

# Immerse Yourself



**PLANNING FOR YOUR RETIREMENT**  
The Easy Way

**LIFE IN A RETIREMENT VILLAGE**  
A True Story

**LIVING THE DREAM**  
Retiring and Travelling the World



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*in the world*”



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# INTRODUCTION

**R**etiring in New Zealand isn't what it used to be.

Today it's better than ever!

Imagine a future where it's feet up with time to spend with kids and grandkids, while contemplating time on that cruise ship you always promised yourself when you were working.

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That's the vision many New Zealanders have for their retirement, and it's all possible with some planning and time spent carefully weighing up lifestyle priorities.

In New Zealand today, retirement is becoming a reality for younger Kiwis and many now say '50 is the new 60'.

Those who are in the baby-boomer generation (born in the years 1946-1964) are now between 51 and 73 years old and they are the New Zealanders now looking and planning towards their retirement years.

The 50+ market is the fastest growing demographic in NZ as baby boomers enter their 50s, and that shift in New Zealand's population profile provides this group with lifestyle opportunities never before available.

More than 1,068,200 people in NZ are baby boomers, representing about 27 per cent of New Zealand's total population – and that figure is growing.

The purchasing power of this group means many companies are now

targeting this market, offering lifestyle, holiday, home rental and investment and insurance opportunities.

Working out which company works for you and fits your needs is one of the many challenges the baby boomer generation has to manage.

For many New Zealand baby-boomers the reality is that retirement is coming sooner than they may have planned. This could be a result of changing work circumstances or simply to 'get out of the rat race'.

The first rule is retirement gives you time, but time is not useful if money doesn't allow you to take full advantage if it.

Planning is the first step into retirement, and part of the puzzle is identifying goals that can make retirement enjoyable. This supplement is full of ideas and tips to help you learn how to plan and enjoy your retirement.

One necessity is to do a personal audit of the things that matter most to you and to identify lifestyle priorities, which will likely be different for retirees at 50 years of age and 60 years of age.

These may include access to health care, downsizing residential homes and looking at retirement villages.

It's a time to take stock of the important things in life and that means retirees need to be informed and up to date with new policies and changes in the way Government legislation may impact on their lifestyles.



Regardless of age, illness, injury or disability everyone wants to maintain their independence and quality of life. For most people that means staying in their own home so they can be closer to community, family, friends and favourite activities.

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# PLAN AN EARLY RETIREMENT

**P**icture a person nearing retirement and there's a good chance you will imagine a white-haired senior citizen.

It's likely an older New Zealander, perhaps with a walking stick and a well-earned wrinkle or two.

But in today's New Zealand there is a new, younger retiree. They are the 50-somethings who have worked hard, saved hard and are looking to enjoy their 50s and 60s without day-to-day work pressures.

The new emerging generation of New Zealanders looking to retire 'early' are likely to be successful, career-minded people, who have paid off student loans and are in control of their mortgage and other debt servicing.

Picture this retiree, and they may have a surfboard and the well-earned wrinkle or two, but they're in a position to enjoy life in good health and with financial resources to ensure the bills are paid.

Anyone planning for retirement, including new retirees and those approaching retirement age, has to get to grips with new buzzwords around retirement savings.

Universal super won't be enough to give retirees a comfortable retirement and most of us will need to be putting something away regularly to supplement

this. There's also been discussion about increasing the retirement age over time.

For information, go direct to the KiwiSaver site to find all the information needed to get started, at [www.kiwisaver.govt.nz/new/about/how/](http://www.kiwisaver.govt.nz/new/about/how/)

It pays to spend some time learning about how to ensure your money is still working for you, and as KiwiSaver is a government scheme, it's a good place to start.

What does KiwiSaver do?

If you're employed, you can choose to contribute 3 per cent, 4 per cent or 8 per cent of your gross (before tax) wage or salary to a KiwiSaver account. If you're not working, you can still join, if you're under 65.

For every dollar that you put into your KiwiSaver account, the government puts in 50 cents, up to a maximum of \$521.43 per KiwiSaver year as a tax credit.

So to get the maximum tax credit you need to contribute \$1042.86 a year. But if you only put in \$500 a year, the government would only put in \$250 in tax credit.

You're in control of the amount you contribute and you decide who you invest it with. You can also take a contribution 'holiday' if times get tough.

For more information on KiwiSaver, providers and investment choices, see [www.kiwisaver.govt.nz/new/about/how/](http://www.kiwisaver.govt.nz/new/about/how/)



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# LIVING THE DREAM

**T**ravel is likely to be near the top of the list for anyone considering retirement.

For New Zealanders on the move, the call of cruising the ocean waves or perhaps the thrill of making your own way across New Zealand in a camper van is what retirement is all about.

For those who are looking to step offshore, there are options to be enjoyed on cruise ships that are coming to New Zealand in increasing numbers.

Several of our ports recently hosted the Ovation of the Seas, the biggest ship to ever visit New Zealand. At 248 metres long and 18 decks high, it's an impressive sight as it towers 90 metres high.

The ship can carry 6000 people, and many of those visitors will be retirees enjoying the cruising life.

It's a town on the water and for many, it represents the ideal way to enjoy retirement lifestyle with the ships providing food and entertainment.

There can be a mix between formal entertainment with some shows requiring a dress standard, (jackets and ties required) while others are informal and casual.

Cruisers can enjoy rock climbing or surfing in the water park while on board Ovation of the Seas, and can even try sky-diving in the on board iFly simulator.



The Ovation of the Seas is a good indicator of the changing scale of the ships now visiting New Zealand and the ways retirees can enjoy getting from one place to another. Travel insurance is still required and that should always be confirmed before stepping on board.

Many retirees are also choosing to make all bookings directly on-line and taking control of their ship-bound experience before they even leave home.

One of the great benefits for retirees is cruise ships often disembark close to the township, or provide transport to other areas of interest, providing easy access to other sights while abroad.

In Auckland in April the Retirement and Travel Expo is being held, providing many options for retirees to see the world and the wide range of travel options available from car and van rental in New Zealand to cruising to distant locales.



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# COULD TRUMP AFFECT YOUR RETIREMENT?

Well before the fleet of removal trucks dropped off the last of his belongings on the White House lawn, newly-crowned President of the United States, Donald Trump, had already earned a place in economic terminology.

According to Investopedia, an online financial dictionary, 'Trumpflation' is the "inflation that may appear during Donald Trump's presidential administration".

Such speculative comment might seem a little premature but economists do like to be forward-looking.

And if inflation – whether Trumped up or not - appears after years of price stability that has bordered on deflation, the world will be a very different place.

How far price increases and interest rate rises can go though, given the level of global indebtedness, is unknown.

Inflation in New Zealand is expected to increase slightly over 2017 with interest rates to follow suit.

For retirees, this is the classic 'good news, bad news' conundrum. Rising interest rates mean higher returns on savings but higher inflation eats into retirement savings faster.

Retirees will need to keep a close eye on how the delicate balance between these two forces plays out. Most people in retirement live on a fixed

income and need to manage their money carefully.

When prices are flat, retirees can budget with greater certainty. However, in an environment where inflation is rising, budgets may have to be tightened.

Inflation however, is merely a statistical measure. The cost-of-living on the other hand, is a deeply personal number.

In the latest Household Expenditure survey from Statistics New Zealand some flesh is added to inflation's bare bones. Between the 2013 and 2016, average weekly household expenditure increased by \$190 or 17.1% to \$1,300.

Much of that increase was felt in sectors that disproportionately affect retirees. For example, the largest increase in expenses over the three-year period was in "housing and household utilities", which added \$61 in weekly costs to the average budget.

There was also another price hike of particular relevance for older New Zealanders. Between 2013 and 2016 there was a significant increase in average weekly expenditure on health – up 42.6 percent to \$39 a week.

As expected, the data shows households with more income generally find things a bit easier.

However, the difference in life satisfaction between the lowest and highest-earning households is not as extreme as the income



differential might suggest. Almost three-quarters of NZ households in the bottom rung of income groups (under \$35,700 per year) reported being satisfied or very satisfied with their lives. This statistic rose to 93% for people in the top 20% of annual income (\$136,000+).

Curiously, the data also showed around 15% of top-earning households reported their income was 'not enough' or 'only just enough' to get by, while almost 10% of the lowest-

income group said they had 'more than enough'.

'Trumpflation' – if it occurs – may increase the cost-of-living for us all but as the Household Expenditure survey illustrates, how you cope with inflation is influenced both by absolute levels of income and your own definition of enough.

Ralph Stewart  
CEO

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RETIREMENT INCOME

# NEW REPORT ON EQUITY RELEASE FAVOURS VILLAGES

In 1991 people aged 60-64 years created a record – they had the highest rates of home ownership in NZ ever, at 87.7%. These people, now 25 years older, are reaping the benefits of that ownership when they downsize to a smaller and more convenient home.

In August 2016 a new report on the effects of downsizing when older people move was released by social research firm CRESA.

They looked at people's expectations for equity release, house prices, debts and shocks. It covered things such as the GFC, the impact of leaky buildings, natural disasters, reverse mortgages, and escalating real estate prices. Obviously, if someone decides to downsize, they still have to live somewhere – which comes at a cost.

Some choose to rent and invest their assets while others look for somewhere smaller – an own-your-own unit, for example, or move to a retirement village.

Downsizing to an own-your-own unit while staying within your community is easier said than done. Despite the growing number of smaller households, new house builds continue to get bigger.

In 1975 the average new house had a floor area of around 85 m<sup>2</sup>, while in

2013 that had increased to an average of 185 m<sup>2</sup>. Over the same period the average number of people per household had fallen from 3.5 to 2.5. Retirement villages are moving against this trend – around 90% of retirement village units are one or two bedroom dwellings, compared with just 25% of the conventional housing stock.

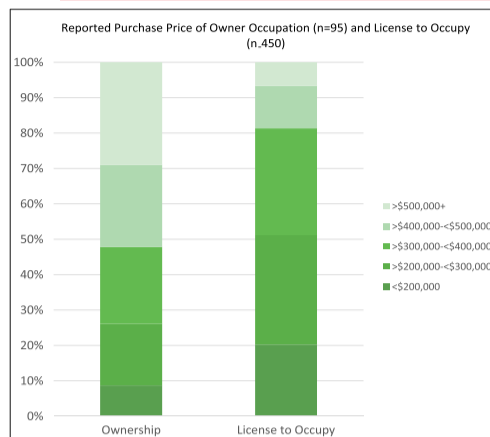
In addition retirement village units are purpose-built for older people, providing flat floors, effective insulation, double glazing, wider corridors and doors, thoughtfully-placed appliances and plugs, and benches at the right height. Not to mention a variety of affordable prices and locations.

The study looked in detail at how much equity was realised when people downsized and compared the outcomes for an own-your-own small unit within a retirement village.

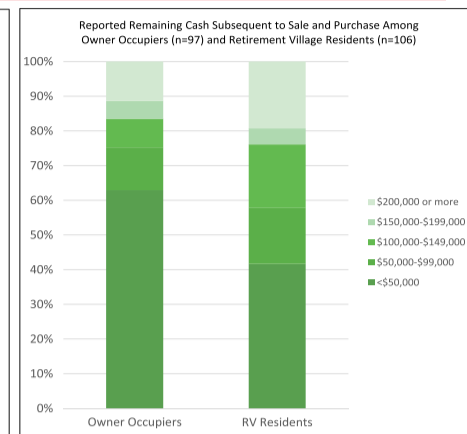
Because a resident seldom owns their retirement village home, the cost of buying in is usually significantly less than a freehold occupation, and doesn't bring with it all the hassles of ownership. Around 80% of retirement village residents paid between \$200,000 and \$400,000 for their unit, compared with just 45% of unit owners (see graph 1).

Older Movers Owning and Older RV Residents Purchasing LTOs\*

Graph 1



Graph 2



\*Source: Finding the Best Fit: House Prices and Equity Release, Dr. Michael Rehm – University of Auckland, Dr. Kay Saville Smith – CRESA, August/September 2016, CRESA©

Graph 2 shows retirement village residents have more cash in hand after the move than do people who continue with home ownership, albeit in a smaller unit than their family home. 60% of retirement village residents have \$50,000 or more (20% have more than \$200,000) compared with just 38% of owners (around 5% got more than \$200,000).

Clearly, this equity adds significantly to the resident's disposable retirement income and allows them to do things that may not otherwise have been possible.

Realising equity is just one reason why people choose to move to a village, and the current record prices for real estate underlines that rationale.

It can be like winning Lotto – some new residents have more money than they have ever had and most are choosing to invest it, support their families, or indulge in one of the tours advertised in this magazine!

If you'd like to know more about living in a retirement village, send us an email at [info@retirementvillages.org.nz](mailto:info@retirementvillages.org.nz) or ring on 04 499-7090, and ask for an intending residents pack. This includes a free DVD and is entirely brand-neutral. And we will keep your contact details strictly private.

**John Collins**  
Executive Director  
Retirement Villages Association

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# ROY – WHY I’M HAPPY I MOVED TO A BUPA RETIREMENT VILLAGE

**R**oy Bycroft, 91 years of age (92 in October) moved to the Northhaven Village, in Whangaparaoa two years ago. He, along with the 33 other residents, have taken to the friendly and welcoming atmosphere of the village.

“When I decided to move to the Northhaven Village, there were a few deciding factors,” he said. “I liked the size of the village: it is small and friendly, which suits me perfectly. I also found that Peter Fields, the manager, to be open, honest and very helpful and friendly. He helped me make the right decision for my needs.”

“I initially moved here as I’d suffered a heart attack. My wife, Edna had been suffering from a long-term illness, so we wanted to be somewhere where I could look after her, but also call on medical help if necessary. Sadly, my wife died last year. I’m comforted though, that her last few years were made comfortable and happy, due to our living in the retirement village. She certainly got a new lease of life during her last few years. “

“I’ve made some very good friends since I moved here. Making the move may be a difficult decision to make, but for us, it was a change for the better. I love the company of the village - it’s wonderful to have so many friends nearby. “



“I’ve also loved being able to indulge my hobbies. I am a keen gardener, and have established a vegetable garden, where I grow some of my own fresh vegetables. Living in the retirement village has also allowed me to spend as much time as I like in the resident workshop – I’m a wood turner.

It’s been lovely to have the time and space to enjoy my passions once more.”

Making the decision to move to a retirement village is a serious one, with many factors to consider. Talking to the retirement village manager, and some of the other residents can help you make an informed decision.

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# HAVE A RETIREMENT PLAN IN PLACE

**A**s people age the need for health care becomes a priority.

Easy access to medical services and pharmacies becomes a key factor in allowing retirees to extend their independence into their later years.

Timing can be critical and this is when it can be wise to seek external professional advice on the needs you will be likely to have as you age and your health changes.

A critical issue facing many people in retirement is when to make the decision to make the move to a retirement home or village.

When is the right time? A simple answer is to make the decision when you aren't forced to take it.

Many retirees who enjoy their independent life in their own home can leave the decision to move too late.

It is always wise decision-making when you still have the choice to make it, on your terms, rather than having it forced on you by circumstances beyond your control.

Mary was enjoying retirement at the beach. She enjoyed the company of the neighbourhood cats and a morning walk in the sun. She and her husband were well into their retirement years and were without family having moved to New Zealand from the UK in the early 1980s.

As time passed Mary noticed her husband was becoming more forgetful and she too was now beginning to feel



less in control of her life, struggling with meal preparation and health care, and she'd suffered from macular degeneration for some time. Driving was increasingly becoming an issue.

Mary and John needed care but their wellbeing had deteriorated so quickly they were now living in denial of how serious their situation had become.

Thankfully, a retirement village had a vacancy and they were able to get into

the village and enjoy their time together. Neighbours and friends came together to help with the move and thankfully, they were able to move together.

Had they left it longer, it may have been difficult for the retirement village to take both Mary and John at the same time and this would have been a difficult outcome for both of them.

The key to retirement is planning, and sound planning allows for retirees to

exercise choices based on the options available to them.

Making sound choices when you are still in the frame of mind and good health to make them is critical to ensuring a safe and happy move into a retirement village.

Today's retirees have a range of living options and villages provide health care, a community of people nearby and the opportunity to still engage with private interests and pursuits or have family to stay.

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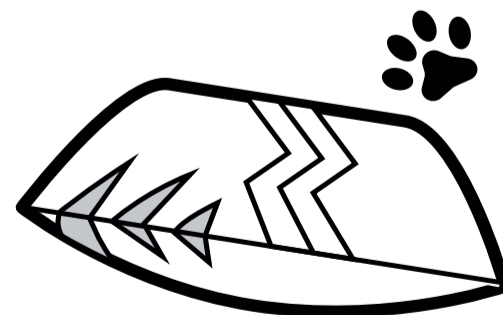
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