



Fixing the Basics. Building the Future.

National's plan for Retirement



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Seniors have spent a lifetime contributing to New Zealand, and they deserve the security, respect, and opportunities to enjoy the retirement they have earned.

From Monday 26 October, Kiwi seniors will be able to vote on New Zealand's future.

National is committed to recognising all that our older generations have given to this country and supporting them in retirement and into their old age. As a society, we must ensure you feel included and valued to live with dignity, respect and the security you deserve.

This election, there is a clear choice between sticking with National's plan for a more secure future, no matter the stage of your life, with a growing economy, less debt, more jobs and higher wages.

Or going back to Labour – propped up by the Greens, Te Pāti Māori and TOP – who will undo the progress New Zealand has made over the last three years, leaving you to pay for it through at least nine new taxes costing households \$2,263 each year.

Many retirees have spent a lifetime paying off their homes or have bought a rental property to top up their Super to support them in retirement. Now, these investments are at risk with TOP's proposed Land Tax – and Labour's own Capital Gains Tax.

The Land Tax would mean that if you have \$500,000 worth of land in an urban centre, you will owe \$8,750 a year in extra tax, on top of your rates bill.

And Labour's Capital Gains Tax means an extra 28 per cent could be taken off investments that have built your retirement security.

There is no new money being proposed for seniors to help offset these costs, leaving you thousands of dollars worse off.

It's unfair, and National won't let it happen.

Don't put it all at risk. By sticking to National's plan, we will deliver a better future for retirees. A future where your finances are protected. A future where we invest responsibly in health, so you have peace of mind knowing you'll get the care you need when you need it.

A Labour-led coalition will undo the progress we've made, putting our economy and your savings at risk with reckless spending, more borrowing and higher taxes; leaving no money to invest in the frontline services you need.



National's track record...

Increased superannuation to give couples an extra \$180 every fortnight in their back pockets.

Helped more seniors with their rates, ensuring that every SuperGold Card holder earning only NZ Superannuation, with rates higher than \$2000, can access the full rebate scheme.

Protected the Winter Energy Payment to help superannuitants with their power bills.

Reduced inflation from record highs under Labour, by getting government spending under control, taking pressure off the cost of living.

Froze petrol tax for three years and scrapped the Auckland Regional Fuel Tax, helping you get to where you need to go, cheaper.

Made it easier for Kiwis to build a simple granny flat by removing the need for both building and resource consents in most cases for units up to 70 square metres, supporting inter-generational living arrangements.

Progressed an upgrade to the SuperGold Card to enable seniors to use it as a free, official form of photo identification, making it easier to access banking, legal and other essential services.

Invested a record amount in our Health system – \$34.2 billion this year. We are also providing more elective surgeries like cataracts, hip and knee replacements to shorten waiting times.

Targeted free prescriptions for seniors and extended prescriptions for long-term, stable conditions to up to 12 months, saving you time and money.

Funded 66 new medicines, including 33 extra cancer medicines, thanks to our \$604 million funding boost, with more medicines to come.

Hired over 2,100 new nurses and 900 more doctors, and introduced a wave of hiring incentives to recruit more GPs and nurse practitioners.

Provided a 24/7 digital health service so you can contact a doctor or nurse using your phone, laptop, or tablet at any time, day or night.

Increased numbers of urgent and after-hours clinics across the country, including new 24/7 services.

Reduced violent crime and ram raids so you can feel safer on the streets and in your own home.

Cracked down on gangs, banned gang patches in public, and gave Police more powers and tools to tackle criminals.

Introduced tougher sentences and brought back consequences for crime such as restoring Three Strikes for repeat offenders.

Ensured your grandchildren get the education they deserve, requiring all kids to do an hour each of reading, writing and maths every day at school, as well as banning cell phones in schools.

Funded more accessible housing, with over 22 per cent of social and affordable houses funded by this government being accessible, which benefits seniors.





Our 2026 election policies for seniors

A re-elected National government will:

- **Boost seniors housing** by ring-fencing at least 20 per cent of all Housing Flexible Fund places going forward for seniors' housing – whether that be affordable rentals (like Abbeyfield), social homes, or other innovative solutions.
- **Expand the granny flat rules** so more can be built, faster and cheaper, by allowing an attached garage of up to 40sqm in addition to the 70sqm granny flat, speeding up processing times by requiring PIMs to be processed within five working days for all standalone dwellings and limit fees to cost recovery, removing the requirement for a primary dwelling, exploring a new licensing class for builders to ensure quality construction, and allowing tiny homes on wheels to also access these rules.
- **Strengthen protections against elder abuse and financial exploitation** by reviewing the Enduring Powers of Attorney framework and considering further measures including law changes to better protect seniors from economic harm.
- **Establish a 0800-SENIORS number**, to give seniors a single free helpline covering any issue to help them navigate government services and receive the Government support they are entitled to. The helpline will sit in MSD and be managed within existing baselines.
- **Improve access to healthcare for seniors** by expanding access to medicines and cancer screening, including extending free cervical screening to age 69 and improving access to breast cancer screening, helping older New Zealanders stay healthier for longer.
- **Increase your KiwiSaver** by requiring employers to continue KiwiSaver contributions for employees over 65 from 1 July 2027. This change means a 65-year-old earning \$70,000 per year in 2027, who chooses to work three more years and retires at age 68 will retire with an additional \$6300 in 2030.
- **Strengthen grocery competition**, helping with the price of food at the checkout by cracking down on the supermarket duopoly.
- **Low interest energy loans** so you can install solar, insulation, heat pumps and home batteries, saving you money now on your electricity bills.
- **Keep council rates affordable** by introducing a Rates Cap and refocus councils on core services.
- **No new taxes**, protecting your assets from Capital Gains Tax and a Land Tax, which are two of the nine new taxes Labour and the left coalition are proposing.
- **Protect the country's finances** by returning to surplus in 2028/29 and government debt below 40 per cent of GDP over time, supporting the funding of public services.

Fixing the Basics. Building the Future. Party Vote National.