



OLD AGE PENSION



PURPOSE

- The purpose of this fund is to assist elderly who are in retirement.
- A payment of **\$250** will be paid out on the 1st and the 16th of each month for **ages 60—69**.
- A payment of **\$350** will be paid out on the 1st and the 16th of each month for **ages 70+**.
- Cook Islands **Old Age Pension** is a **taxable income**.



FOR WHOM

- Ages 60 years and over.
- Residing in the Cook Islands.
- Cook Islander and Non-Cook Islander.



YOU NEED

- Valid Passport or Birth Certificate
- Permanent Resident Certificate/Passport PR stamp, for non-Cook Islander only
- BCI Letter —Confirming Bank Account Details
- RMD Number for Tax Declaration Form

For Cook Islanders: (Provide one of the following)

- At least 2 old passports.
- Letter from a high status Individual. e.g. Justice of the Peace, Church Minister, Minister of the Crown, Member of Parliament, current or former employers who can confirm you have been living in the Cook Islands for the amount of time set above.
- Travel History from Immigration covering 10 years residence in the Cook Islands.

For Non—Cook Islanders: (Provide one of the following)

- Letter from a high status Individual. e.g. Justice of the Peace, Church Minister, Minister of the Crown, Member of Parliament, current or former employers who can confirm you have been living in the Cook Islands for the amount of time set above.
- Travel History from Immigration covering 20 year residence in the Cook Islands.

NOTE: Persons collecting any foreign pension of the same nature as the Cook Islands Pension may not qualify for this support.



APPLY

1. Collect application from Main Office in Tupapa OR phone to have form emailed to you. To download application visit our website **www.intaff.gov.ck**
2. Applicant must have resided in the Cook Islands 12 months prior to the date of application.
3. Cook Island Applicant's must have resided in the Cook Islands for at least 10 years after turning the age of 18 years.
4. Non -Cook Island Applicant's must have resided in the Cook Islands for at least 20 years after turning the age of 18 years.
5. Applicant must fill out the Declaration Form for RMD and Annual Income if any—Failure to provide RMD Number will result in an automatic 30 % tax deduction on Pension.
6. Fill in and sign form; attach required documents.
7. Take form to the Registrar of the High Court to sign.
8. Submit complete application to Main Office or email it to: **welfare@intaff.gov.ck**

For any enquiries please call +682 29370 or send through your query via email above.

CHECKLIST FOR AN OLD AGE PENSION APPLICATION

Eligibility: (For a Cook Islander)

- ☐ 60 Years of Age or Over
- ☐ Lived in the Cook Islands for 10 years after the age of 18
- ☐ Resided in the Cook Islands 12 months prior to this application

Supporting Documents:

- ☐ Valid ID – Passport or Birth Certificate or Driver’s License
- ☐ Letter from RMD confirming your RMD number
Please note – Failure to provide RMD number will result in an automatic tax reduction of 30% on pension
- ☐ Letter from BCI – Confirming Bank Account Details – The account must be under the beneficiaries name

(Provide only **ONE** of the following Documents)

- ☐ At least 2 old passports
- ☐ Letter from former or current employer
- ☐ Travel History from Immigration
- ☐ Letter from a High Status Individual. E.g. Justice of the Peace, Minister of a Church, Member of Parliament and Community Leaders that can confirm you have been living here for the amount of time set above

On the Application Form Page 2:

- ☐ Take the form to the Registrar of the High Court to fill in that section, sign and return back to us
-

AKAPAPA'ANGA NO TE PATI'ANGA MONI PAKARI

Tika'anga:(No te tangata Kūki 'Airani)

- ☐ E 60 mataiti me kore kua tere ki runga
- ☐ Kua noo ki te Kūki 'Airani e 10 mataiti i muri ake i te 18 mataiti
- ☐ Kua noo ki te Kūki 'Airani e 12 marama i mua ake i teia pati'anga

Au Pēpa Turu:

- ☐ Tūtū nō te Tangata Tuku Pati'anga - Puka Tūranga Tika'anga/Raitini Aka'oro kāre i pou te tuatau
- ☐ Pēpa Akatinamou'anga no te numero RMD
Pati'anga kia tamōu - Me kare koe e oronga mai i tetai numero RMD ka kiriti'ia te moni tero e 30% patene ki runga i te Moni Pakari
- ☐ Reta nō ko i te Pangika o te Kūki 'Airani - Nō te akapāpu'anga i te Numero Pangika Moni; Ka anoano'ia te ingoa i runga i te Puka Moni e no te tangata ka koi i te Moni Pakari. Tei runga ua i te Akatere o te Puna 'Akamāruarua Ora'anga i te akatika i tetai uātu puka moni ka iki'ia.

(Oronga mai e ta'i ua o teia au pēpa note tauturu ite akapapu'anga I toou 10 mataiti i noo ana koe I roto ite Kuki Airani)

- ☐ E 2 puka tūranga tika'anga takere
- ☐ Akapapa'anga no toou au teretere'anga nō ko mai i Te Kauono Tutara ē te Mana Tiaki
- ☐ Reta no ko mai i tetai tangata ngāteitei. Te akara'anga mei te Tama Akatereau o te Akava'anga, Orometua o te Akono'anga Pure, Mema Pāramani, e te arataki i roto i te oire no te akapāpu e kua noo ana koe ki konei i te tuātau i akataka'ia i runga nei

I runga i te Pēpa Pati'anga i te Kapi 2

- ☐ Apai i te pēpa ki te Rētita o te Akava'anga kia akakī mai i te reira tu'anga, tāina ma te akaoki mai kia matou

CHECKLIST FOR AN OLD AGE PENSION APPLICATION

Eligibility: (For a Non-Cook Islander)

- ☐ 60 Years of Age or Over
- ☐ Lived in the Cook Islands for 20 years after the age of 18
- ☐ Resided in the Cook Islands 12 months prior to this application

Supporting Documents:

- ☐ Valid ID – Passport
- ☐ Letter from RMD confirming your RMD number
Please note – Failure to provide RMD number will result in an automatic tax reduction of 30% on pension
- ☐ Letter from BCI – Confirming Bank Account Details
- ☐ Letter from former or current employer
- ☐ Permanent Resident Certificate

(Provide only **ONE** of the following Documents)

- ☐ At least 5 old passports
- ☐ Travel History from Immigration
- ☐ Letter from a High Status Individual. E.g. Justice of the Peace, Minister of a Church, Member of Parliament and Community Leaders that can confirm you have been living here for the amount of time set above

On the Application Form Page 2:

- ☐ Take the form to the Registrar of the High Court to fill in that section, sign and return back to us
-

AKAPAPA'ANGA NO TE PATI'ANGA MONI PAKARI

Tika'anga:(No te tangata Kāre i te Kūki 'Airani)

- ☐ E 60 mataiti me kore kua tere ki runga
- ☐ Kua noo ki te Kūki 'Airani e 20 mataiti i muri ake i te 18 mataiti
- ☐ Kua noo ki te Kūki 'Airani e 12 marama i mua ake i teia pati'anga

Au Pēpa Turu:

- ☐ Tūtū nō te Tangata Tuku Pati'anga - Puka Tūranga Tika'anga/Raitini Aka'oro kāre i pou te tuatau
- ☐ Pēpa Akatinamou'anga no te numero RMD e te moni koi i te au mataiti me e mea tetai.
Pati'anga kia tamōu - Me kare koe e oronga mai i tetai numero RMD ka kiriti'ia te moni tero e 30% ki runga i te Moni Pakari
- ☐ Reta nō ko i te Pangika o te Kūki 'Airani - Nō te akapāpu'anga i te Numero Pangika Moni; Ka anoano'ia te ingoa i runga i te Puka Moni e no te tangata ka koi i te Moni Pakari. Tei runga ua i te Akatere o te Puna 'Akamāruarua Ora'anga i te akatika i tetai uātu puka moni ka iki'ia.
- ☐ Pēpa Tika'anga Noo Tinamou ki te Kūki 'Airani

(Oronga mai e ta'i ua o teia au pēpa note tauturu ite akapapu'anga I toou 20 mataiti i noo ana koe I roto ite Kuki Airani)

- ☐ E 5 puka tūranga tika'anga takere
- ☐ Akapapa'anga no toou au teretere'anga no ko mai i Te Kauono Tutara ē te Mana Tiaki
- ☐ Reta no ko mai i tetai tangata ngateitei. Te akara'anga mei te Tama Akatereau o te Akava'anga, Orometua o te Akono'anga Pure, Mema Pāramani, e te arataki i roto i te oire no te akapāpu e kua noo ana koe ki konei i te tuātau i akataka'ia i runga nei

I runga i te Pēpa Pati'anga i te Kapi 2

- ☐ Apai i te pēpa ki te Rētita o te Akava'anga kia akakī mai i te reira tu'anga, tāina ma te akaoki mai kia matou



GOVERNMENT OF THE COOK ISLANDS

MINISTRY OF INTERNAL AFFAIRS

P O Box 98, Rarotonga, Cook Islands * Tel: (682) 29-370 * Fax: (682) 23-608 * E-mail: welfare@intaff.gov.ck

SOCIAL WELFARE BENEFIT/ ASSISTANCE APPLICATION FORM

Please complete all questions – if not applicable write N/A.

☐ New application ☐ Reapplying

PLEASE INDICATE THE TYPE OF BENEFIT/ ASSISTANCE YOU ARE APPLYING FOR:

☐ OLD AGE PENSION

☐ CHILD BENEFIT

☐ NEW BORN ALLOWANCE

☐ INFIRM RELIEF

☐ DESTITUTE RELIEF

SUPPORTING DOCUMENTS

I have provided all the required supporting documents

☐ Birth Certificate/ Birth Notification

☐ Passport

☐ BCI Bank Card/ Passbooks

REF: _____

REF: _____

A/C Name: _____

RMD No#: _____ Tax Rate _____

EXP: _____

A/C No: _____

BENEFICIARYS' DETAILS

FIRST NAME: _____

SURNAME: _____

Date Of Birth: ____/____/____

GENDER: ☐ MALE

☐ FEMALE

CONTACT DETAILS

ISLAND: _____ VILLAGE: _____

Phone: _____ Mobile: _____ Email _____

Postal Address: _____

RESIDENCY

I (the beneficiary) am a:

☐ Cook Islander born in the Cook Islands

☐ Cook Islander born overseas

☐ Cook Islands permanent resident
Date: ____/____/____

☐ Other (please give details): _____

When did you (the beneficiary) arrive in the Cook Islands: ____/____/____

YOUR DETAILS (person whom completed the application form)

FIRST NAME: _____ SURNAME: _____

Your relationship to the beneficiary: _____ Your contact number: _____

The information I have provided is true and complete. The conditions of receiving this benefit/assistance have been explained to me and I understand these conditions.

Signature of applicant: _____ date: _____

OFFICE USE ONLY

Statement by Officer: I have explained the conditions for receiving of this benefit/ assistance and explained what the clients obligations means and the reason for them. The client has indicated that he/ she understands and accepts responsibility to provide true and complete information and to advise immediately of any changes in circumstances. All questions have been completed.

Name (print) _____ Signature _____ date _____

Additional Information:

(Outer Islands/ Rarotonga)

Application received by: _____

Dates

Application received: _____

Supporting documents : _____

Supplementary documents: _____

Referred to Main Office _____

O/Island Application No. _____

Head Office Application No. _____

(Rarotonga ONLY)

Application received by: _____

Dates

Pay period: _____

Payment amount: _____

Other payment: _____

Payment amount: _____

Addition Voucher No. _____

Main Vchr from: _____

FOR DIRECTOR/ COMMITTEE

Decision:

FOR THE REGISTRAR OF BIRTHS or HIGH COURT (Old Age Applications ONLY)

I, _____, Deputy Registrar/ Registrar of Births (or the High Court) at Rarotonga, pursuant to Section 42 of the Welfare Act 1989, hereby verify & certify that applicant was born on: _____ and has reached the age of 60 years.

REFERENCE DETAILS: _____

Signature: _____ Date: _____

EMPLOYMENT STATUS OF MOTHER (For maternity leave considerations)

Are you currently in full time employment YES / NO

PRIVATE / GOVERNMENT / OTHER

CLIENTS OBLIGATIONS

OFFICE COPY

Please read this statement carefully and sign.

I must tell Social Welfare immediately if:

- I intend to TRAVEL OVERSEAS, whether for holiday or permanently
- My personal details change (such as name, address or bank account)
- I am granted an overseas benefit payment
- My living arrangement and circumstances changes.

I understand that:

- if I have made a false statement **or**
- if I have failed to answer all the questions in full **or**
- If I do not tell Social Welfare about changes that it might affect my entitlement or rate.

Then:

- The benefit/ assistance may be reviewed and cancelled **and**
- I may have to pay back the total amount of any overpayment that I have received **and**
- I may be prosecuted and fined

My obligations have been explained to me and I understand my responsibilities

Name: _____ Signature: _____ Date: _____

Witnessed by: _____

CLIENTS OBLIGATIONS

CLIENTS COPY

Please read this statement carefully and sign.

I must tell Social Welfare immediately if:

- I intend to TRAVEL OVERSEAS, whether for holiday or permanently
- My personal details change (such as name, address or bank account)
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Then:

- The benefit/ assistance may be reviewed and cancelled **and**
- I may have to pay back the total amount of any overpayment that I have received **and**
- I may be prosecuted and fined

My obligations have been explained to me and I understand my responsibilities

Name: _____ Signature: _____ Date: _____

Witnessed by: _____

COOK ISLANDS PENSION REGISTRATION FORM



MINISTRY OF INTERNAL AFFAIRS

WELFARE DIVISION

PO Box 98, Avarua, Rarotonga

welfare@cookislands.gov.ck

Effective from: 01/01/2021

IF YOU DO NOT HAVE AN RMD NUMBER:

Please answer all the questions, make sure you sign the declaration, and **include a photocopy of your birth certificate or passport with your application**

Office Use Only

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RMD number issued / confirmed

1. What is your **name**? Title Mr ☐ Mrs ☐ Ms ☐ Other ☐☐☐☐☐☐
Surname
First name(s)
2. If you have ever used another or maiden name show it here
3. **Mailing address** - Print your usual mailing address
4. **Email address** - if available
5. Your **Accountant's Name** and **Address** (only if you have an accountant)
6. **Telephone number** Work
Home
7. What is your **date of birth**? / /
Day month year

Please provide a copy of your:

Passport

OR

Birth Certificate

FOR EVERYONE TO FILL IN:

8. RMD number (if obtained) OR ☐ I need an RMD number

9. **Estimated annual income** (not including pension payments or Cook Islands superannuation schemes)

If you are aged 60 - 69:

- ☐ between \$0 and \$8550
☐ between \$8,551 and \$23,950
☐ between \$23,951 and \$73,950
☐ \$73,951 or above

if you are aged 70 or above:

- ☐ between \$0 and \$6,150
☐ between \$6,151 and \$21,550
☐ between \$21,551 and \$71,550
☐ \$71,551 or above

OR

\$ per year

10. Declaration

I declare that the information given on this form is true and correct, and I authorise Revenue Management Division, of the Ministry of Finance and Economic Management, to share my RMD number and tax code with the Ministry of Internal Affairs.

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Signature

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Date