



18 September 2024

Tēnā koe

Official Information Act request

Thank you for your email of 5 September 2024, requesting the below information:

*In 2020 I wrote to MSD to enquire about NZ Superannuation eligibility and in the reply was directed towards the following webpage:
<https://www.workandincome.govt.nz/eligibility/seniors/superannuation/superannuation-overview.html#null> This link is no longer active. Please provide a copy of the information which was available at this page, and via links from it, on 29 May 2020 (i.e. what information was I being directed to look at in an email dated 29 May 2020). I'm specifically wanting to know what information was available, and in what format, at that time. I'm not asking what information is available on the current updated website - I want to confirm what I was able to see on 29 May 2020. Internet access to a copy of that version of the website would be ideal but a text copy of the pages with links between them would be sufficient.*

I have considered your request under the Official Information Act 1982 (the Act).

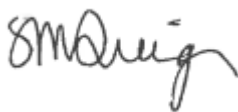
The attached documents have been identified in scope of your request.

I will be publishing this decision letter, with your personal details deleted, on the Ministry's website in due course.

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 my decision on your request, 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

pp. 

Magnus O'Neill
General Manager
Ministerial and Executive Services

www.workandincome.govt.nz/eligibility/seniors/superannuation/superannuation-overview.html

As at 24 June 2018. Wasn't changed again until 1 September 2020.

New Zealand Superannuation (NZ Super) overview

If you're aged 65 years or older you may be able to get NZ Super payments and a SuperGold card.

Important information

To get NZ Super you must have lived in New Zealand for at least 10 years since you turned 20. Five of those years must be since you turned 50.

This information is a guide only. Contact us to talk about your individual circumstances.



Who can get it

You may be able to get NZ Super if you:

- are aged 65 or over
- are a New Zealand citizen or permanent resident
- normally live in New Zealand at the time you apply.

You may qualify for NZ Super with less than 10 years residence if you have migrated to New Zealand from a country that New Zealand has a social security agreement with.

Note: You don't have to be retired from work to get NZ Super as it's not income tested.

Other income you earn can affect other payments you get from us (over and above NZ Super/Veteran's Pension).

SuperGold Card

Your SuperGold Card will be sent to you automatically once you have been granted New Zealand Superannuation.

It gives you discounts and offers from a range of businesses, government concessions (such as free off-peak public transport) and discounted services from your local council.

For more information and to sign up to the newsletter for SuperGold updates, please go to the:

[SuperGold website](#)

For more detail go to our:

[Manuals and procedures](#)



How much you can get

How much you get depends on your current circumstances, such as:

- whether you are single, married or in a relationship
 - your living situation if you are single (eg live alone, live with dependent children, share accommodation with others)
 - whether your partner is included in your NZ Super payments or not
 - any overseas benefit or pension you or your partner (if you have one) may get.
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Payments from accident insurance or Accident Compensation Corporation (ACC) may affect your pension. If you get these payments you'll need to talk to us.

Payment of NZ Super is made directly to your bank account every two weeks.

[Rates of New Zealand Superannuation](#)



Including your partner in your payments

If you have a partner we need to ask you about them as this affects the amount you're paid, even if you're not including them in your payments.

NZ Super is not income tested. We'll only ask about you and your partner's income if:

- you want to include your partner in your payments and they don't qualify for New Zealand Superannuation in their own right
 - you apply for other assistance as part of your application for New Zealand Superannuation.
-

If you include your partner, any other income either of you earn could affect how much you get.

If you include your partner in your payments:

- You can earn up to \$100 a week, or \$5200 a year (before tax) between you before your NZ Super is affected.
 - If you earn more than \$100 (before tax) a week your payments are reduced by 70 cents for every dollar of income over \$100 (before tax).
-

We can help you work out whether it is to your financial advantage to include your partner or not.

[More detail about including your partner in your payments](#)



Overseas Pensions

We also need to know whether you or your partner get, or may get, an overseas benefit or pension.

- Overseas benefits or pensions will generally be directly deducted from NZ Super.
 - In some cases they will be treated as income.
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[Getting an overseas pension in New Zealand](#)



If you've served with the New Zealand Armed Forces

You may be able to get special benefits and pensions.

[Find out about Veteran's Pension and other entitlements](#)



Ready to Apply

If you're ready to apply for NZ Super:
[Find out what you need to do](#)

[Collapse all](#)

Related links

[NZ Super introduction - Manuals and Procedures](#)

<https://www.workandincome.govt.nz/eligibility/seniors/superannuation/payment-rates.html>

As at 23 October 2018. Wasn't changed again until 29 August 2020.

NZ Super and Veteran's Pension payment rates

New Zealand Superannuation and Veteran's Pension are paid fortnightly on a Tuesday. How much you get depends on your situation.

Important information

These rates are based on having an 'M' tax code. If you're on another tax code, you may get less.

These payment rates are updated on 1 April every year.



Single

If you're single, it doesn't matter how much income you have - it won't affect your NZ Super or Veteran's Pension payments, unless you get an overseas pension.

If you get an overseas pension, [talk to us](#) about how this could affect your payments.

If you:	After tax (fortnightly)	Before tax (fortnightly)
live alone or with a dependent child	\$801.74	\$926.08
live with someone who's either:	\$740.06	\$851.10

- 18 or older (unless they're a dependent child)
- visiting and staying for more than 13 weeks.



Couple

Your situation	After tax (fortnightly):	Before tax (fortnightly)
Both you and your partner meet the criteria for NZ Super or Veteran's Pension <i>It doesn't matter how much income you and your partner have - it won't affect your NZ Super or Veteran's Pension payments, unless either of you get an overseas pension (talk to us about how this could affect your payments).</i>	\$616.72 each	\$701.52 each
Only one of you meets the criteria for NZ Super or Veteran's Pension and you include your partner in your payments	Up to \$586.18 each	Up to \$664.68 each
Only one of you meets the criteria for NZ Super or Veteran's Pension and you don't include your partner in your payments	\$616.72	\$701.52

Including your partner in your payments

If only one of you meets the criteria for NZ Super or Veteran's Pension, you can choose whether to include your partner (who doesn't meet the criteria) into your payments.

Depending on what you choose, you'll get a different NZ Super or Veteran's Pension rate (as you can see in the table above) and your and your partner's combined income could affect that rate.

As a guide, if your combined income is:

- under \$28,519.77, you'll get more NZ Super or Veteran's Pension if you include your partner
- over \$28,519.77, you'll get more NZ Super or Veteran's Pension if you don't include your partner.

Choose to include your partner

If you choose to include your partner in your payments, your and your partner's combined income will affect your NZ Super or Veteran's Pension payments. Combined income includes any income either of you have from, eg:

- earnings
- rental properties, less certain expenses (eg, house insurance, rates, repairs and maintenance)

- overseas pensions
 - interest
 - shares
 - money from a retirement fund that you can access and withdraw.
-

If you have income, your total rate between you and your partner (\$1,329.36 before tax) will be reduced as follows:

- the first \$100 of combined income a week (before tax) doesn't affect your payments
 - for every \$1 you get over \$100, your total NZ Super or Veteran's Pension payment is reduced by 70 cents
 - the reduced rate will then be divided into 2 and you and your partner will get half each (after tax).
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Choose not to include your partner

If you choose not to include your partner in your payments, it doesn't matter how much income you and your partner have - it won't affect your NZ Super or Veteran's Pension payments, unless either of you get an overseas pension.

If either of you get an overseas pension, [talk to us](#) about how this could affect your payments.



Examples

Bob and Janet

Bob turns 65 and stops working. His wife Janet is 63 and isn't working. Only Bob can get NZ Super (as Janet isn't 65 yet).

Bob needs to decide whether to include Janet in his NZ Super payments or not.

If:	Fortnightly rate of (after tax):	Fortnightly rate after income reduction
Bob includes Janet	\$586.18 each (\$1,172.36 total)	\$586.18 each (\$1,172.36 total)
Bob doesn't include Janet	\$616.72	\$616.72

If Bob includes Janet, their rate won't reduce because they have no income. This means they'll get more NZ Super between them if Bob includes Janet in his payments.

Janet turns 65

Once Janet turns 65 (and as long as she meets all the other criteria), she can also get NZ Super. Because both Bob and Janet can now get NZ Super, they'll get \$616.72 each (after tax) a fortnight (\$1,233.44 in total). Any income they have won't affect this payment.

Anahera and Anaru

Anahera and Anaru are both working. Anahera is 63 (so can't get NZ Super yet) and Anaru has just turned 65. Anaru applies for NZ Super but wants to keep working part-time. Their combined income is \$30,000 a year (before tax).

Anaru needs to decide whether to include Anahera in his NZ Super payments or not.

If:	Fortnightly rate (after tax):	Fortnightly rate after income reduction (after tax):
Anaru includes Anahera	\$586.18 each (\$1,172.36 total)	\$296.20 each (\$592.40 total)
Anaru doesn't include Anahera	\$616.72	\$616.72

If Anaru includes Anahera, their total payment will be reduced by \$667.69 a fortnight (before tax) because of their income. This means they'll get more NZ Super if Anaru doesn't include Anahera in his NZ Super payments.

Anahera turns 65

Once Anahera turns 65 (and as long as she meets all the other criteria), she can also get NZ Super. Because both Anaru and Anahera can now get NZ Super, they'll get \$616.72 each (after tax) a fortnight (\$1,233.44 in total). Their income will no longer affect their NZ Super payments.

Tom and Sally

Tom turns 65 and stops working. His wife Sally is 60 and isn't working due to ill health. Only Tom can get NZ Super (as Sally isn't 65 yet). Tom and Sally have a second property which they rent out and they also have some shares. Their total combined income is \$20,000 a year (before tax).

Tom needs to decide whether to include Sally in his NZ Super payments or not.

If:	Fortnightly rate (after tax):	Fortnightly rate after income reduction (after tax):
Tom includes Sally	\$586.18 each (\$1,172.36 total)	\$416.72 each (\$833.44 total)
Tom doesn't include Sally	\$616.72	\$616.72

If Tom includes Sally, their total payment will be reduced by \$398.46 a fortnight (before tax) because of their income. This means they'll get more NZ Super between them if Tom includes Sally in his NZ Super payments.

Sally turns 65

Once Sally turns 65 (and as long as she meets all the other criteria), she can also get NZ Super. Because both Tom and Sally can now get NZ Super, they'll get \$616.72 each (after tax) a fortnight (\$1,233.44 in total). Their income will no longer affect their NZ Super payments.



Getting other payments from us

If you get other payments from us, eg, Accommodation Supplement or Disability Allowance, any income you get may affect these payments.

[Collapse all](#)

Related links

[Payment dates](#)

[Previous NZ Super rates](#)

[Information about tax codes on the Inland Revenue website](#)

[Tax on your income when you retire - IRD website](#)

www.workandincome.govt.nz/eligibility/seniors/superannuation/income-tested-superannuation-factsheet.html

As at 24 June 2018. Wasn't changed again until 1 September 2020.

Income-tested New Zealand Superannuation

What to do if your partner doesn't qualify for their own New Zealand Superannuation (NZ Super).

Who can get income-tested NZ Super

If you have a partner who doesn't already qualify for their own New Zealand Superannuation (NZ Super), you can choose to include them in your payments.

If you do this, you'd both get paid, but any other income either of you earn could affect how much you get.

Other income - what you need to know

- If your partner's included in your payments, you can have combined other income of up to \$5,200 (before tax) a year before your NZ Super is affected. If you earn more than this, we'll take 70c off your payments for each dollar of income over this limit.
- It wouldn't be to your financial advantage to have your partner included if you and your partner have a combined annual income of **\$28,519.77** or more (before tax), not including NZ Super. This is because the total NZ Super paid to you both would be less than what would be paid to you if your partner wasn't included.
- Income includes wages, bank interest, investments, rental income, dividends from shares, income from trusts, etc. It also includes deprivation of any income or property by you and/or your partner.
- If either of you receive overseas benefits or pensions, we may reduce your NZ Super payments dollar-for-dollar.

Talk with us - we can help you work out the best option.

Contact us

[Call us](#) for more information

www.workandincome.govt.nz/pensions/travelling-or-moving/moving-to-nz/getting-an-overseas-benefit-or-pension-in-nz.html

As at 24 June 2018. Wasn't changed again until 29 August 2020.

Getting an overseas benefit or pension in New Zealand

You may be able to get benefits or pensions from us and from overseas countries you have lived in. It's up to the benefit or pension agency of the country making the payment to decide who can get one.

Important information

If you get any overseas benefits or pensions you must let us know as it may affect the amount you get from us.

Overseas pensions and benefits are benefits, pensions and periodical allowances paid under a programme that:

- provides benefits, pensions and periodical allowances for the same circumstances for which New Zealand benefits or pensions would be paid (e.g. old age/retirement, survivor's and disability pensions); and
- is administered by, or on behalf of, an overseas government.

You and your spouse/partner are legally obliged to apply for any overseas benefit or pension to which you may be entitled if you want to receive New Zealand benefits and pensions.



Who can get overseas benefits or pensions

You may be able to get benefits or pensions from New Zealand and from overseas countries you have lived in. It's up to the benefit or

pension agency of the country making the payment to decide who can get one.

The rules for getting overseas benefits and pensions are different for each country. Some countries have social security agreements with New Zealand which:

- may make it easier for you to get an overseas benefit or pension from that country
 - make it easier for you to get a benefit or pension from New Zealand
 - allow you to get benefit or pension from both countries.
-

If you've spent time living in a country that New Zealand has a social security agreement with, it may be counted as New Zealand residence to allow you to get a New Zealand benefit or pension.

[Social Security Agreements](#)



Spouse or partner obligations

If your spouse or partner is able to get an overseas state social security benefit or pension it may affect your New Zealand benefits or pensions.

The rules differ for overseas benefits or pensions depending on whether:

- You both get a New Zealand benefit or pension in your own right.
 - A non-qualified partner is included in your benefit or pension.
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How much you can get

The direct deduction of an overseas state-administered benefit or pension reduces NZ Super, Veteran's Pensions and other New Zealand social security benefits on a dollar for dollar basis (section 70 of the Social Security Act 1964).

This means that generally, you will get paid the same amount as those who have lived all their lives in New Zealand.

- This amount may be made up of a combination of your New Zealand and overseas benefit or pension payments – it depends on your circumstances.
 - Overseas benefits or pensions funded by voluntary contributions may be deductible under section 70 of the Social Security Act 1964. We assess deductions of overseas pensions on a case by case basis.
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Note: The Australian Carer Supplement will be deducted from your New Zealand benefit payments or Superannuation from 1 July 2016. [About the deduction of the Australian Carer Supplement on New Zealand benefits and Superannuation](#)



How to apply

Tell us if you've lived overseas

When you apply for a New Zealand benefit or pension you must tell us if you've lived overseas. If you need help contact our International Services team. They will help you check your overseas benefit and pension entitlements.

Apply for overseas payments

You and your spouse or partner must apply for any overseas state social security benefits or pensions that you may be able to get. If you don't, you may lose your entitlement to a New Zealand benefit or pension.



Payment options

There are two payment methods for getting an overseas state social security benefit or pension in New Zealand:

1. The direct payment method.
 2. The special banking option.
-

You can choose to be paid using the special banking option if you get a New Zealand benefit or pension and also get a benefit or pension from one of the following countries:

- Australia
 - The Netherlands
 - The United Kingdom
 - Ireland
 - Jersey and Guernsey
-

Otherwise you're paid by the direct payment method.

[More detail about the payment options for overseas pensions](#)

1. The direct payment method

With the direct payment option:

- your overseas pension and New Zealand payments are separate
 - you get your full overseas pension
 - your New Zealand benefit or pension is reduced by the amount of your overseas pension (you're paid the difference)
 - your payments will vary with exchange rates
 - the overseas social security agency pays you according to their payment cycle
 - any money you get from us is paid every one or two weeks
 - you're responsible for paying tax in New Zealand on your overseas pension.
-

2. The special banking option

With the special banking option:

- your overseas benefit or pension is paid into a special bank account that only Work and Income and the bank can access
 - you get a single payment which is the full amount of the New Zealand benefit or pension, regardless of how much your overseas pension is
 - your payments aren't affected by exchange rates so you know exactly how much you'll get each pay day
 - we deduct tax before we pay you
 - you'll need to pay tax on any payments of your overseas pension that continue to be paid directly to you such as:
 - holiday pay
 - private pensions
-

- any portion of your pension based on voluntary contributions.
-

The special banking option is not suitable if:

- your overseas pension is more than the New Zealand pension or benefit as we can't pay more than the full amount of your New Zealand benefit or pension
 - you're entitled to the full amount of your New Zealand pension as well as your overseas pension.
-

[More information about the special banking option](#)

[Special banking option \(Dutch text\)](#)

Application packs for the special banking option

These packs contain the forms needed to apply for the special banking option. Once the forms have been completed they need to be sent to International Services to be processed

[Application packs for the special banking option](#)



[Overseas pension deduction examples](#)

Four examples of how the deduction of your overseas pensions may affect your New Zealand benefit or pension entitlements.

[Overseas pensions deduction examples](#)



[Common questions about overseas pensions](#)

Questions and answers on overseas pensions for clients living in New Zealand and who can get an overseas benefit or pension.

[Common questions about overseas pensions](#)



[Review and changes in circumstances](#)

You can ask for a review if you do not agree with any decision we make. Your New Zealand benefit and pension may be reviewed at any time. This applies to individuals and couples.

To ensure you receive your correct entitlement you must keep us up to date with your circumstances. If there are changes to your

own or your spouse/partner's living situation, personal details, overseas benefit or pension amount or you go overseas, you need to contact us.

[Collapse all](#)

Related links

[Social Security Agreements](#)

[Payment options for overseas pensions](#)

[Senior Services](#)

Contact us

Our International Services team specialise in overseas pensions.

[Contact International Services](#)