Guide to: Thinking about NZ Super.

When people start thinking about retirement, NZ Superannuation is often one of the first things that comes to mind.

Here are the key points most people want to know:

NZ Super typically starts at age 65.

NZ Super is a regular Government payment that can help provide income in retirement. For many people, it becomes part of their retirement planning as they approach age 65.

Eligibility requirements apply.

To receive NZ Super you generally need to be 65 or older and meet New Zealand residency requirements. Visit Work and Income for full eligibility requirements.

You need to apply for NZ Super.

Payments don't start automatically. You can apply before your 65th birthday so everything is in place when you become eligible.

NZ Super is paid fortnightly and tax is deducted.

NZ Super is paid into your bank account every fortnight after tax is deducted. The income is part of your taxable income each year.

NZ Super can be a foundation income.

Most people use NZ Super alongside KiwiSaver, personal savings or investments.
It may not replace the amount of your current working income.

You don't have to stop working.

Many people continue working before and after they turn age 65. Retirement can be a gradual transition.

To explore further, visit the website for:

- Turning savings into income.
- How KiwiSaver fits into your retirement.
- 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:

You don't need all the answers today. Taking time to understand your options now can help you make more confident decisions later.

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

Investment Knowhow. Christian Values.

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Christian KiwiSaver Scheme