War Veterans' Entitlements

a guide to the War Disablement, Surviving Spouse or Partner and Veteran's pensions

Work and Income
Te Hiranga Tangata

A service of the Ministry of Social Development

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War Disablement Pension

This is a compensatory award for people who have a disability attributable to their service. It is administered by Veteran's Affairs New Zealand (VANZ).

To qualify, you must have served as a member of the:

- New Zealand Armed Forces in a declared war or emergency, or on routine service before 1 April 1974
- New Zealand Mercantile Marine during World War II
- Mercantile Marine of another Commonwealth country during World War II – as long as you lived in New Zealand immediately before the war.

For more information please call Veteran's Affairs New Zealand (VANZ) on **0800 4 VETERAN (0800 483 8372)**.

Surviving Spouse or Partner Pension

This is a compensatory award for the partners of people who have died from disabilities attributable to service. It is administered by Veteran's Affairs New Zealand (VANZ).

For you to qualify, your partner must have:

- died from a disability or medical condition attributable to service *or*
- received the War Disablement Pension of at least a 70% level of disability at the time of death *or*
- not been getting the War Disablement Pension of at least 70% at the time of death, but the Secretary for War Pensions is of the opinion that they could have been granted the War Disablement Pension of 70% or more, had your partner not died.

For more information please call Veteran's Affairs New Zealand (VANZ) on **0800 4 VETERAN (0800 483 8372)**.

Veteran's Pension

The Veteran's Pension is income for veterans who have served in a war or an emergency and who have reached the qualifying age for New Zealand Superannuation and receive the War Disablement Pension of at least a 70% level of disability. It can also be paid to veterans who are unable to work because of a disability (from any cause).

To qualify for the Veteran's Pension, you must have served in the New Zealand Armed Forces in a declared war or emergency and you must also be a legal New Zealand resident and normally live here, and:

- if you are 65 years of age or over, you must be receiving the War Disablement Pension of at least a 70% level of disability (see page 3)
  or
- if you are younger than 65 years of age, you must have a disability that prevents you from working long-term or permanently (from any cause).

If you live alone, you may qualify for the **Living Alone Payment** in addition to your Veteran's Pension. You can get the Living Alone 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 you have any questions, you can call us free on **0800 650 656.**

Payments

The Veteran's Pension is taxed and is based on your individual situation. The maximum fortnightly payments you can get before and after tax are below.

Payments are made direct to your bank account (this may be a joint account). If you have other income, you may be taxed at a different rate. Please talk with Inland Revenue about this by calling **0800 227 774** (please have your IRD number handy).

A lump sum payment will be paid to either your surviving partner or any dependent children at the time of your death. If you have a partner who is getting the Veteran's Pension in his or her own right, you will be paid a lump sum payment upon your partner's death. Unlike New Zealand Superannuation, the Veteran's Pension will not reduce if you need long-term hospital care. You will also automatically get the Community Services Card.

If you have a partner and choose to include your partner in your payments, you will both get paid but any other income either of you receive could affect how much you get as a couple. We can help you work out the best option.

Applying

Your documents will need to be photocopied and certified (certification can be done by a Justice of the Peace, solicitor or Work and Income staff member). Please see the checklist at the back of this brochure for what to bring.

Send your application and documents to:
The Veteran's Pension Centre
PO Box 5515
Wellington

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 1 partner qualifies)	$556.62 each	$497.02 each
** This amount may be affected by other income you receive. Peo ple whose payments started before October 1991 may get more than this.*		

Rates as at 1 April 2011

Other Income

If you are 65 years of age or older and you do not include your partner, you and your partner's income will not affect the rate of the **Veteran's Pension** paid. If you include a partner who is under 65 years of age, all income you and your partner receive will affect the rate of the Veteran's Pension paid as follows:

- You can jointly earn up to $5,200 per year with no effect on the rate of Veteran's Pension.
- Income over $5,200 per year will reduce the Veteran's Pension by 70 cents for every dollar earned.
- Any extra assistance you receive will also be affected if you get other income. Deductions vary so please ask us about this.

If you have any questions about your residency status, phone us free on **0800 650 656**.

If you are under 65 years of age and you do not include your partner, only your employment income will affect the rate of the Veteran's Pension paid. If you include your partner, all income you and your partner receive may affect the rate of the Veteran's Pension paid. The income affects your pension as follows:

- You will be able to earn income up to $5,200 per year with no effect on the rate of the Veteran's Pension.
- Income between $5,200 and $10,400 per year will reduce the Veteran's Pension by 30 cents for every dollar earned.
- Income over $10,400 per year will reduce the Veteran's Pension by 70 cents for every dollar earned.
- Any extra assistance you receive will also be affected if you receive other income. Deductions vary so please ask us about this.

Declared Wars and Emergencies

If you have served in a war or an emergency, please contact Veteran's Affairs New Zealand (VANZ) to clarify your eligibility for a pension or other assistance. Call VANZ free on **0800 4 VETERAN (0800 483 8372)**.

Overseas War Pensions

You may be able to claim from another country if you live in New Zealand but have a disability that is attributable to your service in the United Kingdom, Australian or Canadian armed forces. We can help you with your claim, or to apply for a review of a pension you may already receive.

To find out more about war pensions from these countries, please contact Veteran's Affairs New Zealand (VANZ) free on **0800 4 VETERAN (0800 483 8372)**.

Accident Insurance

If you do not qualify for the **War Disablement Pension** and your disability was caused after 1 April 1974, you may be able to get help from ACC. Your local ACC office can tell you more about this.

Any payments you receive from accident insurance, such as ACC, may affect your pension. Please ask us about this.

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

Your Veteran's Pension will stop when you die but your partner and family may qualify for other payments, such as the Surviving Spouse or Partner Pension or the War Funeral Grant. Please ask VANZ if you would like to know more. **It is very important your family notifies us when you die** so that payments stop. This will help prevent overpayment, which means your family will not have a debt to pay back.

Other help

If you receive the Veteran's Pension, you are automatically entitled to the Community Services Card. Please ask us about this.

Depending on your income and circumstances, we may be able to offer extra assistance such as the Accommodation Supplement and the Disability Allowance. Please ring us on **0800 650 656**.

Important

It is really important that you include everything we need to see with your application. There is a list of all the things you need to include in the 'What to bring' section of this brochure.

Remember, if you don't think you qualify for the pensions and other entitlements outlined in this booklet, there may be some other way we can help, so please ask us.

If you have any questions, you can call us free on **0800 650 656.**

What to bring

It's really important you include everything we need to see with your application. If you are applying for the Veteran's Pension and you want your partner included, they need to fill in part of your application. If you are unsure about any item, please call is on **0800 650 656**.

TICK SO YOU DON'T FORGET AN ITEM ✓

We need to see proof of ...	You need to bring along ...
Your lawful residence in New Zealand	Your New Zealand birth certificate or current New Zealand passport, or other country passport with residence class visa or residence permit, or New Zealand Citizenship Certificate
Your identity	Two or more documents supporting your identity. These could include your marriage certificate, bank statements, driver's licence etc. **Note**: one of these (or your proof of residence) must be at least 2 years old.
Any name changes you have had	Marriage certificate, Civil Union certificate or deed poll papers
Your and your partner's bank account number(s)	Bank statements with your account number(s)
Your and your partner's IRD numbers	A form or letter from Inland Revenue
Your partner's identity and New Zealand residency	2 documents – one must be their birth certificate or passport
Any social security benefit or pension you or your partner get from overseas	A letter, statement or payslip showing your payments
The medical condition that stops you working (if you are under qualifying age for the Veteran's Pension)	An application form with the medical part filled in by your doctor
Proof of your combined income for the past 52 weeks	Items such as pay slips, bank statements, a letter from your employer(s)
Any assets you or your partner own which could earn income	Items such as bank statements, share certificates, property valuations
Costs and expenses for other allowances	Please talk with us about what to bring

By income we mean any income you or your partner get from any source, such as work, regular insurance payments like ACC, investments, business, private pensions, rent or boarders.

By assets we mean anything you or your partner own which you can earn income from such as savings, shares, stocks, loans to others or property you don't live in.

If you have any questions, you can call us free on **0800 650 656**. We are here to take your call from 8am to 5pm Monday to Friday, and we look forward to hearing from you.

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

New Zealand Government

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