



11 MAR 2021

On 3 February 2021, you emailed the Ministry of Social Development (the Ministry) requesting, under the Official Information Act 1982, the following information:

- *The manual/full list of which overseas pensions are subject to the deductions policy. I want to know which are the pensions that are currently being deducted from NZ Super.*
- *How much is being deducted each year.*

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.

In regard to the first part of your request, please find **Table One** within **Appendix One** attached, which shows the working list of overseas pensions which are 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.

In regard to your second point, please find **Table Two** within the attached Excel spreadsheet, which shows the number of OSP deductions and amounts deducted from NZS clients, as at the end of December 2016 to 2020, broken down by country and year.

You may notice that China and South Africa are shown in **Table Two**, although they do not have overseas pensions which are subject to direct deductions, as shown in **Table One**. Please note that **Table Two** reflects point-in-time data of projected deductions over a year, rather than deductions that have actually been made. Therefore there are instances where an OSP has been added incorrectly and subsequently corrected, however these corrections are not reflected in the data shown. These instances are reviewed and corrected as the Ministry becomes aware of them, and arrears paid to the client as appropriate.

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 and attachments 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 regarding overseas pensions and direct deductions, 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.

Ngā mihi nui



George Van Ooyen
Group General Manager
Client Service Support

Appendix One:

Table One: Overseas pensions which are subject to direct deductions under the Social Security Act 2018.

Country	Deductible Pension/Pensions
Albania	<ul style="list-style-type: none"> • Old Age Pension
Argentina	<ul style="list-style-type: none"> • Old Age Pension
Armenia	<ul style="list-style-type: none"> • Old Age Pension
Australia	<ul style="list-style-type: none"> • Australia Age Pension (AAP) • Bereavement payment (Centrelink) • Carer Payment (DSP) • Carer Supplement (deduction can be applied from 01/07/2016) • Clean Energy Supplement (DVA) • Disability Support Pension (DSP) • Defence Force Income Support Allowance (DFISA) • Energy Supplement (Centrelink) • Newstart Allowance • Pension Supplement (DVA) • Rent Assistance (Centrelink / DVA) • Special Benefit • Veterans' Pension (Service Pension) • Wife Pension (Centrelink)
Austria	<ul style="list-style-type: none"> • Age Pension • Christmas Bonus • Corridor Pension • Early Retirement Pension – long term Insurance pension • Early Retirement Pension – long term pension with hard work • Heavy labor pension • Widows / Widowers Pension • Unemployment Benefit administered by Austrian Public Employment Services (AMS)
Azerbaijan	<ul style="list-style-type: none"> • Old Age Labour Pension
Bahamas	<ul style="list-style-type: none"> • Retirement Benefit (Social Insurance administered by NIB)
Bahrain	<ul style="list-style-type: none"> • Early Age Pension • Old Age Pension

Barbados	<ul style="list-style-type: none"> • Early Old Age Pension • Old Age Pension (Contributory)
Belgium	<ul style="list-style-type: none"> • Early Pension • Holiday Allowance • Old Age Pension • Retirement Pension (NISSE)
Belize	<ul style="list-style-type: none"> • Old Age Pension (Social Insurance)
Bermuda	<ul style="list-style-type: none"> • Old Age Gratuity • Old Age Pension
Bosnia and Herzegovina	<ul style="list-style-type: none"> • Early Old Age Pension • Old Age Pension
Botswana	<ul style="list-style-type: none"> • Old Age Pension
Brazil	<ul style="list-style-type: none"> • Old Age Pension • Regime Proprio de Previdencia Social (RPPS) • Special Retirement Pension (Aposentadoria Especial)
Bulgaria	<ul style="list-style-type: none"> • Old Age Pension (before 2000) • Partial Old Age Pension (before 2000) • Pension for Insured Work Experience and Age
Canada	<ul style="list-style-type: none"> • Alberta Seniors Benefit (ASB) • Canada Pension Plan (CPP) • Disability Benefit (CPP) • Guaranteed Retirement Income Supplement (GIS) • Old Age Security Pension (OAS) • Survivors Pension (CPP) • Post Retirement Benefit (PRB) – only if the contributions were made prior to 65 years of age • Quebec Pension Plan (QPP)
Chile	<ul style="list-style-type: none"> • Old Age Basic Solidarity Pension (Pension Basica Solidaria der Vejez – PBSV) • Old-Age Solidarity Pension Payment (Aporte Previsional Solidario de Vejez – APSV) – but only for people covered prior to 31 December 1982 • Pay-As-You-Go Pension
Congo, Democratic Republic of the	<ul style="list-style-type: none"> • Old Age Pension

Colombia	<ul style="list-style-type: none"> • AGE pension (Proteccion Obligatory Fund)
Cook Islands	<ul style="list-style-type: none"> • Child Benefit • Destitute and Infirm Benefit MIA) • National Superannuation Fund Pension (CINSF) • Old Age Benefit (MIA) • Old Age Payment (MIA)
Croatia	<ul style="list-style-type: none"> • Early Old Age Pension (Prijevermena Starosna Mirovina) • Old Age Pension (Starosnu Mirovinu) • Old Age Pension – Long Term Insured
Curacao	<ul style="list-style-type: none"> • Old Age Pension AOV (Algemene Ouderdomsverzekering)
Cyprus	<ul style="list-style-type: none"> • Old Age Pension (Social Insurance Fund) • Early Pension • Disability pension (Social Insurance Fund) • Survivor pension (Social Insurance Fund) • Orphan's pension (Social Insurance Fund)
Czech Republic	<ul style="list-style-type: none"> • Old Age Pension
Denmark	<ul style="list-style-type: none"> • Old Age Pension (Folkepension) • Disability pension/Anticipatory pension (Fortidspension) • Labour Market Supplementary Pension (ATP Livslang Pension) • Special pension saving scheme (Saerlig Pensionsopsparing – SP)
Dominican Republic	<ul style="list-style-type: none"> • Old Age Pension
Ecuador	<ul style="list-style-type: none"> • Old Age Pension
Egypt	<ul style="list-style-type: none"> • Old Age Pension • Early Pension
El Salvador	<ul style="list-style-type: none"> • Longevity Pension • Old Age Pension
Estonia	<ul style="list-style-type: none"> • Early Retirement Pension • Old Age Pension
Fiji	<ul style="list-style-type: none"> • FNPF Life Pension • FNPF Term Annuity

	<ul style="list-style-type: none"> • FNPF Lump Sum • FNPF pension (pre 1 March 2012) • Poverty Benefit Scheme
Finland	<ul style="list-style-type: none"> • National Pensions administered by Kela. Includes Old-Age, Old-Age for long-term unemployed, Early Old-Age and Disability • National Pensions administered by Kela. Includes Old-Age, Old-Age for long-term unemployed, Early Old-Age and Disability • National Pensions administered by Kela. Includes Old-Age, Old-Age for long-term unemployed, Early Old-Age and Disability • National Pensions administered by Kela. Includes Old-Age, Old-Age for long-term unemployed, Early Old-Age and Disability • Earnings-related pension Old-Age Pension (Employment pension based on social security legislation) administered by Ilmarinen Mutual Pension Insurance Company • Earnings-related pension Old-Age Pension (Employment pension based on social security legislation) administered by Alandia Pensions • Earnings-related pension Old-Age Pension (Employment pension based on social security legislation) administered by Varma Mutual Pension Insurance Company • Earnings-related pension Old-Age Pension (Employment pension based on social security legislation) administered by Veritas Pension Insurance Company Ltd • Earnings related pension administered by KEVA

France	<ul style="list-style-type: none"> • AGIRC Retirement Pension • ARRCO Retirement Pension • Caisse des Français de l'Étranger (CFE) Old age insurance • Humanis Agirc-Arrco Retirement Pension • IRCANTEC – Retraite Pension (Retirement Pension) • Invalidity Pension (CPAM) • L'Assurance Retraite Midi – Pyrénées (Tier one) • National Old Age Pension (CNAV) • PRO BTP – Retraite Pension (Retirement Pension) • RSI Régime Social des Indépendants (Retirement Pension) • Service des Pensions (Civil Service Pension) • Une Pension de Vieillesse (paid by MSA)
Georgia	<ul style="list-style-type: none"> • Old Age Pension
Germany	<ul style="list-style-type: none"> • Vorgezogene Altersrente (Early Old-Age Pension) administered by the Versorgungswerk der Landesärztekammer Hessen (Hesse Medical Association) • ÄrzteVersorgung Westfalen-Lippe Medical Fund Pension Altersrente • Deutsche Rentenversicherung Bund • Deutsche Rentenversicherung Knappschaft-Bahn-See • Deutsche Rentenversicherung Altersrenten/Regelaltersrente (old age pension/retirement pension) • Deutsche Rentenversicherung Renten wegen verminderter Erwerbsfähigkeit (Reduced Earning Capacity/Disability Pension) • Deutsche Rentenversicherung Witwenrente/Witwerrente (Widows/Widowers pension)

	<ul style="list-style-type: none"> • Deutsche Rentensversicherung Vollwaisenrente/Halbweisenrente (Full/Half Orphans pension) • Mütterrente ('Mothers Pension' Parental Leave Personal Earnings Supplement) • Nordrheinische Ärzteversorgung Medical Profession pensions • Seekasse (was administered by See-Berufsgenossenschaft) (Widows benefit)Versorgungswerk der Architektenkammer Nordrhein-Westfalen • Versorgungsanstalt der deutschen Bühnen • Versorgungsanstalt der deutschen Kulturorchester Witwen/Witwer pension (Widows/Widowers pension)
Ghana	<ul style="list-style-type: none"> • Old Age Pension
Greece	<ul style="list-style-type: none"> • Σύνταξη Γήρατος (Greek Old Age / Retirement Pension) • Σύνταξη Αναπηρίας (Greek disability pension) • Συνταξεων επιζώντων (Greek survivors pension)
Guernsey	<ul style="list-style-type: none"> • Old Age Pension • Invalidity Benefit • Bereavement Allowance • Widowed Parent's Allowance • Bereavement Payment
Guyana	<ul style="list-style-type: none"> • Old Age Grant (Social Insurance Scheme – NIS) • Old Age Pension (Social Insurance Scheme – NIS)
Hong Kong	<ul style="list-style-type: none"> • Comprehensive Social Security Assistance (CSSA) Scheme
Hungary	<ul style="list-style-type: none"> • Old Age Pension (Social Insurance Fund)
Iceland	<ul style="list-style-type: none"> • Old Age Pension
Indonesia	<ul style="list-style-type: none"> • Old Age Pension
Iran	<ul style="list-style-type: none"> • Old Age Pension
Ireland	<ul style="list-style-type: none"> • State Pension (Contributory) (Age 66 onwards)

	<ul style="list-style-type: none"> • Widow's/Widower's/Surviving Civil Partner's Pension (Contributory) • Invalidity Pension • Guardian's Payment (Contributory) (formerly Orphan's Contributory Allowance) • Christmas Bonus • Over 80's Bonus • Living Alone Increase
Isle of Man	<ul style="list-style-type: none"> • Bereavement Support Payment • State Pension (new) • State Pension (basic)
Israel	<ul style="list-style-type: none"> • Old Age Pension administered by the National Institute of Israel
Italy	<ul style="list-style-type: none"> • Early Retirement/Anticipatory Pension (Pensione anticipata) • Invalidity / Disability Pension (L'invalidità civile e minorazione) • Old Age Pension (Pensione di vecchiaia) (includes Old-Age, Old-Age for long-term unemployed, Early Old-Age and Disability) • Pension Bonus Payment (Tredicesima) • Survivors' Pension (Pensione ai superstiti indiretta)
Jamaica	<ul style="list-style-type: none"> • Old Age Pension
Japan	<ul style="list-style-type: none"> • Old Age Basic Pension • Old-age Employees' Pension • Old Age Pension (Administered by the National Public Servants Mutual Aid Association "MAA") • Superannuation Pension (Administered by the Pension Fund Association of Japan) • Survivors Basic Pension • Survivors Employees' Pension • Widows Pension
Jersey	<ul style="list-style-type: none"> • Basic State Pension (Old Age Pension) • Death Grant • Incapacity Pension • Long Term Incapacity Allowance • Short Term Incapacity Allowance

	<ul style="list-style-type: none"> • Survivor's Pension
Jordan	<ul style="list-style-type: none"> • Disability Pension • Old-Age Pension (Social Security Corporation) • Survivor Pension
Kazakhstan	<ul style="list-style-type: none"> • Old Age Pension
Kenya	<ul style="list-style-type: none"> • Old Age Pension paid to and by NSSF
Kiribati	<ul style="list-style-type: none"> • Retirement Benefit
Korea, South	<ul style="list-style-type: none"> • Disability Pension • Old Age Pension • Survivor's Pension
Kosovo	<ul style="list-style-type: none"> • Basic Pension
Laos	<ul style="list-style-type: none"> • Old Age Pension
Latvia	<ul style="list-style-type: none"> • Old Age Pension
Lebanon	<ul style="list-style-type: none"> • Old Age Pension
Liberia	<ul style="list-style-type: none"> • Retirement Grant • Retirement Pension
Lithuania	<ul style="list-style-type: none"> • Old Age Pension • Survivor's Pension
Macao or Macau	<ul style="list-style-type: none"> • Old Age Pension
Macedonia	<ul style="list-style-type: none"> • Old age pension • Disability Pension • Survivor Pension
Madagascar	<ul style="list-style-type: none"> • Old Age Insurance
Malaysia	<ul style="list-style-type: none"> • Employees Provident Fund Scheme
Malta	<ul style="list-style-type: none"> • Age Pension (Non-contributory Old Age Pension) • Invalidity Pension • Retirement Pension • Six monthly bonus (supplement to Age Pension) • Weekly cost of living bonus (supplement to Age Pension) • Weekly special bonus (supplement to Age Pension) • Widow's Pension
Marshall Islands	<ul style="list-style-type: none"> • Retirement Benefit • Retirement Benefit payment for partner (residing in Marshall Islands)
Mauritius	<ul style="list-style-type: none"> • Retirement Pension

Mexico	<ul style="list-style-type: none"> • Old Age Pension
Mongolia	<ul style="list-style-type: none"> • Old Age Insurance Pension (DB and NDC)
Montenegro	<ul style="list-style-type: none"> • Old Age Pension
Morocco	<ul style="list-style-type: none"> • Invalids Pension (CNSS) • Old Age Pension (CNSS) • Survivor's Pension (CNSS)
Mozambique	<ul style="list-style-type: none"> • Old Age Pension
Nepal	<ul style="list-style-type: none"> • Old Age Pension
Netherlands	<ul style="list-style-type: none"> • AOW (Old Age Pension) • AOW Toeslag (Old Age Pension underage spouse supplementary) • Anw (Survivor Benefit) • Ziekte (Ziektewert) (Zw) (Sickness Pension) • KOB top-up • AOW top-up • de Wet Werk en Inkomen naar Arbeidsvermogen (WIA) (Disability/Invalidity Pension for employees) • Death Grant (excluding voluntary contributions) • WAO-uitkering (pre January 2006 Disability/Invalidity Pension)
New Caledonia	<ul style="list-style-type: none"> • AGIRC-ARRCO Supplementary Pension • CAFAT Retirement Pension • Orphan's Pension • Survivor's Pension • Widowhood Allowance
Nigeria	<ul style="list-style-type: none"> • Retirement Pension • Invalidity Pension • Survivor's Pension
Niue	<ul style="list-style-type: none"> • Old Age Pension
Norfolk Islands	<ul style="list-style-type: none"> • Australia Age Pension (AAP) • Bereavement payment (Centrelink) • Carer Payment (DSP) • Carer Supplement (deduction can be applied from 01/07/2016) • Disability Support Pension (DSP) • Newstart Grant (SMP cases) • Special Benefit

	<ul style="list-style-type: none"> • Wife Pension
Norway	<ul style="list-style-type: none"> • Norwegian Seaman's Pension (NPIS)Uførepensjon Grunnpensjon (Basic Disability Pension) • SPK – Uførepensjon (Special Supplementary Disability Pension) • Survivors Pension (Gjenlevende Pensjon) • Uførepensjon Tilleggs pensjon (Supplementary Disability Pension)
Oman	<ul style="list-style-type: none"> • Early Old Age Pension (PASI) contributions made post July 1992 • Old Age Pension (PASI) contributions made post July 1992
Pakistan	<ul style="list-style-type: none"> • Early Old Age Pension • Invalidity Pension • Old Age Pension • Old Age Grant • Survivors' Pension
Panama	<ul style="list-style-type: none"> • Old Age Pension
Papa New Guinea	<ul style="list-style-type: none"> • Disability Benefit (Residing in New Zealand and PNG) • Superannuation Benefit (Residing in New Zealand and PNG) • Survivors Benefit (Residing in New Zealand and PNG)
Peru	<ul style="list-style-type: none"> • Disability Pension (SNP) • Early Retirement Pension (SNP) • Retirement Pension (SNP) • Survivor's Pension (SNP)
Philippines	<ul style="list-style-type: none"> • Death Benefit • Disability Benefit • Government Service Insurance • Philippines Retirement Benefit • Survivors'/Widows' Pension paid by the Philippine National Police
Pitcairn Island	<ul style="list-style-type: none"> • Old Age Pension
Poland	<ul style="list-style-type: none"> • Agricultural Pension (Krus) • Agricultural Pension For Incapacity For Work (Krus) • Bridge Pension (Emerytura Pomostowe) (Zus) • Disability Pension (Zus)

	<ul style="list-style-type: none"> • Old Age Pension (Emerytura) (Zus) • Survivor's Pension (Krus) • Survivor's Pension (Zus)
Portugal	<ul style="list-style-type: none"> • Civil Servants' Pension Fund (Caixa Geral de Aposentações) • Old Age Pension (Social Insurance)
Romania	<ul style="list-style-type: none"> • Old Age Pension
Russia	<ul style="list-style-type: none"> • Disability Insurance • Federal Social Supplement • Old Age Pension (RUB) • Survivor Insurance • Pension Supplement for Civil Aviation Crew Members
Samoa, American	<ul style="list-style-type: none"> • Disability Benefit (Residing in New Zealand and in American Samoa) • Retirement Pension Benefit (Residing in New Zealand and in American Samoa) • Survivors Benefit (Residing in New Zealand and in American Samoa)
Samoa, Western	<ul style="list-style-type: none"> • Retirement Pension – Samoa Provident Fund (Residing in New Zealand and in Samoa) • Samoa Senior Citizens Benefit Fund Pension (Recent migrant to New Zealand and those residing in Samoa)
San Marino	<ul style="list-style-type: none"> • Old Age Pension
Saudi Arabia	<ul style="list-style-type: none"> • Disability Pension • Early Pension • Old Age Pension • Survivor Pension
Senegal	<ul style="list-style-type: none"> • Old Age Pension
Serbia	<ul style="list-style-type: none"> • Disability pension • Old age pension • Survivor pension
Singapore	<ul style="list-style-type: none"> • CPF LIFE • Retirement Account (Singapore CPF) monthly payment • Retirement Account (Singapore CPF) lump sum • Silver Support Scheme (CPF)

	<ul style="list-style-type: none"> • Ordinary Account (Singapore CPF)
Slovakia	<ul style="list-style-type: none"> • Slovak Social Insurance Old Age Pension
Spain	<ul style="list-style-type: none"> • Contributory Retirement Pension
Sri Lanka	<ul style="list-style-type: none"> • Employees Provident Fund (EPF) pension • Employees Provident Fund (EPF) lump sum • Old Age Pension (EPF)
St Vincent and the Grenadines	<ul style="list-style-type: none"> • Age Grant • Old Age Pension
Sudan	<ul style="list-style-type: none"> • Old Age Pension
Sweden	<ul style="list-style-type: none"> • Barnspension (Child / Orphans Pension) • Inkomstpension (Earnings-related old-age pension/Income and premium pension) • Garantitilläggpension (Guaranteed Pension) • Omställningspension (Adjustment Pension) • Sjukpension (Disability Pension) • Tilläggpension (Additional pension) • Änkepension (Widows' Pension)
Switzerland	<ul style="list-style-type: none"> • Eidgenoessische Alters (AHV/AVS) (Federal Old Age Pension) • Invalidenversicherung (AI)/Die Invalidenrenten (Disability Insurance/Invalidity Pension) • Standard (Dependent) Children's Benefit (DCB) • Waisenrente (AHV/AHS) (Orphan's Pension) • Witwenrente/Witwerrente (AHV/AVS) (Hinterlassenrenten) (Widows/Widower's Pension)
Syria	<ul style="list-style-type: none"> • Old Age Pension
Taiwan	<ul style="list-style-type: none"> • Civil Service Retirement Pension • Employment Insurance Scheme payments (see notes for list of the five benefits covered) • Labor Insurance Disability Pension • Labor Insurance Old Age Pension

	<ul style="list-style-type: none"> • Labor Insurance Survivors Annuity • National Disability Pension • National Old Age Pension • National Survivors Pension Payment • Old Age Annuity (CSTIA post 1996) • Taiwanese Military Pension • Labour Insurance Old Age Pension Scheme (Post 2005 pension system reforms)
Tanzania	<ul style="list-style-type: none"> • Old Age pension
Thailand	<ul style="list-style-type: none"> • Elderly Living Allowance (non-contributory)Old Age Pension
Trinidad and Tobago	<ul style="list-style-type: none"> • Retirement Pension • Retirement Grant
Tunisia	<ul style="list-style-type: none"> • Old Age Pension
Turkey	<ul style="list-style-type: none"> • Invalidity Pension • Old Age Pension • Survivors' Pension
Tuvalu	<ul style="list-style-type: none"> • Retirement Benefit (Residing in New Zealand and in Tuvalu) • Retirement Pension (residing in New Zealand and in Tuvalu)
Ukraine	<ul style="list-style-type: none"> • Old Age Pension
United Kingdom	<ul style="list-style-type: none"> • State pension (new) • State pension (basic) • State Pension (Basic) increase due to Home Responsibility Protection • Bereavement Allowance (including Widow's Benefit) • Bereavement Payment (pre 6 April 2017) • Bereavement Support Payment (post 6 April 2017) • Dependent's Increase • Financial Assistance Scheme (Pension Protection Fund) • Widowed Parent's Allowance (formerly Widowed Mother's Allowance) • Graduated Retirement Benefit 1961 to 1975 • SERPS 1978 to 2002

	<ul style="list-style-type: none"> • Additional State Pension S2P from 2002 to 2016
United States of America	<ul style="list-style-type: none"> • Child Benefit • Disability Pension • Retirement Benefit • Railroad Retirement Benefit (U.S. Railroad Retirement Board) • Spousal entitlement to Retirement Benefit • Survivors Benefit (Widows/Widowers) • Death Benefit
Uruguay	<ul style="list-style-type: none"> • Old Age Pension
Vanuatu	<ul style="list-style-type: none"> • Retirement Benefit
Venezuela	<ul style="list-style-type: none"> • Old Age Pension
Vietnam	<ul style="list-style-type: none"> • Old Age Pension
Yemen	<ul style="list-style-type: none"> • Old Age Security (GASSP) • Old Age (GCSS)
Zambia	<ul style="list-style-type: none"> • Retirement Pension
Zimbabwe	<ul style="list-style-type: none"> • Retirement Benefit • Retirement Grant

Note:

- Please note that some of the countries listed above have pensions which are not directly deductible under sections 187-191 of the Social Security Act 2018.