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MESSAGE FROM JACKI

Jacki Couchman, Head of Veterans' Affairs and Secretary for War Pensions

Kia ora tatou. This month marks a significant milestone in the history of our Defence Force, with WW1 commemorations taking place across New Zealand and around the world. In Gallipoli, Canberra, London, France, Belgium and many more places, these commemorations will honour the memory of those who served. There are few who could fail to understand the significance to New Zealand this month will have. For those who fought so bravely, we will remember them.

While our focus this month will be on our past, we are taking the opportunity to educate and share our proud history with New Zealand's future. I've had the privilege over the past few months of helping select and work alongside New Zealand's Gallipoli Youth Ambassadors. This diverse group of 25 young people aged 17 – 19 are accompanying the New Zealand Defence Force delegation to Gallipoli.

They are charged with assisting with the whole commemoration but, most importantly, with connecting back to New Zealand and telling everyone at home what they are seeing, hearing and experiencing. Each young New Zealander has researched a soldier, sailor or airman or woman to help them to understand the impact of war on those who serve. A number are also carrying their own veteran family members in their hearts as they head overseas. If you want to follow their journey, you will find the Gallipoli Youth Ambassadors on Facebook at "NZ Youth Ambassadors – The Gallipoli Story". The Youth Ambassadors will also be available to talk to schools and community groups on their return home.

I have also had the privilege, since December 7 last year, of working with the new Veterans' Support Act. We are starting to explore the possibilities for rehabilitation and support which are



available to veterans under the new Act. As an example – for the first time, Veterans' Affairs will shortly fund a running blade as part of a rehabilitation plan for one of our veterans. This will support this veteran to improve and maintain their fitness and wellbeing, to undertake physical activities with their family, and could enhance their employment options. The possibilities created by the new Act give us even better ways to support veterans and their families: to honour their service.

MESSAGE FROM CDF

Lieutenant General Tim Keating MNZM,
Chief of Defence Force

The past inspires our present and future

Heading into four years of commemorative activity recognising New Zealand's contribution to the First World War is a time for our nation to remember those who served during this significant part of our young country's history. The First World War was dubbed 'the Great War' for it was the first truly global

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MESSAGE FROM THE MINISTER

Hon Craig Foss, Minister of Veterans' Affairs

As we approach Anzac Day 2015, the 100th anniversary of the Gallipoli landings, we again reflect and remember all those who have served in the name of peace and freedom.

The poppy has come to symbolise their courage, their commitment to duty and their sacrifice.

This year I have the privilege of attending the Anzac Day services in Gallipoli with Prime Minister John Key.



I have no doubt it will be a moving experience for all attending — to stand where so many New Zealanders fought, and died, for our country.

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Thank you for your service in the New Zealand Defence Force. Your contribution on behalf of our nation is greatly appreciated and will never be forgotten.

ANZAC DAY 2015 – PREPARATION UNDER WAY

NZDF personnel will play a key role in this year's ANZAC commemoration services at home and overseas. NZDF will support more than 360 community events across New Zealand on Anzac Day, and supporting a week of activity in Wellington during Anzac Week. Alongside that, we will be at:

TURKEY

**GALLIPOLI DAWN SERVICE
AND NEW ZEALAND MEMORIAL
SERVICE CHUNUK BAIR**

BELGIUM (24–25 APRIL, 2015)

FRANCE (25–26 APRIL, 2015)

**UNITED KINGDOM
(ANZAC DAY, 2015)**

EUROPE (ANZAC DAY, 2015)

- Berlin
- Rome
- The Hague
- Vienna
- Warsaw
- Madrid

**UNITED STATES OF AMERICA
(ANZAC DAY, 2015)**

- Florida
- New York
- Los Angeles
- Washington DC
- Hawaii
- San Francisco

**CANBERRA
(ANZAC WEEKEND, 2015)**

An NZDF contingent will take part in national commemorations in Canberra. The NZDF rugby team (travelling at the invitation of the Australian Defence Force rugby team) will play against their Australian counterparts over Anzac weekend.

SYDNEY (ANZAC DAY, 2015)

MELBOURNE (ANZAC DAY, 2015)

**BRISBANE
(ANZAC DAY–1 MAY, 2015)**

An NZDF contingent will take part in commemorations in Brisbane. The NZDF Rugby League team (travelling at the invitation of the Australian Defence Force Rugby League team) will play against their Australian counterparts in a curtain-raiser to the Anzac test on 1 May.

PERTH (ANZAC DAY, 2015)

An NZDF contingent will take part in national commemorations in Fremantle. The NZDF netball team (travelling at the invitation of the Australian Defence Force netball team) will play several games throughout Western Australia.

DARWIN (ANZAC DAY, 2015)

COOK ISLANDS

SAMOA

TONGA



For information about what is happening on Anzac Day in your local community, head to the official WW100 website ww100.govt.nz



GRAND-PARENTED ENTITLEMENTS UNDER THE VETERAN'S SUPPORT ACT 2014

The Veterans' Support Act 2014 provided for the grand-parenting of entitlements that had been granted under the War Pensions Act 1954. Entitlements include pensions, such as the War Disablement Pension and Surviving Spouse Pension, and allowances and grants, such as the Attendant Allowance, Clothing Allowance and the Motor Vehicle Loan.

Veterans who were in receipt of a War Disablement on 7 December 2014 remain in receipt of that pension unless a veteran wishes to apply for a new medical condition, seek a review or reassessment of an existing accepted service-related disability or requires a new aid or appliance. To access these entitlements and services a veteran must apply to transfer to a Disablement Pension. If a veteran applies for a new service-related condition or a reassessment of a previously accepted condition the veteran will be transferred irrespective of the outcome of the claim being made.

The Disablement Pension is paid based on the level of whole person impairment that a veteran suffers from. The pension payment scale

incorporates the payments that were previously granted under section 23, which was limited to veterans who met the section 23 eligibility criteria. The level of whole person impairment is assessed using the fourth edition of the American Medical Association Guides to the Evaluation of Permanent Impairment (the Guides). The use of the Guides enables all veterans' level of whole person impairment to be assessed fairly and consistently, irrespective of the nature and severity of a veteran's accepted disabilities.

If a veteran wishes to apply for treatment for a new medical condition he or she may do so without applying for a Disablement Pension. In addition, if a veteran is diagnosed with a terminal illness caused by either an accepted disability or another medical condition that is determined to be service-related, he or she can elect to receive either a Terminal Payment Rate (equal to the maximum rate of pension paid) or a Terminal Lump Sum Payment (equal to one year of pension paid at the maximum rate) without applying for a Disablement Pension. If a veteran, who receives the Terminal Lump Sum Payment lives longer than 12 months, he or she will continue to receive the War Disablement Pension paid at the maximum rate.

All spouses who were in receipt of a Surviving Spouse Pension on 7 December 2014 have been transferred to the Surviving Spouse or Partner Pension. All children who were in receipt of a Child's Pension have been transferred to a Children's Pension, which is paid at a significantly higher rate than the Child's Pension had been.

In addition to the above entitlements, Veterans' Affairs continues to provide veterans with services such as funding for treatment and rehabilitation. From 7 December 2015 a number of the allowances, such as the Attendant Allowance, Clothing Allowance and Travel Concession, will be rolled into and become services under the Veterans' Independence Programme. These services will be provided in accordance with the purpose of the Veterans' Independence Programme, which is to provide services and support to veterans to the extent that they cannot undertake activities that are required in order for them to live independently in their home. Further information about the Veterans' Independence Programme will be provided later in the year.

The Veterans' Support Act 2014 does not impact the Memorandum of Understanding for Viet Nam veterans.

MESSAGE FROM THE MINISTER *continued from page 1*

The response to the Gallipoli 2015 ballot was overwhelming. More than 2000 New Zealanders will soon travel to Turkey to attend the dawn service at Anzac Cove and the New Zealand service at Chunuk Bair.

Many of those attending are retracing an ancestor's footsteps or visiting their last resting place. Others are going to learn more about our nation's history or to see the place where the Anzac tradition was born.

In many far flung corners of the globe, and of course here at home, New Zealanders will gather for similar commemorative services, reminding us all of those who served and those who continue to do so.

I have no doubt it will be a moving experience for all attending – to stand where so many New Zealanders fought, and died, for our country



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conflict, eventually involving thirty-two nations. It was fought on multiple fronts – continental Europe, the Middle East, from tropical Africa to the great powers' colonies of the Pacific, as well as for supremacy on and under the oceans of the world.

The cost in human and material terms was profound. The scale of the loss of life – on both sides – is almost too hard to fathom: 8.5 million dead, 21 million wounded out of 65 million men mobilised.

Of the 100,000 New Zealanders who deployed, almost one in five were killed, and 40 percent of all New Zealanders who served were wounded. New Zealand was changed forever.

New Zealand's commemoration, 100 years on, focuses on the First World War's impact on everyone. It is not about the glorification of war. Rather, we pay tribute to the service and sacrifice of so many young New Zealanders towards a cause they felt compelled to risk all for, including their very lives.

This is the same ethic of service demonstrated by those who followed down the generations, and in those who continue to serve today. Our Defence Force is – as it has always been – made up of those of New Zealand, and for New Zealand.

I believe these commemorative activities will also be a great opportunity for our Defence Force to connect with ordinary New Zealanders. We have the chance to demonstrate that the spirit of those young Kiwis who went to the First World War in service of their country, lives on among the sailors, soldiers and airmen and women of our Defence Force currently. Today, as we have always been, we are A Force for New Zealand.

DEFENCE FORCE INTRODUCES NEW SAVING OPTIONS

In October the New Zealand Defence Force will introduce two new saving schemes; a Defence Force KiwiSaver Scheme and a Defence Force Flexible Saving Scheme. These schemes will be made available to the wider NZDF community, including veterans and their families.

The current Defence Force Superannuation Scheme, one of the largest employer schemes in New Zealand, will remain open to existing members. It has over 4000 members and \$355M invested.

Two issues with the current scheme have been that it is unable to be provided to anyone not working for NZDF and its members can't continue to pay into it when they cease working for NZDF, making it difficult for individuals to use the scheme as a complete retirement saving solution throughout their working lives.

The new schemes address these issues. The key point of difference between the existing and new schemes is eligibility. The NZDF KiwiSaver scheme will be made available to all veterans and their family members aged under 65. The NZDF Flexible Savings Scheme will be available to all veterans and their family members regardless of age.

The schemes will offer the same investment options and be managed and administered by Mercer, one of New Zealand's leading investment managers.

Assistant Chief Personnel, Brigadier Howie Duffy, says "Doing whatever we can to ensure the wellbeing of our people, our veterans and their families is always a high priority for us. We recognise saving is important and we want to make it as logical and easy for our people as we can. We're pleased to be in a position where we can work with Mercer to offer the Defence Force community a range of excellent investment options to suit everyone's individual circumstances."

"By creating compelling savings options for current and former NZDF members, veterans and their families, we want to bring the Defence community together and maximise the benefits that can be provided to each individual saver through having a large and growing investment pool," said Brigadier Duffy.

More information on the new schemes will be made available shortly. The schemes are unable to accept members before they are registered and all information about them is published, likely to be 1 October 2015.



Contributions for Veterans' Affairs News are to be posted to:

**The Editor
PO Box 5146
Wellington 6145**

**or emailed to:
veteransaffairs@nzdf.mil.nz**

Thank you for your service in the New Zealand Defence Force. Your contribution on behalf of our nation is greatly appreciated and will never be forgotten.

RATES FOR 2015

WAR DISABLEMENT PENSIONS: WEEKLY RATES FROM 1 APRIL 2015

Disablement(%)	Weekly Rate(\$)
(a) Ordinary Rates	
5%	10.90
10%	21.81
15%	32.71
20%	43.61
25%	54.52
30%	65.42
35%	76.32
40%	87.22
45%	98.13
50%	109.03
55%	119.93
60%	130.84
65%	141.74
70%	152.64
75%	163.55
80%	174.45
85%	185.35
90%	196.25
95%	207.16
100%	218.06
(b) Rates for those with Severe Disablement	
105%	228.96

Disablement(%)	Weekly Rate(\$)
110%	239.86
115%	250.76
120%	261.67
125%	272.57
130%	283.47
135%	294.38
140%	305.28
145%	316.18
150%	327.08
155%	337.99
160%	348.89
(c) Rates for those with Severe Disablement: Aged 60 Years and over	
105%	251.86
110%	263.85
115%	275.84
120%	287.84
125%	299.83
130%	311.82
135%	323.82
140%	335.81
145%	347.80
150%	359.79
155%	371.79
160%	383.78

OTHER WAR PENSIONS AND ALLOWANCES FROM 1 APRIL 2015

(a) Weekly Rates (\$)

Clothing Allowance

Loss of two limbs or parts	23.16
Loss of leg or part	22.34
Loss of arm or part	16.19
Use of mechanical appliance (maximum)	16.19
Soiling of Clothing	16.19

Attendants Allowance (maximum) **384.63**

Surviving Spouse Pension **160.86**

Travelling Allowance **25.13**

Allowance for Decorations **31.30**

(b) Annual Rates (\$)

Annuity to Victoria Cross Holders 2189.38

Note: War Pensions are not subject to income tax. Those with severe disablement aged 60 years and over receive an additional 10% of their pension.

DISABLEMENT PENSION FROM 1 APRIL 2015

Impairment Rating(%)	Weekly Rate(\$)
5-7	10.91
8-12	21.81
13-17	32.71
18-22	43.61
23-25	54.52
26-30	65.42
31-32	76.32
33-37	87.22
38-41	98.13
42-47	109.03
48-49	119.93
50	130.83
51	141.74
52-54	152.64
55-57	163.54
58-61	174.45
62-66	185.35
67	196.26
68-74	207.15
75	218.06
76	228.96
77	239.87
78	250.76
79	261.67
80	272.57

Impairment Rating(%)	Weekly Rate(\$)
81	294.37
82	316.18
83	337.98
84	359.80
85-100	383.78

(a) Weekly Rates (\$)

Surviving Spouse or Partner Pension **160.86**

Dependant's Pension **160.86**

Children's Pension **172.25**

Weekly Income Compensation (Gross) **862.00**

Battery Allowance

Monaural	1.06
Binaural	2.14

(b) Annual Rates (\$)

Children's Bursary (Orphans and Children of Veteran's Pension)

Full Time Year 9-13 **910.37**

Full-time Tertiary **1,080.26**

Part-time Tertiary **455.13**

Children's Bursary (Other Children)

Full Time Year 9-13 **455.15**

Full-time Tertiary **540.10**

Part-time Tertiary **227.56**

Retirement Lump sum (Gross) **33,250.80**

Asset Threshold for Couple (excl house or vehicle) **302,280.00**

Asset Threshold for Single or Couple (incl house or vehicle) **503,800.00**

Motor Vehicle Grant

Total Lower Body Impairment **18,675.49**

Severe Lower Body Impairment **8,404.52**

Motor Vehicle Fitting Grant **3,015.30**

Funeral Expenses **2,455.42**

Transportation of body within same locality **653.32**

Transportation of body to a different locality **1,306.63**

For further information

Call Veterans' Affairs on: Freephone 0800 483 8372 or (64) 4 495 2070 (if calling from overseas).

Or visit www.veteransaffairs.mil.nz for further information regarding the above entitlements.

The Veteran's Pension

For information about the Veteran's Pension contact the Veterans' Pension Centre by calling Freephone 0800 650656 or by going to the Centre's webpage: <http://www.workandincome.govt.nz/about-work-and-income/contact-us/veterans-contacts.html>

