



**MINISTRY OF SOCIAL
DEVELOPMENT**

TE MANATŪ WHAKAHIATO ORA

23 APR 2021

Dear

On 24 March 2021, you emailed the Ministry of Social Development (the Ministry) requesting, under the Official Information Act 1982, the following information:

- *I request the complete list of overseas pensions that are NOT deducted from NZ Super under the provisions of the Direct Deduction Policy (Sections 187 - 191 of the Social Security Act).*
- *I would also like to know when exactly (date) the Social Security Agreement with South Korea will come into force.*

Qualifications for various overseas pensions and benefits, and their deductibility from New Zealand benefits and pensions, are subject to sections 187-191 of the Social Security Act 2018 (formerly section 70 of the Social Security Act 1964).

Sections 187-191 of the Social Security Act 2018 provides that where a person receives an Overseas Pension (OSP) that is administered by or on behalf of the government of the overseas country paying the pension, that person's New Zealand Superannuation (NZS) will be reduced by the amount of the OSP, as calculated in accordance with regulations.

The policy intent of sections 187-191 of the Social Security Act 2018 is to ensure that those entitled to NZS or other Main Benefits are treated equitably and get the same level of government retirement support, whether solely through NZS, or through a combination of OSP and NZS, or solely through the OSP. Were it not for Sections 187-191 of the Social Security Act 2018, those who have lived, and worked in overseas countries may be entitled to a greater overall level of government retirement support than those who had solely resided, and worked in New Zealand.

For more information about the Government's deduction policy, please see the following link: www.workandincome.govt.nz/pensions/travelling-or-moving/moving-to-nz/overseas-pensions-deduction-examples.html.

Regarding the first part of your request, please find **Table One** within **Appendix A** attached, which shows the working list of overseas pensions which are not subject to direct deductions under sections 187-191 of the Social Security Act 2018, broken down by country. Please note that this list is a working list, and it is being continuously collated and updated as countries and pensions are queried. If a client has not queried a pension regarding a specific country, it will not be on the list. You have been provided with the most recent version of this list. The most recent update to this list occurred on 28 October 2020.

I can confirm that the Social Security Agreement with South Korea, subject to any delays, will come into force later in 2021. The Ministry is not able to give a specific

date as this relies on further necessary arrangements being finalised by both countries which can take time to determine.

The principles and purposes of the Official Information Act 1982 under which you made your request are:

- to create greater openness and transparency about the plans, work and activities of the Government,
- to increase the ability of the public to participate in the making and administration of our laws and policies and
- to lead to greater accountability in the conduct of public affairs.

This Ministry fully supports those principles and purposes. The Ministry therefore intends to make the information contained in this letter and any attached documents available to the wider public. The Ministry will do this by publishing this letter on the Ministry of Social Development's website. Your personal details will be deleted, and the Ministry will not publish any information that would identify you as the person who requested the information.

If you wish to discuss this response with us, please feel free to contact OIA_Requests@msd.govt.nz.

If you are not satisfied with this response, you have the right to seek an investigation and review by the Ombudsman. Information about how to make a complaint is available at www.ombudsman.parliament.nz or 0800 802 602.

Yours sincerely



George Van Ooyen
Group General Manager
Client Service Support

Appendix A:**Table One: Overseas pensions which are not subject to direct deductions under the Social Security Act 2018, as at 28 October 2020.**

Country	Pensions not deducted from NZ Superannuation
American Samoa	<ul style="list-style-type: none">• Department of Veterans Affairs Pension• FSRDS (Foreign Service Retirement and Disability System)• US Coast Guard - Survivor Benefit Plan annuity• US Military Retirement Pay (USMRP)
Australia	<ul style="list-style-type: none">• Baby Bonus• Bereavement payment (Veterans')• Commonwealth Superannuation Scheme (CSS) (GOP)• DVA Disability Pension• DVA Incapacity Benefit• Defence Force Retirement and Death Benefits Scheme pensions• Family Tax Benefit• Incapacity Payment (Comcare scheme)• Low Income Superannuation Contribution (LISC)• Military Superannuation Benefit Scheme• Non-Government School Superannuation Fund (NGS)• Private Super Fund (Australian Executor Trustees Ltd)• Total Disability Benefit (Australian Super Insurance – TAL Life)• War Widows and Widowers Pension (part 2 of the War Pensions Act 1954)• Youth Allowance• Air Force Superannuation (Commonwealth Superannuation Corporation)
Bahamas	<ul style="list-style-type: none">• Retirement Pension (Public Service Pension Plan of the Statute Laws of the Bahamas)
Bangladesh	<ul style="list-style-type: none">• Disability Pension• Old Age Pension• Survivor Allowance
Belgium	<ul style="list-style-type: none">• Eurocontrol Basic Retirement Pension (ERP)
Bermuda	<ul style="list-style-type: none">• Mandatory Occupational Pension
Bhutan	<ul style="list-style-type: none">• Armed Forces Benefits

	<ul style="list-style-type: none"> • Armed Forces Pensions • Old Age Pension • Old Age Provident Fund
Brazil	<ul style="list-style-type: none"> • Procuradoria Geral Do Estado (PGE)
Bulgaria	<ul style="list-style-type: none"> • Mandatory individual accounts (from 2000)
Cambodia	<ul style="list-style-type: none"> • Government Occupational Pension
Canada	<ul style="list-style-type: none"> • Alberta Public Service Pension • Alberta Workers' Compensation • British Columbia Teachers' Pension Plan • Canadian Federal Public Service Pension and Bridge Pension (Federal Public Service, Canadian Forces, and the Royal Canadian Mounted Police) • Canada Workers Compensation (administered by WorkSafeBC) • Memorial University of Newfoundland Pension • Municipal Pension Plan (British Columbia) • Ontario Healthcare Pension Plan – Retirement Pension (HOOPP) • Ontario Teachers' Pension • Ontario Municipal Employees Retirement System (OMERS) • Ontario Power Generation Inc Pension • Petro Canada Pension • Post Retirement Benefit (PRB) – if contributions were made after 65 years of age • Province of Saskatchewan Public Employees' Pension Plan • Public Workers and Government Services Canada/Public Service Pension (Federal Public Service, Canadian Forces, and the Royal Canadian Mounted Police) • Retirement Benefit – IWA Forest Industry & Ltd Pension Plan
Chile	<ul style="list-style-type: none"> • Fund for Civil Servants & Journalists (Caja Nacional de Empleados y Periodistas) • Individual Capitalization Pension
China	<ul style="list-style-type: none"> • Privately paid pensions by former employers to former residents of China
Denmark	<ul style="list-style-type: none"> • Pension scheme for Teachers (Early Retirement Fund) administered by Statens Administration (GOP)

East Timor	<ul style="list-style-type: none"> • Transitional Social Security Scheme for public servants
Ethiopia	<ul style="list-style-type: none"> • PSSSA Invalidity Pension • PSSSA Old Age Pension • PSSSA Survivors Pension
Fiji	<ul style="list-style-type: none"> • Ministry of Economy (MOE) pension / Fiji Government Service Pension • Ministry of Finance (MOF) pension / Fiji Government Service Pension • Fiji War Widow's Pension (Fiji Servicemen's After Care Fund)
Germany	<ul style="list-style-type: none"> • Additional Contributions (Zusatzbeitrag) • Anerkennungsleistung Ghettoarbeit • Higher Insurance Contributions (Steigerungsbeträge der Höherversicherung) • Nursing Care Insurance (Pflegeversicherung) • Pensions administered by the Berlin Compensation Office (Entschadigungsamt Berlin) • Wiedergutmachung/Bundesentschädigungsgesetz (War Compensation pension) • Zentralen Besoldungs-und Versorgungsstelle (civil service pension) • Zuschuss su Privaten Krankenversicherung (German Health Insurance Subsidy)
Greece	<ul style="list-style-type: none"> • Greek Civil Service Pensions (administered by the Geniko Logistiria Toy Kratous)
Guernsey	<ul style="list-style-type: none"> • Industrial Injury Benefit • Industrial Disablement Benefit • Death Grant (will be taken into account for purposes of Funeral Grant entitlement)
Guyana	<ul style="list-style-type: none"> • Old Age Pension (National)
Hong Kong	<ul style="list-style-type: none"> • Mandatory Provident Fund Scheme Retirement benefits • Government pensions • Pension benefits
Hungary	<ul style="list-style-type: none"> • Mandatory Individual Account (Privately run)
India	<ul style="list-style-type: none"> • Military and Civil Service Pensions • Provident Fund (Old Age Pension)
Iran	<ul style="list-style-type: none"> • Retirement Organisation of Armed Forces Pension • Shiraz University of Medical Science Pension

	<ul style="list-style-type: none"> • University of Medical Science of Iran Pension
Ireland	<ul style="list-style-type: none"> • Centenarian Bounty • Department of Agriculture and Food Pension (Public Service Pension)
Israel	<ul style="list-style-type: none"> • Makefet Pension Fund administered by the Amitim Pension Fund
Jersey	<ul style="list-style-type: none"> • Public Employees Contribution Retirement Scheme
Kenya	<ul style="list-style-type: none"> • Old Age Pension paid to and by a Registered Private Pension Scheme
South Korea	<ul style="list-style-type: none"> • 군인연금 (Ministry of National Defence (MND) Military Pension) – this is a Government Occupational Pension • Accommodation Benefit (KFCC / CC) • Government Employees Pension Service • Health Benefit (KFCC / CC) • Living Benefit (KFCC / CC) • 참전명예수당을 (Veterans Honorary Allowance)
Malaysia	<ul style="list-style-type: none"> • Malaysian Civil Service Pensions (any paid by JPA) • Power Pension (JPA) • Teachers Provident Fund (JPA) • Teachers Provident Fund (KWSG) • Teachers Provident Fund (KWSP – EPF)
Mexico	<ul style="list-style-type: none"> • Retirement Pension administered by Instituto de Seguridad y Servicios Sociales de los Trabajadores del Estado (Institute of Security and Social Services for State Workers) of Mexico (GOP)
Morocco	<ul style="list-style-type: none"> • Military Pension Scheme (CMR) • Retirement Pension (ATTAKMILI)
Netherlands	<ul style="list-style-type: none"> • ABP – Flexibel Pensioen en Uittreden (FPU), ABP OuderdomsPensioen, ABP KeuzePensioen, ABP ArbeidsongeschiktheidsPensioen, ABP NabestaandenPensioen • Bereavement payment • Compensation for World War II (covering 1940-1945) – Wet uitkeringen vervolgingsslachtoffers (WUV)

	<ul style="list-style-type: none"> • Compensation for World War II (covering 1940-1945) – Wet uitkeringen burger-oorlogsslachtoffers (WUBO) • Compensation for World War II (covering 1940-1945) – Wet buitengewoon pensioen (WBP) • Compensation for World War II (covering 1940-1945) – Wet buitengewoon pensioen Indisch verzet (WIV) • Compensation for World War II (covering 1940-1945) – Tijdelijke vergoedingsregeling psychotherapie naoorlogse generatie (TVP) • Compensation for World War II (covering 1940-1945) – Wet buitengewoon pensioen zeelieden-oorlogsslachtoffers (WBPZO) • Dutch Healthcare Workers Pension Fund (PFZW) • Holiday Pay • Pension Fund for Agricultural Sector (BPL) • Old Age Pension for General Practitioners - Pensioenfonds Voor Huisartsen (SPH) • Retirement Pension – Pensioenfonds DSM Nederland (PDN) • Retirement Pension – Pensioenfonds Vervoer (PV)
Norfolk Island	<ul style="list-style-type: none"> • Baby Bonus • Commonwealth Superannuation Scheme (CSS) (GOP) • Family Tax Benefit • Incapacity Payment (Comcare scheme) • Low Income Superannuation Contribution (LISC) • Private Super Fund (Australian Executor Trustees Ltd) • Total Disability Benefit (Australian Super Insurance – TAL Life) • Youth Allowance
Norway	<ul style="list-style-type: none"> • SPK – Alderpensjon (Norwegian Public Service Pension Fund old age pension)
Palestine	<ul style="list-style-type: none"> • Old Age Pension (granted prior to 2016 – GOP) • No known retirement payments since 2016 at last check by Ministry
Papua New Guinea	<ul style="list-style-type: none"> • Children's Pension (Comrade Trustee) • Invalidity Benefit (Comrade Trustee) • Retirement Pension (Comrade Trustee)

	<ul style="list-style-type: none"> • Widows Benefit (Comrade Trustee)
Peru	<ul style="list-style-type: none"> • Disability Pension (SPP) • Retirement Pension (SPP) • Survivor's Pension (SPP)
Philippines	<ul style="list-style-type: none"> • Armed Forces of the Philippines Retirement and Separation Benefits System • Government Service Insurance System (GSIS loan scheme)
Russia	<ul style="list-style-type: none"> • One-off payments for the Anniversary of Victory in the Great Patriotic War • Old Age State Pension (paid by PFR) • Russian Military Pension (paid by Ministry of Defense) • State length of Service (paid by PFR)
Singapore	<ul style="list-style-type: none"> • MediSave (Singapore CPF) • Singapore Government Pension / Allowance (administered by the Accountant General's Department) • Singapore CPF (administered by National Trade Union Congress – NTUC)
South Africa	<ul style="list-style-type: none"> • Care Dependency Grant • Child Support Grant • Disability Grant • Foster Child Grant • Government Employer Pension Fund (GEPF) – GOP • Older Person's Grant • War Veteran's Grant
Sri Lanka	<ul style="list-style-type: none"> • Central Bank Pension (administered by the Central Bank of Sri Lanka) • Occupational pensions administered by the Sri Lankan Department of Pensions but paid by the Bank of Ceylon – Metro Branch, or the People's Bank – Queens Branch or Homagama Branch) • Parliamentary Pension • Sri Lankan Divisional Secretariat pensions • Widows and Orphans Pension Fund (WOPF)
Sweden	<ul style="list-style-type: none"> • Occupational Pension Insurance (ITP)
Switzerland	<ul style="list-style-type: none"> • Military Insurance (MV)
Thailand	<ul style="list-style-type: none"> • Government Pension Fund (paid by the Ministry of Finance)

	<ul style="list-style-type: none"> • Living Allowance (paid by the Ministry of Finance)
Tonga	<ul style="list-style-type: none"> • Civil Service Pension Scheme • Leaving Service Benefit
United Nations	<ul style="list-style-type: none"> • All pensions and benefits
USA	<ul style="list-style-type: none"> • California State Teachers' Pension • Central Pension Fund Retirement Benefit • CSRS / FERS (Federal civil service) • Department of Veterans Affairs Pension • Defense Finance and Accounting Service Pension (DFSA) • FSRDS (Foreign Service Retirement and Disability System) • Prudential Teachers pension (PRU) • Public School Retirement System of Missouri • State of Alaska – Retirement Benefits Plan • State of Florida Department of Financial Services – Health Insurance Subsidy • State of Florida Department of Financial Services – Retirement Benefit • State of Hawaii – Employees' Retirement System • Teachers Insurance and Annuity Association of America (TIAA) • US Coast Guard - Survivor Benefit Plan annuity • US OPM Pension (Office of Personal Management) • US Military Retirement Pay (USMRP) • Wisconsin Retirement System – Retirement Benefit
United Kingdom	<ul style="list-style-type: none"> • Local Government Pension Schemes (LGPS) (statutorily non-deductible from April 2016) • Armed Forces Pension Scheme • ABB Pension Plan • Atos Origin and Atos Sema Pension Scheme • British Airways Pension Scheme (APS) • British Telecom (BT) Pension Scheme • Capita • Child Benefit • Crown Agents Staff Pension • DIAGEO Pension Scheme • Department of Finance and Personnel Pensions • Electricity Supply Pension Scheme (Magnox administered by RPMI EPAL)

	<ul style="list-style-type: none"> • Employment and Support Allowance • Ernst & Young Pension • Guardians Allowance • Harott & Co. Ltd Retirement Benefits Scheme (administered by Friends Life Services Ltd) • Hille Ergonom Pension Scheme (administered by First Actuarial) • Industrial Disablement Pension (treat as ACC Payment) • Innospec Pension Plan • Invensys Pension Scheme • IOSP Pension Plan • Job Seekers Allowance • John Lewis Pension • Kingfisher Pension • Lancashire Fire and Rescue Pension • Legal And General Assurance Society Pension • Merchant Navy Pension • National Health Service (NHS) Pension Scheme (includes Northern Ireland HSC Pension) • Oscar Faber Pension Fund • Principal Civil Service Pension • Printpak Pension • Prudential Pension • Railways Pension Scheme • Rexel UK Pension Scheme (administered by Punter Southall) • Royal Mail Pension Plan • Serco Plas IAL Pension (administered by Mercer) • ShipBuilding Industries Pension Scheme • Standard Life Pension • T&N Retirement Pension Scheme • Teachers' Pension • TRW Pension Scheme • Transport for London Pension Fund • UK Cancer Research Pension Scheme • Universities Superannuation Scheme Ltd • Vodafone UK Defined Contribution Pension Plan • Volvo Truck and Bus Group Pension Scheme • W H Smith Pensions • W S Dependents' Annuity Fund • Xerox Pensions
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	<ul style="list-style-type: none"> • War Disablement Pension and Related Allowances (administered by Service Personnel and Veterans Agency of the United Kingdom) • War Widow's Supplementary Pension (administered by Service Personnel and Veterans Agency of the United Kingdom) • War Widow's Age Allowance (administered by Service Personnel and Veterans Agency of the United Kingdom)
Uganda	<ul style="list-style-type: none"> • Age Benefit