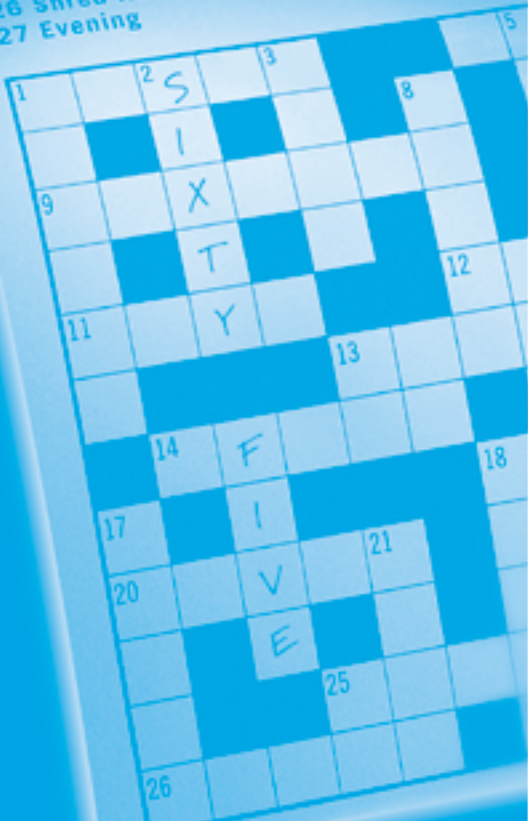


New Zealand Superannuation

Financial assistance
for people aged
65 years or over

18 Italian city
20 Legal tender
25 Related
26 Shred finely
27 Evening

25 Time of day



Work and Income
Te Hirainga Tangata

A service of the Ministry of Social Development

Can I get it?

To get New Zealand Superannuation (NZ 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 been resident and present 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 NZ Super.

Applications and payments

The date you apply for your NZ 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). You can apply online at **www.seniors.msd.govt.nz** or call us on **0800 552 002** to arrange a meeting.

This guide tells you the maximum fortnightly payments for NZ 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 deduction 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 NZ Super. For more details call Specialised Processing Services on **0800 777 227**.

If you have a partner who doesn't already qualify for their own NZ 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

NZ 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	\$778.28	\$679.84
Single (sharing)	\$714.80	\$627.56
Married, civil union or de facto couple (partner not included)	\$588.16	\$522.96
Married, civil union or de facto couple (both partners qualify)	\$588.16 each	\$522.96 each
Married, civil union or de facto couple* (only one partner qualifies)	\$556.62 each	\$497.02 each

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

Rates as at 1 April 2011

Other income

Receiving other income does not affect your NZ Super unless your partner is included in your payments. If your partner is included, you can have other income of up to \$100 (before tax) a week between you before your NZ 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 NZ Super as well.

If your partner does not qualify for NZ Super in their own right but is included in your NZ Super and your partner is receiving weekly compensation payments paid through ACC, then your NZ 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 NZ Super, but it is best to call Specialised Processing Services on **0800 777 227** 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 NZ 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 NZ 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 NZ 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 Veteran's Affairs New Zealand (VANZ) free on **0800 4 VETERAN (0800 483 8372)** 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 NZ 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 NZ 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 8am to 5pm Monday to Friday or visit your nearest Service Centre.

You can also email us at **seniors@msd.govt.nz**

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:

www.seniors.msd.govt.nz

www.supergold.govt.nz

www.workandincome.govt.nz