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Voluntary-based AHV : some progress

In the Dec 03 / Jan 04 issue of HELVETIA we explained our problem, namely that our entire voluntary-based AHV was deducted from NZ Superannuation, along with the standard, compulsory-based AHV payouts. Regine and I have recently had a positive outcome of an appeal in this regard. There was much work required to make the situation sufficiently clear for the authority (SSAA) to act upon. Therefore, if anyone is in a similar position on the VOLUNTARY-BASED AHV, we are happy to share our newly gained experience.

The case also gave me a chance to look at the overall AHV picture in NZ, and I add the following comment:

NZ superannuation is based on relatively simple legislation and a standard amount is paid out to everyone over the age limit. This saves potentially huge administrative costs, and New Zealanders accept this approach. The problem is, of course, when we have mixed Swiss and NZ pensions that are not voluntary-based. For example, a Swiss migrant who has worked in Switzerland for, say, 15 years before coming here,

may already have earned monthly compulsory-based AHV payouts greater than those of NZ Super. A New Zealand view is that if migrants already get an obligatory overseas pension that is greater than NZ Super, then their pensions should not be topped up even more, out of the NZ Super fund.

The problem of mixed compulsory pensions could be fixed in several other ways (for example by taking into account how long someone has worked in NZ), but this could lead to other finicky issues and much administrative cost. Meanwhile, people who receive voluntary-based AHV on account of their deliberate voluntary contributions have been in danger of losing these savings, while much noise is created by some who might like to get NZ Super on top of their obligatory AHV, with no questions asked! Perhaps if we could formulate the problem more clearly in our own minds, it would be easier to solve, or to get used to, as the case may be.

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