

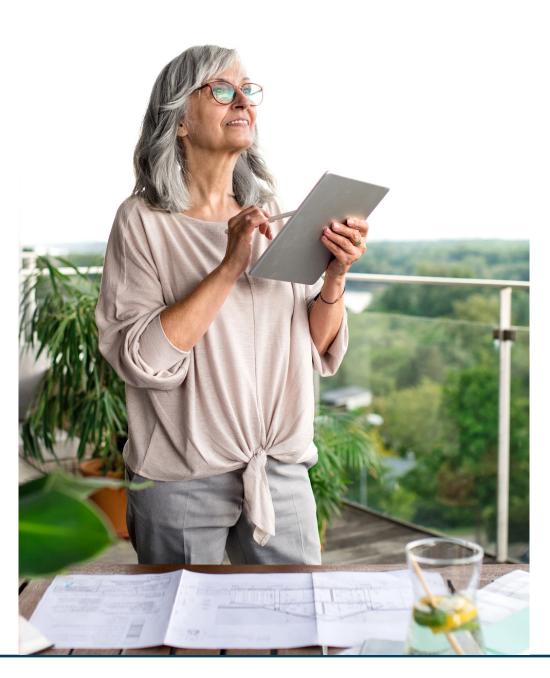
The New Zealand Seniors Series: Working Seniors Report

JUNE 2023

Contents

About the report	03
Key findings	04
Is it a good time to be a working senior?	09
Current job satisfaction and job security	10
The government can do more to help over 50s	11
Ageism at work	12
Ageism is perceived as prevalent in NZ workplaces	13
Some working over 50s have experienced ageism	14
Working over 50s have had negative experiences due to their age	15
Technology at work	16
Many working over 50s are interested in new technology	17
Working over 50s see themselves as 'tech savvy'	18
Technology is easy to embrace	19
Technology in over 50s' working life	20
Value of senior workers	21
Some have felt undervalued in the workplace	22
Working over 50s can still contribute in the workplace	23
Working over 50s have strengths over younger generations	24

Taking career control	25		
Re-entering and reskilling in the workforce			
Confidence and barriers in the job search process			
Altering appearances to look younger	28		
The gig economy	29		
Appeal of the gig economy	30		
Perfect age to retire	31		
Some working over 50s want to work longer	32		
Retirement expectations	33		
Employed over 50s' preretirement plans	34		
Mortgages play a part in retirement decisions	35		
Retirement transition	36		
Working over 50s feel in control of their employment prospects	37		
Impact of COVID-19 and recession	38		
COVID-19 has not significantly changed working over 50s' attitudes towards wanting to work	39		
Implications of pandemic affects some retirement plans	40		



About the report

In order to understand the opinions, thoughts and behaviours of New Zealand's over 50s, we launched the New Zealand Seniors Series, a research project conducted for seniors. The *Working Seniors Report* delves into how New Zealand's over 50s feel about their role in the workplace, ageism and planning for retirement.

The report is compiled based on research commissioned by New Zealand Seniors and conducted by CoreData between 14 and 17 February 2023. The research was conducted via a quantitative online survey, gathering **500** responses from New Zealanders aged 50 and above.

The sample is representative of the general working senior population of New Zealanders in terms of age, gender, wealth, and region.

For this research, references to the respondents are as follows:

- Working over 50s Currently working or looking for work (overall total sample)
- Currently working over 50s Currently working (working + semi-retired)
- Employed over 50s Currently employed by an employer (working + semi-retired excluding fully self-employed)

Important things to observe about the charts and figures:

- Footnotes directly underneath the charts (e.g. *Currently working over 50s) mainly refer to the sampling involved per question. This is to differentiate who was asked that particular question in the survey.
- Any chart without a specific note on its sampling was asked to all respondents.
- It also differentiates the types of questions asked. For instance '*Multiple answers allowed' appears when the question called for more than one answer from the respondent.
- Some charts may not be equal to 100% due to rounding differences.
- In some questions, 'Not applicable' has been excluded in analysis.



Is it a good time to be a working senior?

- Just over half (51%) of currently working over 50s are very or extremely satisfied with their current job.
- Over 2 in 5 (45%) currently working over 50s feel very or completely secure in their job.
- Only 15% of working over 50s feel that working now is somewhat better compared to 2019, for someone their age.
- Just over 1 in 5 (22%) working over 50s strongly agree that the government needs to do more to help fight age discrimination in New Zealand workplaces.
- Almost 2 in 5 (38%) working over 50s strongly agree that wage levels and superannuation savings of seniors do not typically meet actual retirement needs.
- 7 in 10 (70%) employed over 50s feel their workplace supports its senior employees reasonably or extremely well.

Ageism is an issue for the senior workforce

- 7 in 10 (71%) of working over 50s responded saying ageism in the workplace is reasonably or extremely prevalent these days.
- 3 in 10 (30%) think that ageism is at least somewhat more prevalent in the workplace now than 5 years ago.
- Over 1 in 10 (13%) are certain they have been turned down for a job past the age of 50 because of their age.
- Just under 2 in 5 (37%) think it is likely, but they can't be completely sure, that they
 have experienced age discrimination at work.
- Working over 50s who were turned down for a job because of age discrimination believe the main reasons were: perceived as overqualified (42%), perceived as not the right fit for the company (40%), and perceived as not being able to keep up with younger generations (38%).
- Over 1 in 5 (22%) working over 50s have experienced patronising situations at work because of their age.
- Over 1 in 4 (26%) have felt annoying assumptions were made about them at work because of their age.
- The most common response for working over 50s is that women and men are impacted about the same by ageism in the workplace (46%). However, the most common response for women was that they are much more impacted by ageism in the workplace (34%) than men. Comparatively, the most common responses from men was that ageism impacts are about the same for men and women (50%).

Working over 50s feel they are tech savvy despite perceptions of younger generations

- 2 in 5 (40%) working over 50s prefer to wait until new technology is well established and mainstream before using.
- Under 1 in 5 (16%) are using technology much more these days compared to 1 year ago, and almost 2 in 5 (38%) are using technology much more compared to 3 years ago.
- Just under 3 in 4 (74%) agree that they feel confident they will be able to keep up with future technological innovations.
- Over half (55%) see themselves as 'tech savvy'. Conversely, just under half (48%) agree that they sometimes feel like they are being left behind by modern technology.
- Nearly 4 in 5 (78%) responded saying technology is something that has been at least reasonably easy for them to embrace.
- Just over 1 in 4 (27%) feel there is plenty of easily accessible support for people less familiar with technology to make sure they can also get the benefits.
- Around 1 in 3 (34%) have felt annoying assumptions were made about their technological capabilities at work because of their age.
- Just over 3 in 4 (76%) have been developing their technology skills to keep up with the times.

Working over 50s are valuable assets in the workplace

- Over 1 in 3 (36%) working over 50s have felt undervalued in the workplace because of their age.
- Of those who felt undervalued, the most common responses for why they felt this way include: salary does not fully align with experience and/or skills (66%), contribution not fully recognised (60%), and skills are not fully utilised (48%).
- Almost 3 in 5 (59%) of currently working over 50s largely or completely feel that their current work income and/or conditions properly reflect what they deserve based on their experience and capabilities.
- Just under 3 in 4 (73%) working over 50s agree that older employees are undervalued.
- Working over 50s describe their strongest talents in the workplace as: problem solving (71%), people and communication skills (66%), and productivity and efficiency (61%).
- Around 1 in 4 (26%) working over 50s strongly agree that workplaces with a few older employees miss out on the value they can bring. Additionally, 32% strongly agree that Kiwi seniors can help fill the brain drain gap from younger generations moving overseas.
- Working over 50s tend to think the attributes they do better in compared to younger generations are: experience (86%), work ethic (84%), and maturity (82%).
- Over two-thirds (67%) tend to sell their value to employers or clients based on wisdom that comes with age and life, length of experience (66%), and maturity (56%).

Many working over 50s are considering re-entering the workforce

- Just over 3 in 10 (31%) working over 50s have attempted to re-enter the workforce after leaving for some time or attempted to make a career change since the age of 50.
- Just under half (47%) have already/considering/have plans to reskill, upskill or seek further career or job training.
- The most common ways working over 50s are taking/planning to take more control of their career now and into the future are rebalancing work life balance (32%), planning for transition to retirement (28%), and looking to adapt working arrangements (25%).
- 2 in 5 (40%) who have or are considering re-entering, going full time again or changing career path were at least very confident about their job prospects.
- 3 in 5 (60%) who have or are considering re-entering, going full time again or changing career path faced/expected to face at least some barriers trying to achieve this. The most common potential barriers include age discrimination in the hiring process (64%), perceived as overqualified or too expensive (47%), perceived as not being able to keep up with younger generations (39%).
- Some working over 50s said they would consider altering their appearance to look younger. The top responses include getting modern haircut styles (21%), wearing the latest fashionable looks (19%), and using the latest makeup styles (12%).
- Some said they have already altered their appearance to look younger. The top
 responses include dyeing hair (15%), getting modern haircut styles (14%), and
 wearing the latest fashionable looks (11%).

Working over 50s are not opposed to finding work in the gig economy

- Just under 1 in 4 (24%) of working over 50s find the idea of working in the gig economy very or extremely appealing as they get older.
- Working over 50s who find the gig economy appealing as they get older, feel the most appealing aspects of working in the gig economy are freedom to choose when and how long to work (72%), access to extra income (53%), and the variety of jobs and/or interesting work (53%).
- Those who do not find the gig economy appealing said the stress of finding steady flow of work (59%) is the least appealing aspect, followed by isolation and lack of cultural solidarity with co-workers and organisations (31%), and lack of benefits (27%).

There's no perfect age to retire when you enjoy work

- Over 4 in 5 (81%) working over 50s agree that staying in the workforce longer is a good thing for Kiwi seniors.
- Just under 1 in 5 (18%) have formally planned the age they are going to fully retire.
- The most common reasons for wanting to work beyond 65 years of age for those whose ideal age to stop working is beyond 65 include enjoying work (65%), maintaining a sense of purpose (63%), and rising cost of living (61%).
- Just over 2 in 5 (43%) feel on track to retire at the age they prefer. Under 2 in 5 (37%) responded that they may have to keep working past their preferred retirement age to fund their retirement. 1 in 5 (20%) responded that they may not have full control over the age they retire.
- Less than 1 in 4 (24%) are already actively planning a retirement transition rather than a hard retirement date.
- Over 1 in 4 (27%) employed over 50s think it is at least very important to discuss preretirement plans with their employer.
- The most common preretirement plans with employers for employed over 50s are working fewer days (12%), planning to reduce hours over time (10%), and flexible hours (10%).
- Just over 1 in 10 (11%) homeowners/mortgage holders strongly agree they would consider accessing equity in their home or investment property to help their kids or grandkids get a head start in the property market.
- More than 2 in 5 (43%) working over 50s strongly agree that being fully retired with mortgage debt is a key concern for them.
- 3 in 10 (30%) working over 50s strongly agree that their home ownership and mortgage status has had a great impact on their retirement decisions.

Working over 50's believe job prospects get worse with age

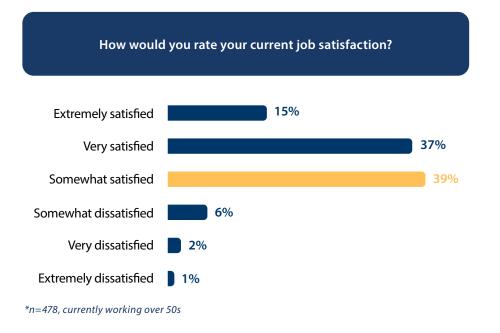
- Just under half (49%) of working over 50s have felt stuck in an employment rut because it seems that career change or opportunities or promotions are unlikely due to their age.
- Under 1 in 5 (16%) feel completely in control of their employment prospects.
- Over 1 in 5 (21%) rate their overall job prospects as excellent currently. When asked about their job prospects in 5 years, less than 1 in 10 (7%) rate them as excellent, and in 10 years, overall job prospects are rated even worse (5%).

COVID-19 has not significantly impacted working over 50s attitudes towards working

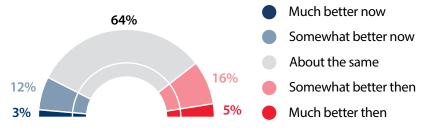
- Some working over 50s agree that the events of 2020-2022 and COVID-19 have changed their attitudes to wanting to work, with top responses including: want to work less (18%) and wanting to work more (10%).
- Over half (51%) felt very comfortable returning to the workplace in 2023.
- For working over 50s, the most ideal working arrangement in 2023 if they could choose include: even mix of working from home and at the workplace (26%), work entirely at the workplace (25%), and work mostly at workplace (18%).
- 2 in 3 (66%) find no difference in perceived difficulty of getting work at their age before and after the events of 2020-2022 and COVID-19
- More than 1 in 5 (21%) responded saying the implications of the pandemic, rising cost of living and looming global recession have delayed their full retirement age slightly.

Is it a good time to be a working senior?

Current job satisfaction and job security

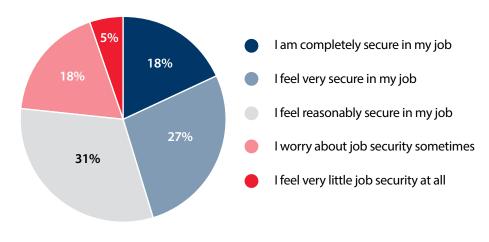


For someone your age, do you think it is a better or worse time to be working now than it was in 2019 (i.e. before COVID-19 hit the world)?



*n=478, currently working over 50s

How much job security do you feel in your current work?



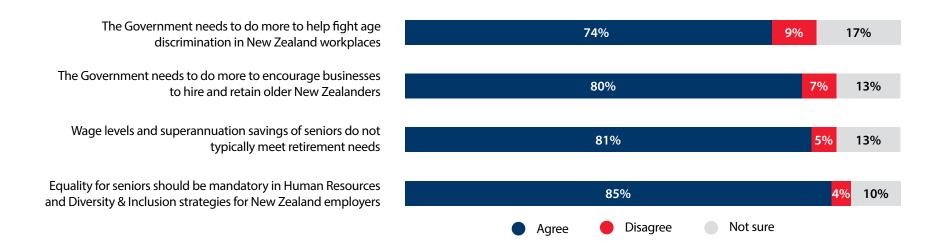
*n=478, currently working over 50s

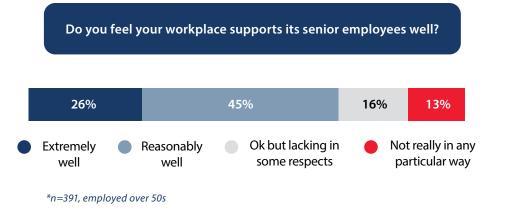
Just over half (51%) of currently working over 50s are very or extremely satisfied with their current job and almost half (45%) feel very or completely secure in their job.

Only 15% of working over 50s feel that working now is somewhat better compared to 2019, for someone their age.

The government can do more to help over 50s

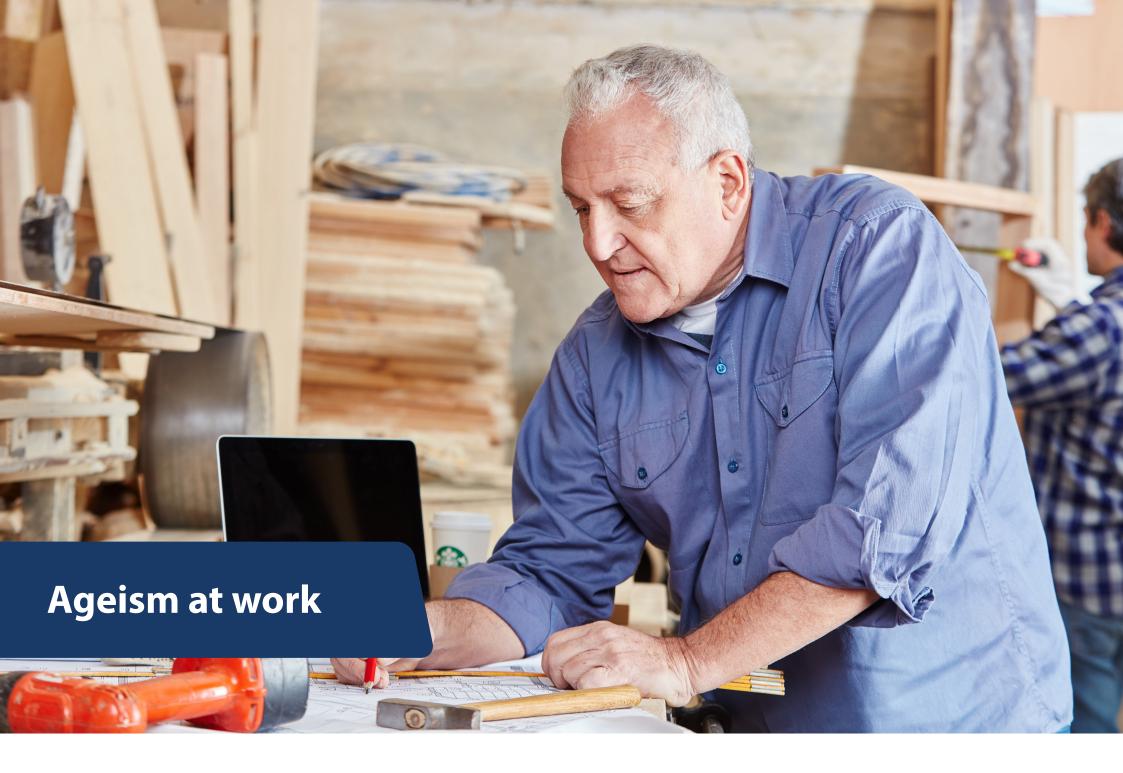
How much do you agree or disagree with the following statements about Government support and workplace reforms designed to better accommodate the senior working community in New Zealand?



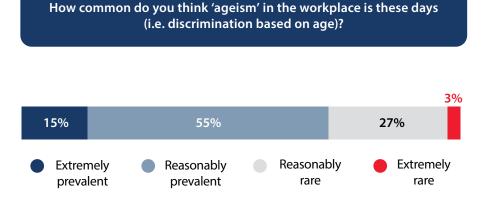


Just over 1 in 5 (22%) working over 50s strongly agree that the government needs to do more to help fight age discrimination in New Zealand workplaces. And almost 2 in 5 (38%) strongly agree that wage levels and superannuation savings of seniors do not typically meet retirement needs.

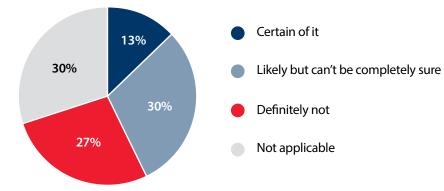
7 in 10 (70%) employed over 50s feel their workplace supports its senior employees reasonably or extremely well.



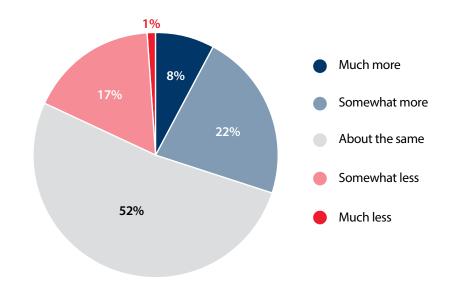
Ageism is perceived as prevalent in NZ workplaces



Have you ever felt you have been turned down for a job past the age of 50 because of your age (i.e. age discrimination)?



Do you think 'ageism' in the workplace is more or less prevalent than 5 years ago?

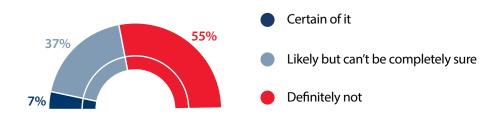


Around 7 in 10 (71%) working over 50s responded saying ageism in the workplace is reasonably or extremely prevalent these days and 3 in 10 (30%) think that ageism is somewhat more prevalent in the workplace now than 5 years ago.

Over 1 in 10 (13%) are certain they have been turned down for a job past the age of 50 because of their age.

Some working over 50s have experienced ageism

Have you ever experienced age discrimination at work (e.g. treatment, pay and conditions, promotion opportunities, performance evaluation or specific adverse incidents)?



Just under 2 in 5 (37%) think it is likely, but they can't be completely sure, they have experienced age discrimination at work.

Working over 50s who were turned down for a job because of age discrimination believe the main reasons were: perceived as overqualified (42%), perceived as not the right fit for the company (40%), and perceived as not being able to keep up with younger generations (38%).

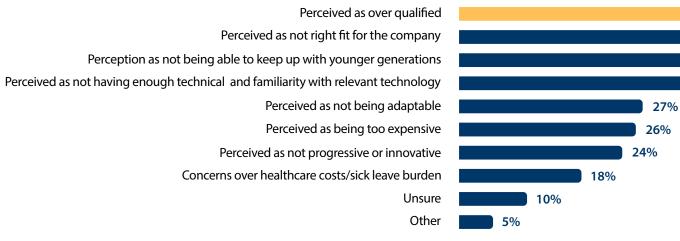
42%

40%

38%

33%

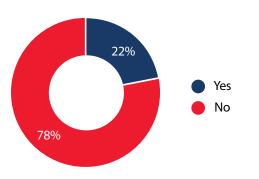
If you have been turned down for a job, or suspect you may have been because of your age, why do you think this happened?



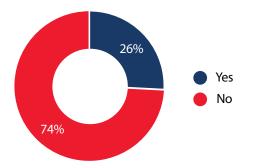
*Multiple answers allowed **n=215, turned down for a job because of age discrimination

Working over 50s have had negative experiences due to their age

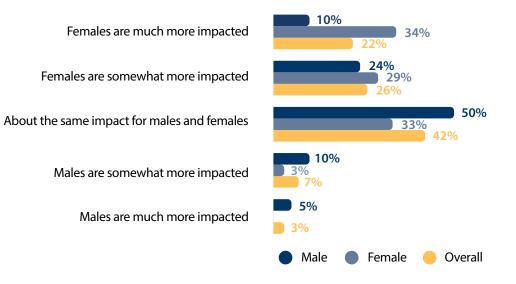
Have you ever experienced patronising situations at work because of your age?



Have you ever felt annoying assumptions were made about you at work because of your age?



If you had to take a guess, do you think that females or males are more impacted by 'ageism' in the workplace?

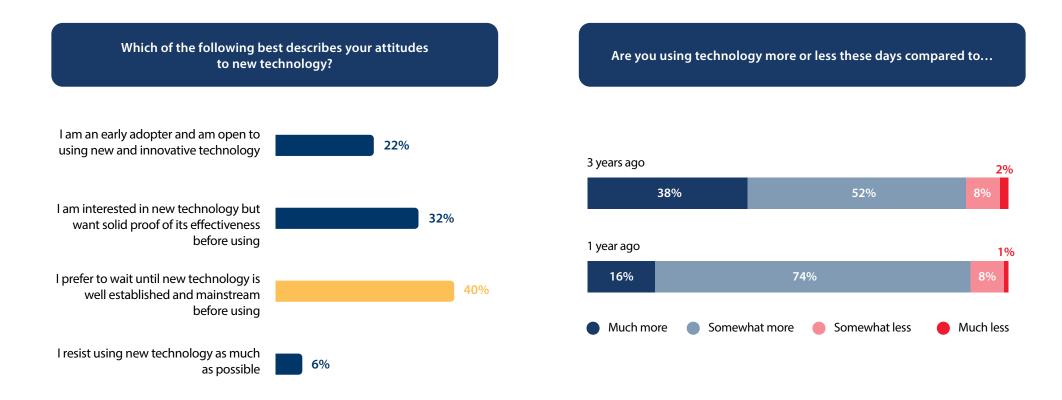


Over 1 in 5 (22%) working over 50s have experienced patronising situations at work because of their age and more than 1 in 4 (26%) have felt annoying assumptions were made about them at work because of their age.

The most common response for working over 50s is that women and men are impacted about the same by ageism in the workplace. However, the most common response for women was that they are much more impacted by ageism in the workplace (34%) than men. The most common response from men was that ageism impacts are about the same for men and women (50%).

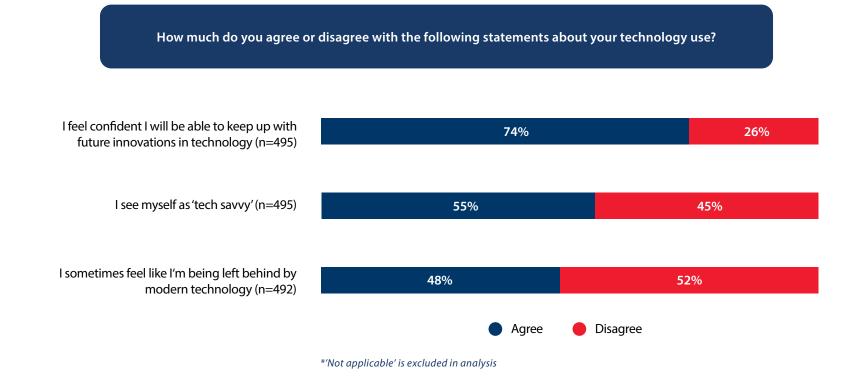
Technology at work

Many working over 50s are interested in new technology



2 in 5 (40%) working over 50s prefer to wait until new technology is well established and mainstream before using. Under 1 in 5 (16%) are using technology much more these days compared to 1 year ago, and almost 2 in 5 (38%) are using technology much more compared to 3 years ago.

Working over 50s see themselves as 'tech savvy'

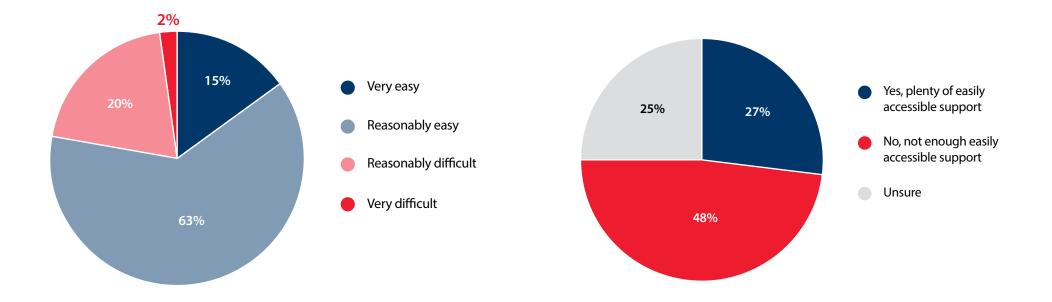


Just under 3 in 4 (74%) agree that they feel confident they will be able to keep up with future technological innovations. Over half (55%) see themselves as 'tech savvy'. Conversely, just under half (48%) agree that they sometimes feel like they are being left behind by modern technology.

Technology is easy to embrace

Is technology something that has been easy or difficult for you to embrace?

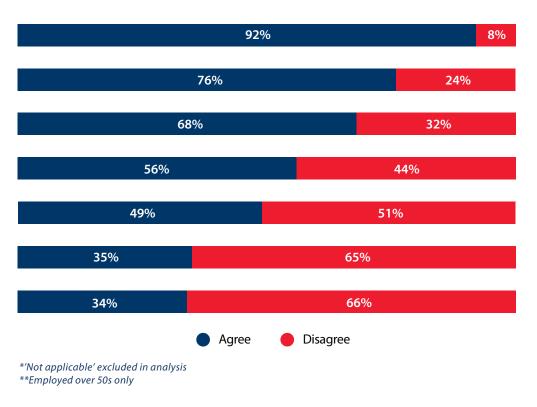
Do you feel there is enough support for people less familiar with technology to make sure they can also get all the benefits?



Nearly 4 in 5 (78%) working over 50s responded saying technology is something that has been at least reasonably easy for them to embrace. Just over 1 in 4 (27%) feel there is plenty of easily accessible support for people less familiar with technology to make sure they can also get the benefits.

Technology in over 50s' working life

How much do you agree with the following statements about technology in your working life?



Technology advancement should provide more working opportunities for seniors rather than shut them out (n=470)

I have been developing my technology skills to keep up with the times (n=476)

My workplace has supported/is taking measures to ensure I can work remotely from home (n=265)**

I am using technology to overcome barriers to attend work in-person (n=363)

I am looking for/finding new work opportunities/generating income online through remote working (n=372)

I am looking for/finding new work opportunities/generating income through side hustles supported by digital platforms (e.g. UBER, AirBnB, ETSY, eBay, delivery services, pet minding services etc) (n=374)

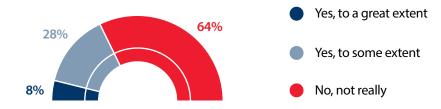
I have felt annoying assumptions were made about my technology use capabilities at work because of my age (n=434)

Around 1 in 3 (34%) working over 50s have felt annoying assumptions were made about their technological capabilities at work because of their age. Just over 3 in 4 (76%) have been developing their technology skills to keep up with the times.

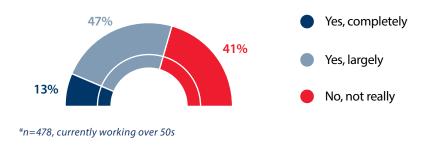
Value of senior workers

Some have felt undervalued in the workplace

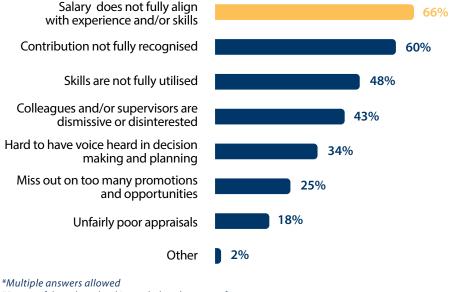
Have you ever felt undervalued in the workplace because of your age?



Do you feel that your current work income and/or conditions properly reflect what you deserve based on your experience and capabilities?



Why have you felt undervalued in the workplace?



**n=181, felt undervalued in workplace because of age

Over 1 in 3 (36%) working over 50s have felt undervalued in the workplace because of their age. Of those who felt undervalued, the most common responses for why they felt this way include: salary does not fully align with experience and/or skills (66%), contribution not fully recognised (60%), and skills are not fully utilised (48%).

Almost 3 in 5 (59%) currently working over 50s largely or completely feel that their current work income and/or conditions properly reflect what they deserve based on their experience and capabilities.

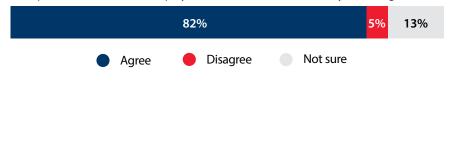
Working over 50s can still contribute in the workplace

How much do you agree or disagree with the following statements about Government support and workplace reforms designed to better accommodate the senior working community in New Zealand?

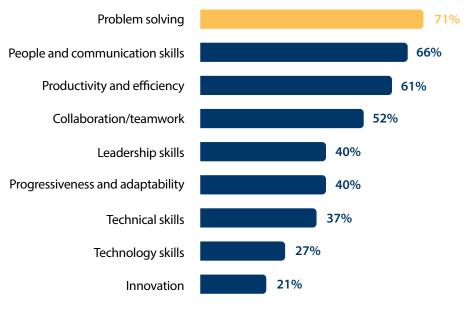
Kiwi seniors can help fill the brain drain gap from younger generations moving overseas

92%	2 <mark>%</mark> 6%

Workplaces with few older employees miss out on the value they can bring



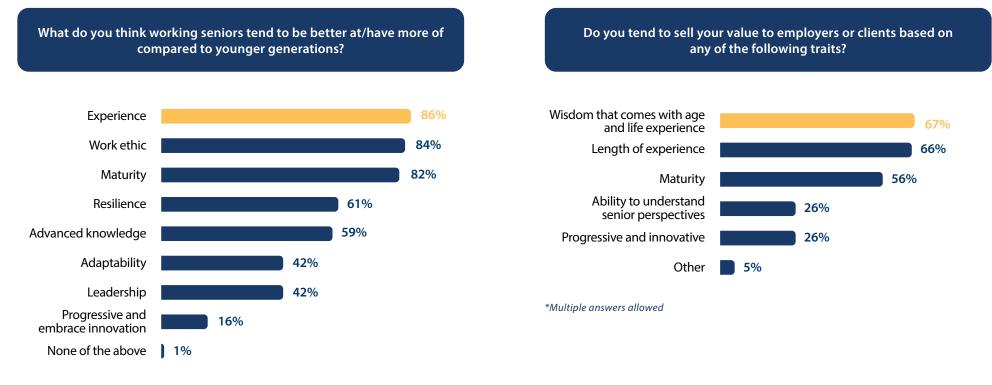
Which of the following skills best describes your strongest talents in the workplace?



*Multiple answers allowed

Just under 3 in 4 (73%) working over 50s agree that older employees are undervalued. Working over 50s describe their strongest talents in the workplace as: problem solving (71%), people and communication skills (66%), and productivity and efficiency (61%). Over 4 in 5 (82%) working over 50s agree that workplaces with few older employees miss out on the value they can bring. Additionally, 92% agree seniors can help fill the brain drain gap from younger generations moving overseas.

Working over 50s have strengths over younger generations

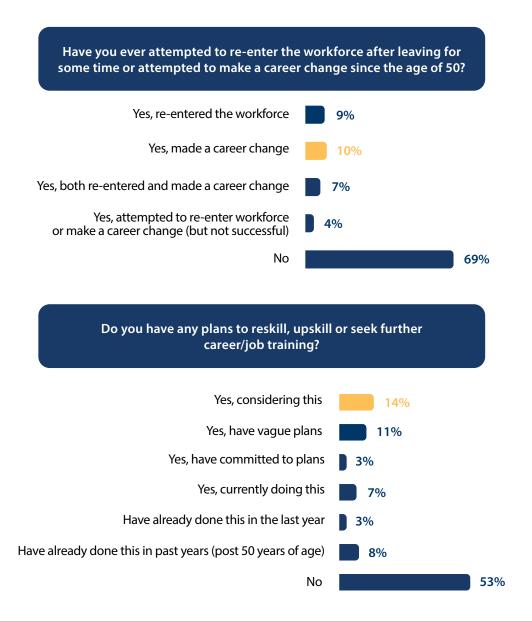


*Multiple answers allowed

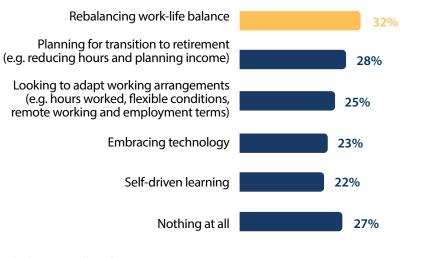
Working over 50s tend to think that the attributes they do better in compared to younger generations are: experience (86%), work ethic (84%), and maturity (82%). Around 2 in 3 (67%) of working over 50s tend to sell their value to employers or clients based on wisdom that comes with age and life (67%), length of experience (66%), and maturity (56%).



Re-entering and reskilling in the workforce



What are you doing or planning to do to take more control of your career now and into the future?

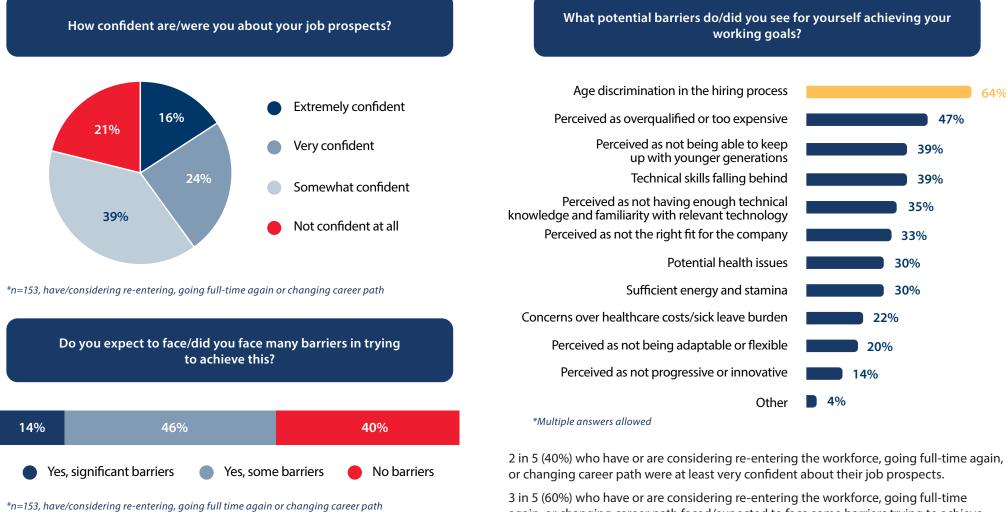


*Multiple answers allowed **Top 5 responses only

Just over 3 in 10 (31%) working over 50s have attempted to re-enter the workforce after leaving for some time or attempted to make a career change since the age of 50. And just under half (47%) have already/are considering/have plans to reskill, upskill, or seek further career or job training.

The most common ways that working over 50s are taking or planning to take more control of their career now and into the future are rebalancing work-life balance (32%), planning for the transition to retirement (28%), and looking to adapt working arrangements (25%).

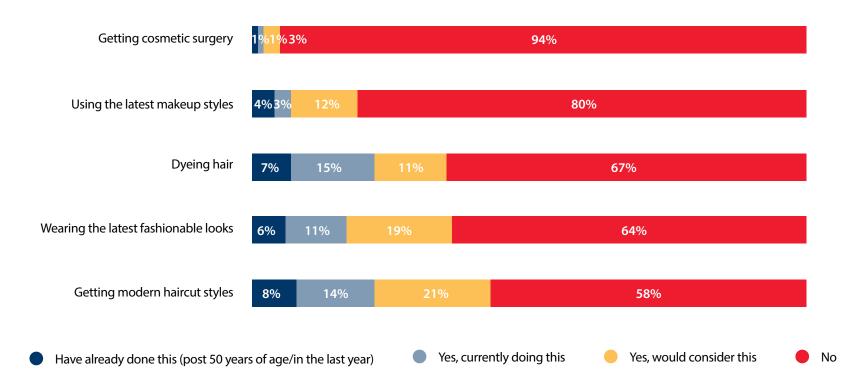
Confidence and barriers in the job search process



again, or changing career path faced/expected to face some barriers trying to achieve this. The most common potential barriers to job prospects are age discrimination in the hiring process (64%), being perceived as overqualified or too expensive (47%), and not being able to keep up with younger generations (39%).

Altering appearances to look younger

Would you consider altering or working on your appearance to look younger in order to improve your job prospects or avoid being marginalised at work due to age?



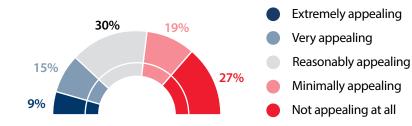
Some working over 50s said they would consider altering their appearance to look younger. The top responses include getting modern haircut styles (21%), wearing the latest fashionable looks (19%), and using the latest makeup styles (12%). Some said they are currently altering their appearance to look younger. The top responses include dyeing hair (15%), getting modern haircut styles (14%), and wearing the latest fashionable looks (11%).



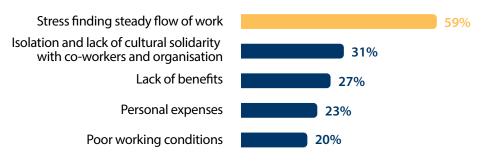
FRAGILE

Appeal of the gig economy

How appealing do you find the idea of working in the gig economy as you get older (i.e. freelance or short-term contract work)?

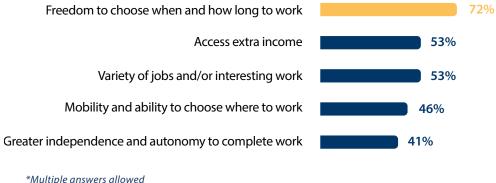


What do you find the least appealing about working in the gig economy?



*Multiple answers allowed

n=229, working over 50s who find working in the gig economy NOT appealing *Top 5 responses only What do you find most appealing about working in the gig economy?



*Multiple answers allowed **n=271, working over 50s who find working in the gig economy appealing

Over 50s who are attracted to the gig economy as they age consider the flexibility to choose when and how long to work (72%) to be the most appealing aspect. Additionally, over half (53%) cited access to extra income and the variety of jobs and/ or interesting work (53%) as significant benefits.

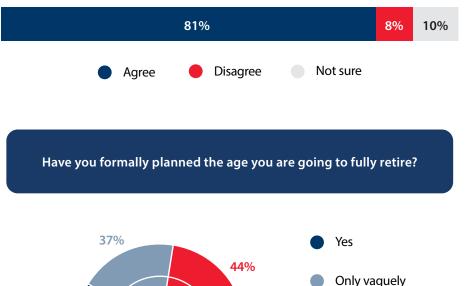
Those who do not find the gig economy appealing said the stress of finding steady flow of work (59%) is the least appealing aspect, followed by isolation and lack of cultural solidarity with co-workers and organisations (31%), and lack of benefits (27%).

Perfect age to retire

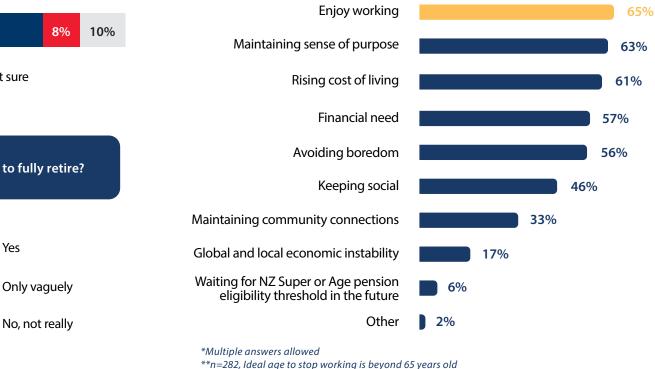
2

Some working over 50s want to work longer

To what extent do you agree or disagree with the following statement: Staying in the workforce longer is a good thing for New Zealand seniors



What is your reasoning for wanting to work beyond 65 years of age?



Over 4 in 5 (81%) working over 50s agree that staying in the workforce longer is a good thing. Just under 1 in 5 (18%) have formally planned the age they are going to fully retire.

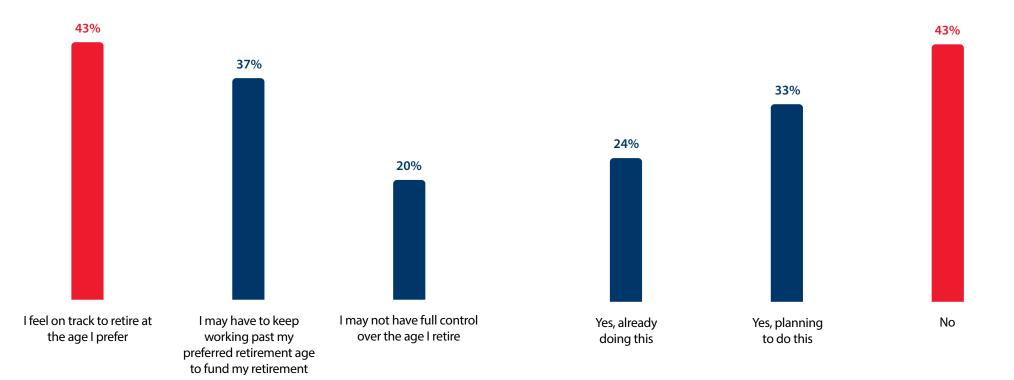
The most common reasons for wanting to work beyond 65 years of age for those whose ideal age to stop working is beyond 65 include: enjoying work (65%), maintaining a sense of purpose (63%), and rising cost of living (61%).

18%

Retirement expectations

Choose the statement that best describes your retirement age expectations

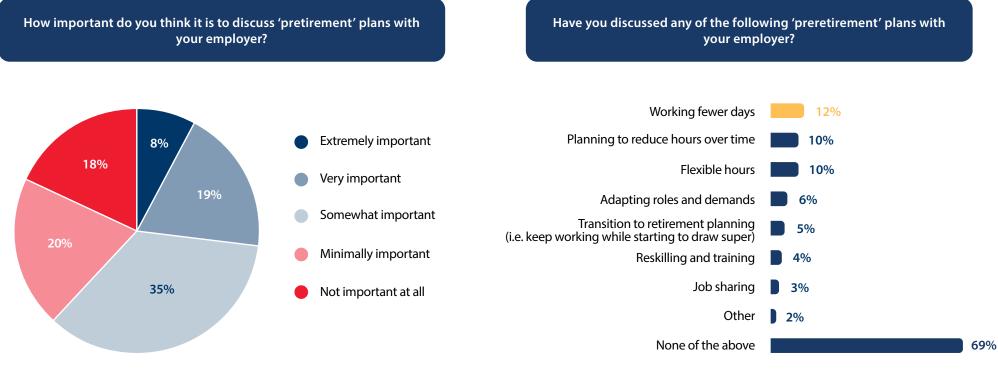
Are you actively planning a retirement transition rather than a hard retirement date (i.e. how you can extend work part time to suit your needs)?



Just over 2 in 5 (43%) feel on track to retire at the age they prefer. Under 2 in 5 (37%) responded saying they may have to keep working past their preferred retirement age to fund their retirement. 1 in 5 (20%) said they may not have full control over the age they retire.

Close to 1 in 4 (24%) are already actively planning a retirement transition rather than a hard retirement date.

Employed over 50s' preretirement plans



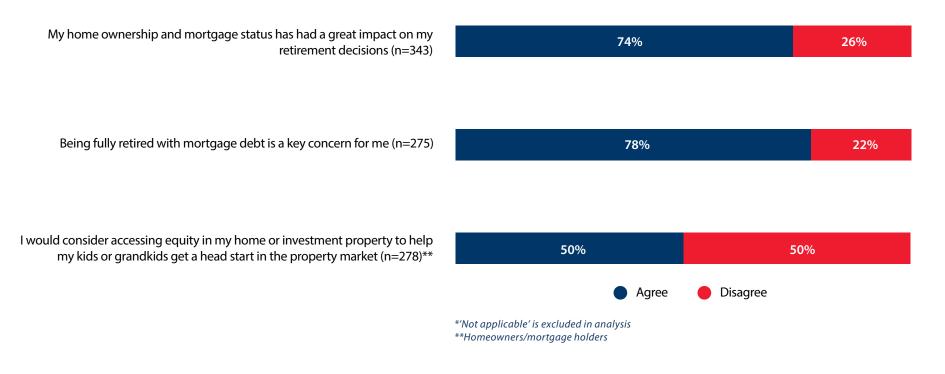
*n=391, employed over 50s

*Multiple answers allowed

Over 1 in 4 (27%) employed over 50s think it is at least very important to discuss preretirement plans with their employer. The most common preretirement plans for employed over 50s are: working fewer days (12%), planning to reduce hours over time (10%), and flexible hours (10%).

Mortgages play a part in retirement decisions

How much do you agree or disagree with the following statements?



Half of (50%) homeowners/mortgage holders agree they would consider accessing equity in their home or investment property to help their kids or grandkids get a head start in the property market.

Under 4 in 5 (78%) working over 50s agree that being fully retired with mortgage debt is a key concern for them. And just under 3 in 4 (74%) agree that their home ownership and mortgage status has had a great impact on their retirement decisions.

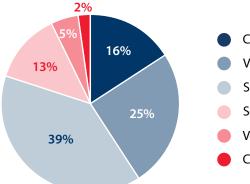
Retirement transition

Working over 50s feel in control of their employment prospects

Have you ever felt stuck in an employment rut because it seems that career change, other opportunities or promotions are unlikely due to your age?



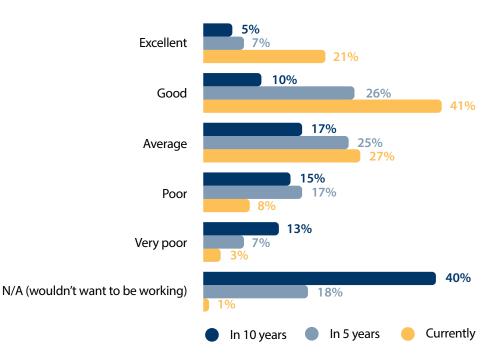
How in control do you feel of your employment prospects (i.e. ability to get work you would be willing to do)?



	Compl	letely	in	contro	l
--	-------	--------	----	--------	---

- Very in control
 - Somewhat in control
- Somewhat out of control
- Very out of control
- Completely out of control

How would you rate your overall job prospects?

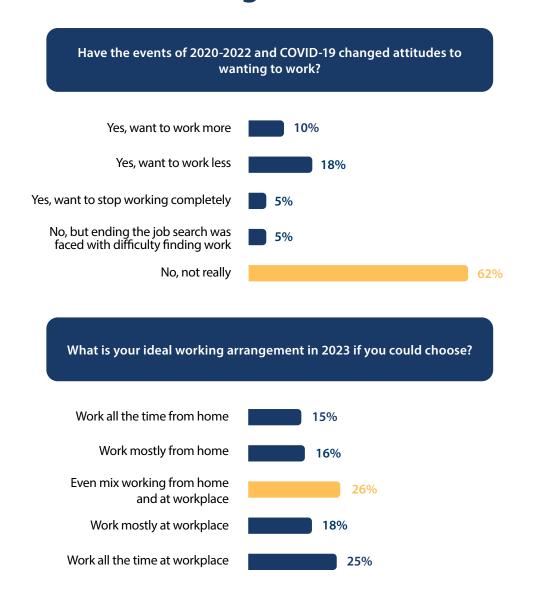


Just under half (49%) of working over 50s have felt stuck in an employment rut because it seems that career change or opportunities or promotions are unlikely due to their age. Under 1 in 5 (16%) feel completely in control of their employment prospects.

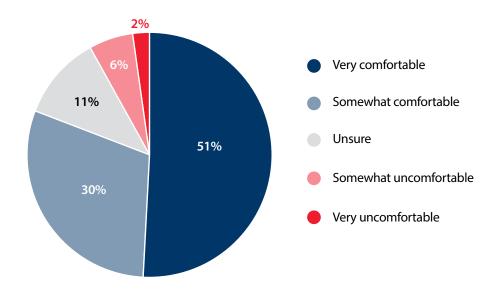
Over 1 in 5 (21%) rate their current overall job prospects as excellent. When asked about their job prospects in 5 years, less than 1 in 10 (7%) rate them as excellent, and in 10 years, overall job prospects are rated even worse (5%).

Impact of COVID-19 and recession

COVID-19 has not significantly changed working over 50s' attitudes towards wanting to work



How comfortable are you returning to the workplace in 2023?



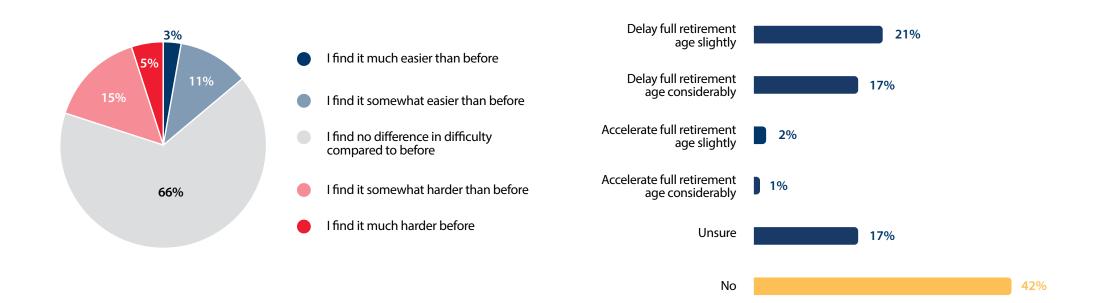
Some working over 50s agree that the events of 2020-2022 and COVID-19 have changed their attitudes to wanting to work, with top responses including: want to work less (18%) and wanting to work more (10%). Over half (51%) felt very comfortable returning to the workplace in 2023.

For working over 50s, the most ideal working arrangement in 2023 if they could choose include even mix of working from home and at the workplace (26%), work entirely at the workplace (25%), and work mostly at workplace (18%).

Implications of pandemic affects some retirement plans

Have the events of 2020-2022 and COVID-19 changed your perceptions of the difficulty of getting work at your age?

Have the implications of the pandemic, rising cost of living and looming global recession impacted your retirement plans?



2 in 3 (66%) find no difference in perceived difficulty of getting work at their age before and after the events of 2020-2022 and COVID-19. More than 1 in 5 (21%) responded saying the implications of the pandemic, rising cost of living and looming global recession have delayed their full retirement age slightly.

More of the New Zealand Seniors Series coming soon...

About New Zealand Seniors

New Zealand Seniors offers financial products that help people protect what's most important to them. We place our customers at the heart of everything we do by providing trusted service and products that are simple to use and understand.

We are committed to identifying and developing services and products we believe protect and improve the wellbeing of all senior New Zealanders.

