

NZ Super announcement



Prime Minister, Bill English.

Proposals are now on the table to progressively lift the age of eligibility for NZ Super from 65 to 67, starting in 20 years' time.

The Government policy is to phase in changes from 1 July 2037. This will not affect anyone born on or before 30 June 1972. As current superannuitants you won't be affected at all by these changes.

There are also proposals to change the residency requirement for eligibility for NZ Super from 10 to 20 years. It will apply to people arriving in New Zealand after the legislation is passed.

Increasing the residency requirements brings New Zealand more into line with other countries and doesn't affect anyone who is already resident or a citizen of New Zealand.

It will also bring New Zealand into line with other countries like Australia, the United Kingdom, Denmark, Germany and the United States which are moving to a retirement age of 67.

The age of eligibility for the Veteran's Pension and the

SuperGold Card will increase, but KiwiSaver will continue to be available at 65. The policy doesn't contain any change to the universal nature of NZ Super with no means or asset testing. The weekly payment will remain pegged to 66 per cent of the average wage.

Statistics show we are living and working longer today than ever before. Someone who retires at age 67 in 2040 is likely to receive NZ Super for longer than someone who retires at age 65 today because average life expectancy is increasing by about 1.3 years each decade.

Good health is good news. It means we can enjoy life more and remain active in the workforce and the community for longer. However, longer life does drive up the cost of NZ Super.

The average cost of superannuation to OECD countries is 9 percent; ours is currently around 4.5 percent.

The changes will be legislated for next year.

Greetings

In this edition we look at the Prime Minister's announcement on changes to the age of eligibility for NZ Super.



In June the Ministry of Justice is holding a Family Violence summit where the prevention of elder abuse and neglect will be discussed as part of a wider look at how to stop family and sexual violence. It's an opportunity to look at what can be done across the government work programme to prevent elder abuse in all its forms. I'll tell you more about it in a future newsletter.

I'm pleased that changes to the Enduring Power of Attorney legislation will make setting up this important protection much easier. While talking to trusted family or friends about our plans for the future is a good start, legal protections go that step further to ensure your wishes are carried out.

If you live in a retirement village or are planning to move into one there's some advice from Retirement Commissioner Diane Maxwell on how the new changes to the Code of Practice to Retirement Villages will provide more opportunities for mediation and help in resolving disputes.

And there are tips on what to look for if you're considering buying an e-bike – I have one and it's a fun way to get around.

I hope you enjoy reading this latest SuperSeniors newsletter.

Regards

A handwritten signature in black ink that reads "Maggie Barry".

Honourable Maggie Barry, ONZM,
Minister for Seniors

Taking care of your future gets easier

Enduring Power of Attorney (EPA) forms will soon be easier to understand and use.

An EPA is a legal document which sets out who can take care of your personal or financial matters if you can't. That person is called your attorney.

There are two types of EPA – one for property and the other for personal care and welfare.

While people setting up EPAs are well protected, a review found some people find them difficult to set up. This resulted in changes being made to the EPA forms which come into effect on 16 March.

The changes include:

- new forms written in plain English with an explanation of what happens when you set one up
- making it easier for witnesses where two people appoint each other as their attorney (for example, a husband and wife)
- options to change or cancel previous EPAs
- enabling you to cancel your existing attorney and appoint a new one without affecting the EPA
- changing the requirements for medical certificates of incapacity so that health practitioners can use their own versions if they contain the required information

- requiring the authorised witness to certify that the person signing an EPA understands what the documents are about and they're not acting under duress.

Previous EPAs that have been completed by you and your attorney won't be affected by these changes. However, any medical certificate about mental capacity must comply with the new requirements.

If you and your attorney have completed EPAs on old forms but haven't signed them before 16 March 2017, they'll need to be re-done on new forms.

An EPA is a legal document that must be witnessed by a lawyer, legal executive or employee of a trustee corporation. They'll make sure you understand all your options, what the EPA document means and that it meets all legal requirements.

Tips

- Set up an EPA while you're fit and healthy
- For legal service discounts go to the SuperGold website
- The new EPA forms are on the SuperSeniors website

Changes to retirement villages' Code of Practice

We know that more people are choosing to move into retirement villages and many have a great experience. But occasionally things go wrong or disputes occur and it's really important that people know what they can do to sort things out.

There's a Code of Practice that covers the dispute resolution process, but retirement village residents, as well as the people who run the villages, told us it wasn't working as well as it could.

The Commission went through a procedure across a year to better understand how to make the process clearer and more user-friendly. We held a forum for residents, operators, mediation specialists and others with an interest in the subject, and also invited the public to write and tell us what they thought.

From there we drew up recommendations for improvements and those changes will come into effect on 1 April.

Under the amended code, all village operators are required to have a written procedure so residents know how to raise concerns informally. We hope this will enable more disputes to be resolved early on, before they need to go before a disputes panel.

We've also tried to make the formal process easier to understand, with a new step-by-step procedure for residents and operators to follow.

Every six months the operators will have to report to me with information about formal complaints they've received. This ensures I can keep across what's going on and identify any trends or issues that might need addressing.



Diane Maxwell.

You can read the code in full on our website www.cffc.org.nz/retirement/consultation but I'd encourage anyone who's having a problem to begin by talking to their village manager or operator. It's in everyone's interest to resolve things as quickly as possible and the operators will be as keen as you to do so.

Annual increase to NZ Super

The level of NZ Super and Veteran's Pension payments are adjusted each year to take into account increases in the cost of living, inflation and average wages.

This means increases per week from 1 April:

- \$5.06 gross or \$4.18 after 'M' tax for a married couple
- \$6.67 gross or \$5.44 after 'M' tax for a single person living alone
- \$6.07 gross or \$5.02 after 'M' tax for a single person sharing accommodation.

The first full payment at the new rate will be on 18 April.

For a link to the full summary of the new rates go to the SuperSeniors website.

Conversations that Count Day

Conversations that Count Day is on Wednesday 5 April. The day aims to raise awareness about advance care planning so people start thinking, talking about and planning for their future and end-of-life care. It's important to make sure that if we become unable to make health care decisions for ourselves, we've chosen someone we trust to make the decisions for us.

By talking with family about what's important to us, if they need to make decisions, they'll know the kinds of things we would want.

You can find more information at advancecareplanning.org.nz



Accommodation Supplement

If you're receiving NZ Super or Veteran's Pension you may be eligible for an Accommodation Supplement to help with your rent, board or the cost of owning a home. The amount you get depends on any income you receive apart from your NZ Super/Veteran's Pension, assets you may have, your accommodation costs and your family circumstances.

The maximum amount of Accommodation Supplement depends on the area you live in because of the differences in accommodation costs across the country.

You can't get Accommodation Supplement if you're renting a social housing property being provided by Housing NZ or an approved community housing provider.

Everyone's situation is different – there are some examples below.

To find out more about your eligibility for the Accommodation Supplement, please call Senior Services on **0800 552 002** weekdays from 8am to 5pm.

Example one

A NZ Super client living in the central Auckland area is single, lives alone and pays rent of \$150 a week, works part-time and earns \$200 before tax a week with a few hundred dollars in savings.

With earnings below the income limit for a single adult (\$551.70 gross a week*) and assets less than \$8,100 they can get an Accommodation Supplement of \$38 a week*.

Example two

A NZ Super client is single, lives alone in Christchurch and owns their home with no income aside from their NZ Super. They pay an average of \$102 a week for their rates, house insurance and maintenance and have no mortgage.

With accommodation costs less than \$115 a week* they can't get an Accommodation Supplement. However they may be entitled to a rates rebate through the local council.

Example three

A couple who are both aged over 65 get NZ Super and have no other income aside from a small amount of interest on their savings of \$6,000. They live in Nelson and pay rent of \$350 a week.

As their income (apart from NZ Super) is below \$801.31 a week and their assets are below \$16,200 they can get Accommodation Supplement of \$125 a week*.

This is the maximum for their situation for the area they live in. As a comparison, if they lived in Napier, the maximum would be \$75.00*.

*Based on rates as at 1 April 2016.

E-bikes

E-bikes can make cycling loads of fun, even when the road is hilly or your legs are tired. So, it's not surprising they're taking off in New Zealand, with sales expected to be more than 20,000 this year.

Cycling is an excellent aerobic exercise. Even half an hour of cycling on a regular basis can help to shed those extra few kilos and will also help to improve lung function. That's ideal if you suffer from bronchitis or asthma.

E-bikes are also great on shopping trips. Attaching a bike bag to the rear of the bike will provide adequate



Marita Vandenberg has just enjoyed an easy ride to the top of a hill in Wellington on her e-bike.

storage space and thanks to the battery assistance, transporting your shopping back home again is effortless.

If you enjoyed riding a bike in the past and are keen to try an e-bike here are some tips.

Thinking of giving e-bikes a go?

- Look for a 'pedelec' style e-bike – they detect when you pedal.
- For easier and safer handling, the motor's best placed at the bottom of the bike frame between the wheels.
- Start off on low power on a quiet road or cycle path. When you first get on, tilt the bike from side to side a bit to get a feel for how the battery and motor affect the handling.
- Your extra speed might take motorists and pedestrians by surprise. Be cautious around driveways and side-roads. Have a bell so others know you're there.
- A fully charged battery will assist the rider for about 25km in moderate terrain, but range varies greatly depending on how the bike is ridden. The more effort you put into pedalling, the longer the battery will last.

Get ahead of the winter flu

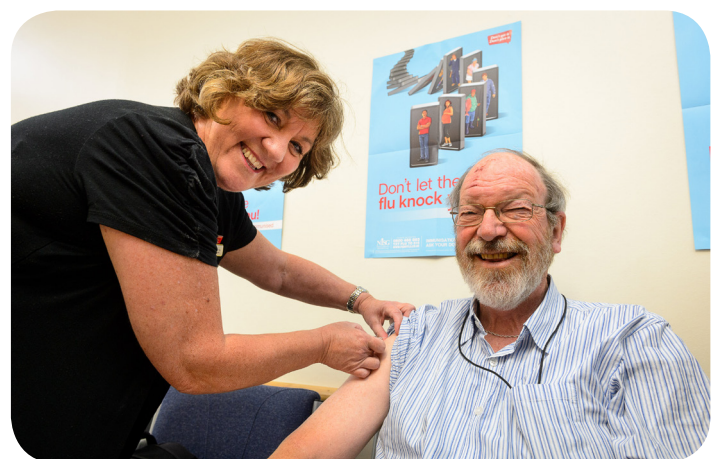
"The start of autumn is the best time to get your flu-vax so you're protected throughout winter. Being fit or healthy won't protect you from influenza," advises Immunisation Advisory Centre clinical director, Dr Nikki Turner.

"Influenza is not just a 'bad cold'. It's a serious disease that can kill or may lead to a stay in hospital, particularly if you have an existing medical condition like heart or lung disease or diabetes."

Dr Turner says a flu-vax is moderately effective. It can't guarantee you won't still catch flu but it significantly reduces the likelihood. It doesn't protect against other respiratory viruses or colds, and a flu-vax can't give you the flu.

Where to get your flu-vax?

It's available from doctor's surgeries. It's usually the practice nurse who administers the vaccine into your arm.



Karori Medical Centre patient Barry Keenan receives his annual flu-vax from practice nurse Robyn Taylor.

What does it cost?

A flu-vax is free for anyone 65 years and over. It's usually available from mid-March and it can take up to two weeks to develop immunity. The vaccine is free until the end of December.

Osteoporosis – a silent disease

At least one in three women and one in five men in New Zealand will suffer from a fracture in their lifetime, due to osteoporosis.

Once you've experienced one, the chance of having another fracture doubles, which can be serious. Half of hip fracture patients require long-term care and a quarter suffer an early death.

Seeing her beautiful, strong mother become increasingly frail in later life and eventually die from complications of osteoporosis, was a wake-up call for Adrienne von Tunzelmann QSO, board member of Osteoporosis New Zealand and Vice President of Age Concern.

"It was my red alert to take steps to look after my own bones, and learn as much as I could to avoid suffering the same fate as Mum and before her, my Nana, whose genes I'd inherited.

"Family history is one of the main risk factors for osteoporosis."

Osteoporosis is a bone disease that occurs when the body loses too much bone or makes too little bone, or both. As a result, bones become thin and fragile and they break easily.

"It's not surprising it's often called the 'silent disease' as there are no obvious symptoms and so many cases go undiagnosed," says Adrienne.

"It's usually only when a person breaks a bone from a minor fall or a bump that the flag goes up."

About 30,000 obvious fractures happen every year in New Zealand, including around 4,000 hip fractures, costing health services \$145 million.

If a fracture occurs, get it checked to see if it's a result of osteoporosis, and you'll then be prescribed appropriate medications that can decrease the risk of further fractures by up to 70 percent. Your GP can recommend healthy food choices for your bone health.

Steps to take to minimise fractures

- Include weight-bearing exercises to keep bones healthy
- Strengthen your muscles through exercise
- Training to improve your balance is essential
- Maintain a healthy body weight and avoid being too thin or too overweight
- Cut out smoking and reduce excessive drinking



Photo courtesy of Horowhenua Chronicle.

New online bullying, abuse and harassment service opens

Netsafe has opened a new free and confidential service to help people in New Zealand experiencing bullying, abuse and harassment on the internet.

Netsafe is a not-for-profit organisation that focuses on online safety. They offer support, advice and education to everyone in New Zealand to help minimise online risks. Last year Netsafe was appointed the approved agency under the new Harmful Digital Communications Act to manage and assist internet users experiencing online harassment.

Studies show that one in 10 adults and one in five young people in New Zealand have been affected by harmful communications via the internet.

Netsafe can let you know if there's anything you can do to stop the abuse and how to stay safe. They can work with you and the person harassing you to get them to stop. This could include letting them know what might happen if the case is reported to the Police.

Netsafe can also reach out to online content hosts, like Facebook, to ask them to block or remove harmful content.

Scam warning from Netsafe

Lately Netsafe has had reports of people receiving phone calls, or seeing 'pop-up' windows on their computers or mobile phones claiming to be from Microsoft, Spark, banks and banking associations. Some of these criminals are trying to gain remote access to your device to gain information like banking details – and some will directly ask for banking details or a payment.

These scams often work because they look and sound genuine – but organisations like Microsoft, Spark and banks will **never** ask for remote access to your device or for your banking passwords. If you receive a suspicious call or see a pop-up window from 'Microsoft support' or these other organisations, just ignore it. If you're unsure of whether something is genuine and if you should respond you can contact Netsafe for advice.

Find out more at netsafe.org.nz/HDC or call 0508 NETSAFE (0508 6387233)

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