

Guide to: Preparing for NZ Super.

In the year before turning 65, many people begin asking how NZ Super works and what they need to do before payments start.

Below are some of the key things people often think about when preparing for NZ Superannuation:

When should I apply for NZ Super?



You are able to apply for NZ Super 12 weeks prior to your 65th birthday. Applying early can help ensure payments start at age 65.

How do I apply?



Applications are done through Work and Income and you will need a client number to apply. The application can be done online and takes approximately 30 minutes to complete.

If I keep working, does this affect my super?



It might. Your tax code may change to allow for the income from NZ Super and your job. This may affect the final amount you receive after tax from NZ Super.

Am I eligible to receive NZ Super?



You may qualify for NZ Super if you are 65 or older and meet New Zealand's residence requirements. If you live, or have lived, overseas, this may affect your eligibility.

How is NZ Super paid to me?



When you apply, you give Work and Income your bank account details and the fortnightly payments are deposited straight into that account.

What should I do first?



For many people, the first step is understanding how NZ Super works, and how it applies to their situation. From there it becomes a question of eligibility, timing and getting information together.

To explore further, visit the website for:



- Using KiwiSaver in retirement.
- Turning savings into retirement income.
- A checklist to help you get ready, at your own pace.

Visit for simple guides,
checklists and next steps.

www.angfincare.nz



A gentle reminder:

This is a stage many people move through at their own pace. Understanding your options and how they fit together can help as you think about the years ahead.



These resources are here
to help you take the next
step, one topic at a time.

Investment Knowhow.
Christian Values.

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