



18 November 2025

Tēnā koe

Official Information Act request

Thank you for your emails of 19 September 2025 and 26 September 2025, requesting clarification about whether the annualised excess amount can be defined as the approximate value of overseas pensions that has been deducted from the New Zealand pension.

I have considered your request under the Official Information Act 1982 (the Act). Please find my decision on your request set out below.

The information that follows is in the context of the Ministry's response which was provided to you on 19 June 2025, under the Act. As you may be aware, the direct deduction policy requires the Ministry to reduce a person's New Zealand Superannuation (NZS) payments by one dollar for every dollar received through their overseas pension entitlement, in accordance with the Social Security Act 2018 (the Act).

On 30 April 2025, we notified you that it would require substantial manual collation in order to provide you with the amount of money deducted from a person's pension over a five-year period, broken down by whether it was a direct deduction or spousal reduction.

As an alternative, we suggested providing you with the number of overseas pension deductions and the annualised excess amount of those overseas pensions that were paid to NZS clients (as at 31 March each year, from 2021 to 2025), broken down by country.

In line with the refinement, we have not provided you with the amount of money deducted from all overseas pensions. Clients who have their NZS suspended (including those suspended due to the value of their overseas pension being greater than the rate of NZS), are not included in the Appendix. Therefore, not all overseas pension figures are captured. Rather, we have provided you with the annual excess amount which is (at a specific single point in time, as at 31 March) the value of overseas pensions being paid to people currently receiving NZS. There is another group of individuals which are not included in the Appendix. This group is comprised of individuals who are aware that their overseas pension is greater than their NZS, and therefore they do not apply for NZS.

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 regarding New Zealand Superannuation, 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. 

Anna Graham
General Manager
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