

Retirement Withdrawal

If you would like help in completing this form, please email kiwisaver@fisherfunds.co.nz or phone us on **0800 FF KIWI (0800 335 494)**.

You can complete this form on-screen by typing directly into each field. Once you have completed this form:

- If the value of your withdrawal is under \$100,000 you can email your completed application to kiwisaver@fisherfunds.co.nz
- If you reside outside New Zealand and have selected Option 2 as your preferred identification method you must post your application and supporting documents to **Fisher Funds Management Limited, Private Bay 93502, Takapuna, Auckland 0740** or send by courier to **Fisher Funds Management Limited, Crown Centre, 67-73 Hurstmere Road, Takapuna, Auckland 0622**.
- If the value of your withdrawal is \$100,000 or more you must post or courier your application and supporting documents to us.

Who should complete this form?

Please use this form to apply for a retirement withdrawal and/or set up a regular withdrawal from your Fisher Funds KiwiSaver Scheme or Fisher Funds TWO KiwiSaver Scheme account ("KiwiSaver account").

You can make a retirement withdrawal once you've reached the age of 65*. You do not have to withdraw all or any of your KiwiSaver savings immediately when you retire and there are many options (see *Section 5*) to help you with your retirement objectives. If you choose to do nothing your savings will continue to be invested as they are currently and you can even continue to add to your account if you wish.

Section 1 – Your details

Title First name(s) Surname

Address

City Country Postcode

Home phone Business phone Mobile

Email address

* If you joined KiwiSaver (or a complying fund) before 1 July 2019, a 5 year minimum membership requirement applies if you were aged 60 or over when you joined. During the 5 year minimum membership period you are entitled to the Government contribution, and compulsory employer contributions if you are contributing from your wages or salary. Once you've reached the age of 65 you can opt out of this requirement and make a partial or full withdrawal, however if you do so you will forego your entitlement to the Government contribution and compulsory employer contributions.

Tick this box to opt out of the 5 year minimum membership requirement

Section 1 – Your details (continued)

KiwiSaver account number

IRD number

Date of birth

Prescribed Investor Rate (PIR) – *please tick one*

 10.5% 17.5% 28%

To work out your PIR, or for more information, visit fisherfunds.co.nz/pircalculator or call us on 0508 347 437.

If your selected PIR differs to the rate we have on file, the change will require one business day to update before your withdrawal can be processed. If you do not select a PIR, your withdrawal will be processed at the rate we hold on file for this account.

Section 2 – Identification options

Your withdrawal request must be submitted with one of the identification options set out below. We may have your identification documents on file, please contact us to confirm this. We may need to request new identification documents from you.

Option 1

Electronic identity verification

Fisher Funds has the ability to electronically verify your identity and address. Once we have received your application we will send you an SMS via our third party partner to biometrically verify your identity. To complete this method of verification you must have: a smartphone (with a front camera that is capable of taking a photo/video) and a current (not expired) version of one of the following: New Zealand Passport; New Zealand Drivers Licence; Australian Passport; Australian Drivers Licence.

If this method of identification is unsuccessful you will be required to provide certified ID and proof of address.

Option 2

Certified copies of identity documents and proof of residential address

Please provide a certified copy of your identity documents and proof of your residential address. Refer to sections 3 and 4 for information on acceptable identity documents and who can certify them.

Preferred identification method – please select one of the following options:

Option 1 – I would like Fisher Funds to electronically verify my identity

Option 2 - I would like to provide Fisher Funds with certified copies of my identity documents

Section 3 – Certified identity documents

If you selected Option 2 as your preferred way for us to verify your identity please select one of the certified identification options below. If you have selected Option 1 you do not need to provide certified ID now.

Option A: (preferred)

- Passport**
(containing name, date of birth, photograph and signature)

OR

- New Zealand Firearms Licence**

OR

- New Zealand Driver Licence**
(front and back)

Option B:

- Full Birth Certificate**
AND one of the following
- 18+ Card/Kiwi Access Card**

OR


- Overseas Drivers License**

* If you are supplying foreign identity documents you must also supply proof of New Zealand residency to enable us to confirm your eligibility to join/have KiwiSaver.

Your photo identification must be current (not expired). If you're unable to provide the above documentation please contact us to discuss other options.

A Fisher Funds representative can verify your identity documents if you visit our office.

How to have your ID correctly certified




I certify this to be a true copy of the original document and confirm it represents the identity of Joe Smith.

Name: Jane Doe

Occupation: Justice of the Peace

Date: 18/08/2022

Signature: 

Photocopy ID at 150%

So the details are legible.

Please do not send in your physical identity documents e.g. passport, driver's licence, birth certificate etc.

Please note: Certification is valid for three months and must have been carried out within three months of application.

Your identity documents must be certified by one of the following people: Justice of the Peace, Registered Lawyer, Chartered Accountant, Registered Teacher, Registered Doctor, Police Officer, Notary Public, Registrar/Deputy Registrar.

Section 4 – Proof of address

Current physical address

Can't be a PO Box number

If you have selected Option 2 as your preferred identification method please provide proof of your residential address as set out below. Your proof of address does not need to be certified. If you have selected Option 1 you don't need to provide proof of address.

XYZLOGO Statement of Accounts

Your Account(s) at a glance as at 19 XXXX 2022

Mr Joe Smith
58 Green Street
Takapuna
AUCKLAND 1023
New Zealand

Today's Statement(s)

Account Number
Tertiary
Upcoming Automatic Payment
Frequency

Dated in the last 12 months, an invoice, statement, letter or contract from:

- utility provider e.g. water, power, phone
- professionals e.g. accountant, doctor
- service providers e.g. Sky TV, insurance
- government e.g. IRD, WINZ, rates notice
- current employer e.g. payslip
- bank correspondence or statement
- tenancy agreement

Please note: We cannot accept a statement/correspondence from Fisher Funds as proof of your address.

Section 5 – Your withdrawal options

If you are submitting this form prior to your eligibility date, your withdrawal will begin processing from the date of eligibility.

Partial withdrawal

Withdraw \$ (minimum withdrawal amount \$500)

Regular withdrawal

We require at least two business days to set up a regular withdrawal from receipt of this withdrawal request.

Set up a regular withdrawal facility \$ (minimum withdrawal amount is \$100 regardless of frequency)

Start Date* / /

Frequency Weekly Fortnightly Monthly Quarterly Annually

* Please note this is the date your withdrawal will be priced, it will then be paid 3-5 working days after this date. Please bear this in mind if you want to receive the funds by a certain date.

If you are invested in more than one Fund we will withdraw an amount from each Fund in line with the proportion in which are you currently invested in each Fund. Alternatively, please contact us on 0800 FF KIWI (0800 335 494) to discuss how you would like your withdrawal deducted.

Full withdrawal

Withdrawal my full account balance and close my KiwiSaver account

Your final Government contribution claim will be processed by Inland Revenue before your withdrawal is actioned, so payment may take up to **15 working days** from receipt of this form.

Transfer my balance

If you would like to transfer your KiwiSaver account balance to another Fisher Funds investment please call us on 0800 FF KIWI (0800 335 494) to discuss the options available and how we can help you.

Section 6 – Payment details

We will only make payments in New Zealand dollars to a New Zealand bank account in your name (*held individually or jointly*). Any payment will be adjusted for tax at the notified Prescribed Investor Rate (PIR) on your account.

Name of account

Account details

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	
Bank		Branch																Suffix		

Bank/Branch address

Please provide proof of your bank account (one of the following)

- Bank statement
- Internet banking screenshot
- Over the counter receipt with a teller's stamp

The proof of bank account must contain the account name, number and the logo of your bank.

Section 7 – Confirmation of New Zealand residency

If you have previously completed the following confirmation of New Zealand residency and statutory declaration you do not need to do it again.

When you request a KiwiSaver withdrawal for any reason, you must complete a statutory declaration confirming whether your principal place of residence was New Zealand for the period of your KiwiSaver membership. Going overseas on a holiday, even for several months is not considered a change of principal residence, however if you lived or worked overseas and received KiwiSaver Government contributions, we must refund that portion of the Government contributions back to Inland Revenue.

I confirm that for the period that I have been a member of KiwiSaver, my principal place of residence was New Zealand except for the periods:

From	To	From	To
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
From	To	From	To
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

My principal place of residence has been New Zealand for the entire period I have been a KiwiSaver member

Section 8 – Privacy statement

Any information that you provide to us may be used by Fisher Funds and the Supervisor and any of their respective related entities, and by other service providers to provide services in relation to your withdrawal request. You have the right to access the information held by us and you may also request that it be corrected.

Section 9 – Statutory declaration

A Statutory Declaration is a written statement that allows a person to declare something to be true. This page will need to be completed in front of an authorised person who will witness the declaration.

Who can witness me making the declaration?

The following people can witness you making the declaration

- Notary Public
- Justice of the Peace
- Enrolled solicitor or barrister of the high court
- Registrar/Deputy Registrar

I,
Name of KiwiSaver member

of
Address Occupation

solemnly and sincerely declare that:

- I am applying to withdraw or transfer some or all of my KiwiSaver account. I understand that on full payment of my KiwiSaver account, my account will be closed and I agree to release all claims that have been made by me on the Manager and/or Supervisor in relation to my KiwiSaver account.
- I understand that my withdrawal value may fluctuate based on the unit price(s) which applies when the withdrawal is processed and that fees, taxes and expenses may be deducted from my KiwiSaver account.
- I am entitled to make this withdrawal request and the information given in this form is true and correct. I acknowledge that the Manager and the Supervisor will rely on information provided in (or in connection with) this form and accordingly agree to indemnify them against any claims, liability, losses, damages, costs and expenses whatsoever which may arise directly or indirectly as a result of any information provided in (or in connection with) this form being untrue or misleading (including omission).
- I understand that the Manager and/or Supervisor will not be able to complete its assessment of this withdrawal if the information given in this form is incomplete or incorrect.
- I understand the information supplied by me with this withdrawal request can be used to electronically verify my identity and address (where necessary) and may be disclosed for these purposes to third parties where relevant.
- I have read the privacy statement in this form.

I make this solemn declaration conscientiously believing the same to be true and by virtue of the Oaths and Declarations Act 1957.

Your signature

Declared at

Address

Date

Before me

Name

Signature

Checklist

Please complete the checklist below and supply the relevant documents to support your request.

- Complete Section 1.
- Select a preferred identification method in Section 2 and provide evidence – *refer to Sections 2, 3 & 4*
- Select your withdrawal option(s) – *refer to Section 5*
- You have provided your payment details and provided proof of your bank account – *refer to Section 6*
- Confirm your New Zealand residency – *refer to Section 7*
- Complete the Statutory Declaration in front of a Justice of the Peace, enrolled Solicitor or Barrister, Registrar/Deputy Registrar of the District or High Court
- Provide the original of this completed form (only if you reside outside New Zealand and have selected Option 2 as your preferred identification method or the value of your withdrawal is \$100,000 or more)