments paid through ACC, then your Super payments could be affected.

Going overseas

Always tell us if you are going overseas. If you don't tell us you are going overseas and your payments continue, you may have to pay back the money you received after you left New Zealand. You may still be able to get your Super, but it is best to call International Services to find out. Please ask for our *Retired and Going Overseas* brochure for more details.



If you have any questions,
you can call us on
0800 552 002.

Other help

Depending on your income and circumstances, we may be able to offer extra assistance with your Super. For a fuller explanation of the extra financial assistance we offer, please ask for our *Extra Financial Assistance* or *How can we help you?* brochures.

If you live alone, you may qualify for the **Living Alone Payment** in addition to your Super. You can get the payment from the date you started living alone or the date we receive your application, whichever is later. If your partner has died recently and you apply within 28 days, the payment can be started from the day after your partner died.

If your partner is in long-term residential care you may qualify for the Living Alone Payment. Please talk to us about this.

If you don't qualify for Super, you may be eligible for another type of income support, for example if you are a woman alone who is over 50 years of age, you may be eligible for the **Domestic Purposes Benefit**.

If you are an ex-service person and you're disabled, you may be able to get the War Disablement Pension or Veteran's Pension. Call War Pension Services free on **0800 553 003** for more information.

The **Community Services Card** can help reduce the costs of going to the doctor and getting prescriptions. To apply, call our Community Services Card Centre free on **0800 999 999**.

If you have a disability, the **Disability Allowance** can help with the extra costs you have, such as ongoing visits to the doctor or hospital, medicines, extra clothes or travel or gardening services.

If you are deaf or find it hard to communicate by phone, you can send us a message on our Deaf Link free-fax **0800 621 621**. We'll make sure you get a quick reply.

Tell us about changes

It is important you tell us about any changes that may affect your Super. See our *How can we help you?* brochure for a list of the kinds of things we need to know about.

You must tell us immediately if:

- you or your partner begin getting a pension from overseas
- you or your partner are admitted to hospital
- your income or your partner's income changes, but only if your partner is included or you receive extra assistance from us
- there are changes in any of the costs you get extra assistance for.

You may need to fill out a review form once a year if:

- you receive extra assistance from us (such as an Accommodation Supplement)
- your partner is included in your payments
- you are receiving a Living Alone Payment. This is reviewed every 2 years.

Important

Make sure you bring everything you need to your meeting. There is a list of all the basic things you need to bring in our *How can we help you?* brochure.

If your partner is included and under the qualifying age, you also need to bring payslips, bank statements or a letter from your employer(s) showing your combined income for the past 52 weeks and any assets you or your partner own which could earn income.

Remember, if you don't think you qualify for Super, there may be some other way we can help, so please ask us.

If you have any questions,
call us on **0800 552 002** from
7am to 6pm Monday to Friday
and Saturday 8am to 1pm or
contact your Case Manager at
your nearest Service Centre.

**If you are deaf or find it hard to
communicate by phone,** you can
send a message to our Deaf Link
free-fax on **0800 621 621** or email
MSD_Deaf_Services@msd.govt.nz

For more information visit:
Work and Income website
www.workandincome.govt.nz