I hope that by now you have noticed that we've made significant changes to the way the SuperGold Card works. The changes are about making the card work better for you. We've got new businesses signed up and more of the right discounts. The SuperGold website has been completely updated so you can find the latest deals and where to use the card. And a SuperGold app has been created so that you can find this information when you're out and about.

These are really significant steps that will benefit all three-quarters of a million SuperGold Card holders and hopefully you personally. We know New Zealand's over 65s really appreciate the SuperGold Card and research the Office for Seniors did last year showed that the travel concessions and shopping discounts were particularly valued.

The reality though, is it had been neglected for several years and it was harder and harder for people to know where they can use it – the website hadn't been upgraded in six years. This led to a bit of a downward spiral. Businesses weren't being given the chance to show their connection to SuperGold either in their stores or on the website, and seniors had no chance of using an out-of-date and hard to use website to find discounts.

I'm delighted that we've addressed all of this. Firstly we recognised that something had to be done about it, then this year's Budget had $7.7 million extra to upgrade and enhance the SuperGold Card including upgrading the website, developing the app – and promoting the card.

As I said at the time we announced the budget funding doing this work wasn't simply about modernising the card. Revitalising the card created the opportunity to find more businesses wanting to offer more discounts to seniors. Over 65s represent a very large consumer group now and there will be a million seniors within the next decade.

That's exactly what's happened. In preparing for the new website and app, the Ministry of Social Development engaged with all of the businesses listed to ensure that they still wanted to be involved with SuperGold and that their details were right. This saw over 4,800 businesses confirmed as part of the SuperGold network.

But on top of that, 500 new businesses joined up – including, I'm sure you've noticed – an airline and major retail chains. With 75 nationwide businesses as part of the programme, there are more than 9,500 locations across New Zealand that now offer SuperGold discounts.

My hope is that this number continues to grow when businesses realise what the new SuperGold Card and its technological backing offers them. If you're out and about check what's locally available on your SuperGold app – I have to say, I think this is a great feature and one that people suggested would be useful in the research – it's pretty likely you're going to want to go to a SuperGold shop.

Certainly that's the objective. We want SuperGold to make life a bit better for older people. To help them get around. And to help seniors on fixed incomes to stretch their dollar further.
New SuperGold app and website launched today

The new SuperGold app and website will help you find discounts and special offers quickly and easily.

Coinciding with the International Day of Older Persons, 200 people joined Minister Tracey Martin at a special event in Auckland on 1 October to launch the new SuperGold website and app.

SuperGold cardholders can stretch their dollar further in more than 9,500 places right across the country.

Well-known companies like Qantas, Spark and The Warehouse have recently joined SuperGold. Together with our longstanding local and nationwide business partners, they’re providing discounts and special offers to SuperGold cardholders throughout New Zealand.

The new app and website make it easy for you to find discounts close to home and when you’re travelling around the country.

New Zealanders aged 65+ are increasingly digitally-minded. Sixty-nine percent of older people are online, and just over half own a smartphone. The new app and website mean people can discover SuperGold savings in the most convenient way for them.

You can visit the SuperGold website from any computer or mobile device. The app can be downloaded onto a smartphone or tablet (eg, iPad). The SuperGold card isn’t changing, and you will still need to show it to receive your discount or special offer.

Visit www.SuperGold.govt.nz to check out the new website and find out how to download the app. Give it a go!

International Day of Older Persons

Events were held around the country to mark the International Day of Older Persons on 1 October.

This year the theme was “The Journey to Age Equality”.

The awareness day provides the opportunity to acknowledge the contributions older people make to our society and raise awareness of the challenges of ageing.

Events were held around the country to celebrate, recognise and thank seniors for the important contributions they make.

There was an afternoon tea in Nelson and Napier while in Auckland the Minister for Seniors launched the new SuperGold website and app.

In Wellington, there will be the first ever Senior Regional Games. That will be followed by a week-long celebration as part of Seniors Week from October 14-20.

If you held an event for International Day of Older Persons, we would love to see your photos.

You can send your photos to osc@msd.govt.nz and have the chance to be featured on the SuperSeniors Facebook page.
**Winter Energy Payment ended on 1 October**

The Winter Energy Payment has ended for this year, and you’ll have received your final payment with your NZ Super or Veteran’s Pension payment on 1 October 2019.

We know many people have found this extra money useful to help meet winter costs. If you’re worried how you’ll manage now it’s stopped, please call the Work and Income Seniors line on 0800 552 002. Everyone’s situation is different, so they are always happy to talk with you.

Remember there are also thousands of discounts and special deals available through your SuperGold card. Find out more at [www.SuperGold.govt.nz](http://www.SuperGold.govt.nz)

If you qualify for the Winter Energy Payment next year, you’ll get this automatically from 1 May until 1 October. Check [workandincome.govt.nz/winterenergypayment](http://workandincome.govt.nz/winterenergypayment) for more information.

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**Kaumātua Olympics**

Over 600 people came together last month for the annual Rauawaawa Kaumātua Olympics.

Thirty kaumātua teams, their supporters and volunteers, information stallholders, and Rototuna High School students took part in this year’s competition at The Peak in Rototuna.

Rauawaawa Kaumātua Charitable Trust project lead, Jo Hohaia, says a good mix of teams came from across the North Island.

“It’s our second year working with the high school students at The Peak, and it gives us the opportunity to have more teams and more games. We had teams from Pukekohe to Patea, from Gisborne to Taranaki who competed in 15 novelty events,” she said.

“When we emailed our regular groups that the event was coming up, we got really quick responses because everyone looks forward to the Kaumātua Olympics. There’s a big hype about it.

The event has proved so successful that it has spurred other Kaumātua Olympics in Kaitaia andRotorua.
When a loved one passes away, it is a difficult time and it can be hard to know what to do about bank accounts and if there is a joint account, how the other account holder is affected.

Rest assured, these are common questions and the Banking Ombudsman Scheme website can provide guidance (www.bankomb.org.nz).

The first step is to notify the bank, as they won’t necessarily know. Anyone can notify the bank, but typically this responsibility would fall on the next of kin or the estate representatives. The bank may ask you for identification and for a copy of the death certificate. The bank will then guide you through the process.

Some of the technical processes that kick in include:
- all signing authorities and powers of attorney cease
- individual accounts are frozen to protect the funds for the estate
- joint accounts will usually be transferred to the remaining account holder’s name (or names if more than one).

Frozen accounts can be more complicated when debt is involved. As such, it is useful to make arrangements with family to ensure they know how finances should be managed and talk to your bank or lawyer for advice on how to prepare.

Most importantly, if you have any concerns about how you could be impacted, we recommend seeking guidance. Feel free to give us a call or pop onto our website and give yourself one less thing to worry about.
Submissions open for 2019 Review of Retirement Income Policies

Now is the time to have your say on the government’s Review of Retirement Income Policies, including questions around Superannuation and KiwiSaver.

The review is being run for the Retirement Commissioner by the Commission for Financial Capability. It is held every three years and makes recommendations to government on how policy could be improved to ensure New Zealanders continue to have a good standard of living as they age, both now and in the future. Submissions are open until October 31, 2019.

The terms of reference for the 2019 Review ask the Retirement Commissioner to report on the public’s perception of the purpose and principles of Superannuation, whether the country can continue to afford it under its current settings and the impact of retirement policies on current and future generations.

Regarding KiwiSaver, CFFC has been asked to report on the public’s perception of ethical investing and fees, and the effect on KiwiSaver and NZ Super of the changing nature of work, declining rates of home ownership and the increasing number of people working past 65.

The government also wants advice on how it can help New Zealanders stretch their savings through retirement, and policy recommendations to help vulnerable and low-income groups.

The Review will also present international trends to show how other countries are coping with an ageing population.

Submissions can be made direct through the CFFC website, or emailed to review@cffc.org.nz

The report with recommendations is due to be tabled in Parliament in December.

For more information go to www.cffc.org.nz

Menz Shed

At the Kapiti Menz Shed, they start each meeting with a cup of tea and a biscuit.

Chairman Doug Watson said an important part of the group was being able to talk to other men.

“There’s very few groups out there for men, especially older men,” he said.

“We grew up going to work from 7am to 6pm and then coming home. You go from having an occupation to nothing.

“This is a place where we can come together and talk about anything we like.”

The group has more than 100 members and the shed is a hive of activity during the sessions.

People come from all walks of life - the youngest member is in his teens and the oldest in his 90s.

Mr Watson said giving back to the community was a major part of their work.

In the past they have renovated toys for playgroups, built benches for local parks and nest boxes for wildlife.

“Anyone who needs help, we’ll give it,” he said.

The group is one of more than 100 sheds across New Zealand.

MenzShed NZ Chairman Trevor Scott said you don’t need to have practical skills to get involved.

“The sheds are a place where you are welcome to have a game of cards or just to have a chat,” he said.

“In fact often there is more chatting than work done.”

For your local Menz Shed go to www.menzshed.org.nz
Government grants for efficient heaters

Grants for efficient heaters are now available through the Government’s Warmer Kiwi Homes programme.

Grants cover two-thirds of the cost of an efficient heat pump, wood burner or pellet burner, with the grant capped at a maximum of $2,500 (please note that wood and pellet burners are not available in all areas).

You may be eligible for a grant for a heater if:

- you are the homeowner (not a rental), and
- the home was built before the year 2008, and
- you have a Community Services Card or SuperGold combo card, or
- the home is in an area identified as low-income
- the home doesn’t have an existing working fixed heater (heat pump, wood burner, flued gas or central heating) in the main living area.

To be eligible for a grant for a heater, the home must have existing ceiling and underfloor insulation installed to EECA standards unless the design of the house prevents a retrofit (a service provider may need to do a quick check). Grants for ceiling and underfloor insulation continue to be available through the Warmer Kiwi Homes programme.

For more information about the detail of the programme and to apply for a grant, visit www.warmerkiwihomes.govt.nz or free phone 0800 749 782.

Applications open for Community Connects grants

Do you have a project that could help make your community more age-friendly?

Then apply for our Community Connects grants.

The Community Connects grants help fund projects that promote the inclusion and contribution of older people in community life, and support their community to prepare for an ageing population.

The fund makes one-off grants of up to $15,000 as part of an annual budget of $100,000.

The current funding round is now open with applications closing on 13 October, 2019.

The grants are open to any New Zealand council, community organisation, or registered non-profit organisation. All applications must be supported by their local council.

For more information on Community Connects, including eligibility criteria, go to www.superseniors.msd.govt.nz

If you see or suspect elder abuse, please, speak out about it.
SuperGold Card special offers

Check out the latest special offers for our super seniors through the SuperGold website.

20% OFF YOUR FIRST ORDER!

Get 20% OFF your first box of fresh, single-serve MADE meals by My Food Bag, handmade using premium local ingredients. Eat fresh by heating in the microwave or oven, or freeze for up to 3 months!

Use code MADE20 at checkout.

Get 20% off the Flexible Rate when booking with ‘NZGOLD’ on www.millenniumhotels.com

T&Cs apply. Subject to availability.

PRESENT YOUR CARD AT ANY PLACEMENTERS STORE TO GET GREAT DISCOUNTS.

*Quote Account Number *SUP54*

Find your nearest store at placemakers.co.nz
Disclaimer: The SuperGold Card programme enables independent businesses to offer discounts and benefits to older New Zealanders. The Ministry of Social Development is not associated with any seller and does not guarantee any representation made by a seller and any future dispute will need to be taken up with the seller not the Ministry of Social Development. Offers range in size and nature and cardholders should always check to see if a better offer is available locally.