Initial Retirement Withdrawal Form

Use this form:
When making your first retirement withdrawal from your Smart KiwiSaver Scheme account. If you have already made a retirement withdrawal, please complete the Smart KiwiSaver Scheme Subsequent Retirement Withdrawal Form, available at smartinvest.co.nz/resources/documents. Please complete this form **after you turn 65**. If you complete this form before then, you'll need to complete a new form once you reach 65.

Please complete all the sections and return the form to us by email at kiwisaver@smartinvest.co.nz or post it to us at Smart KiwiSaver Scheme, P.O. Box 105262, Auckland City 1143. If you need help completing the form, or you're unsure whether you've made a withdrawal before, call us on 0800 80 87 80.

KiwiSaver after 65

When you turn 65, your KiwiSaver savings become available to you. You don't have to withdraw them straight away. You can leave your savings invested, make a one-off withdrawal, set up regular withdrawals, or withdraw in full.

KiwiSaver retirement age
You are eligible to withdraw your KiwiSaver funds when you reach the superannuation age, currently 65. You can choose to continue contributing to your KiwiSaver account, or not, after you turn 65. Your employer may also continue contributing to your KiwiSaver account after you turn 65. Check with your employer to find out what applies to you.

Continuing or stopping your KiwiSaver contributions
If you're employed and receive a salary or wage and want to stop making contributions, complete a non-deduction notice (KS51) and give it to your employer. If you later want to start contributing from your pay again, complete a KiwiSaver deduction form (KS2) and give it to your employer.

If you close your KiwiSaver account but wish to contribute again in the future you must sign up with your chosen provider. Otherwise you will be allocated to a KiwiSaver Default Provider by Inland Revenue.

Confirmation of New Zealand Residency
The first time you make a retirement withdrawal, you need a complete statutory declaration confirming that for the period of your KiwiSaver membership, your principal place of residence was New Zealand. This is a legislative requirement. Short periods overseas, such as holidays, generally don't change your principal place of residence if New Zealand remained your main home. If government contributions were received for a period(s) that New Zealand was not your principal place of residence, these will be deducted from your account and returned to Inland Revenue.

Verifying your identity and address
As part of the withdrawal process, we need to verify your identity and residential address to meet our obligations under the Anti-Money Laundering and Counter Financing Terrorism Act 2009. Please refer to the Identity and Address Verification Form at the back of this form to see what is required.

Confirming your Withdrawal
For your security, we may contact you to confirm your Identity and Address. Please make sure the contact details you provide on this form are current.

When will I receive the money?
Once your withdrawal has been processed, it can take up to three business days for funds to be available in your nominated account. Payments can't be made to a third party. You must be a named owner of the account and have authorisation to operate the account either individually or jointly.

SECTION 1: Your Details

KiwiSaver Member Number

Title (Mr, Mrs, Miss, Ms, Mx, Dr or Other)

Date of Birth (dd/mm/yyyy)

First Name

Surname

Home Phone

Work Phone

Mobile

Email

Residential Address

Street Address

Suburb

Town/City

Country

Postcode

SECTION 2: Your Withdrawal – Only Complete ONE Option

OPTION 1: I want to withdraw my full account balance

☐ I want to withdraw my entire Smart KiwiSaver Scheme balance and close my account

OPTION 2: I want to set up regular withdrawals

☐ I want to receive regular payments from my Smart KiwiSaver Scheme account.

Please pay me

$

Every

☐ Week ☐ Fortnight ☐ Month ☐ Quarter ☐ Six Monthly

Starting Date (dd/mm/yyyy)

OPTION 3: I want to make a one-off withdrawal

If you don't name specific funds only enter a value under 'total'

☐ I want to withdraw the following amount(s) from the following fund(s)

Fund	Amount
	$
	$
	$
	$
	$

Total

$

If you do not specify the funds to withdraw from, we'll make the withdrawal using our default order. This means funds will be withdrawn from cash options first, followed by bonds, property and then shares as determined by the Manager. This will mean that your share assets are withdrawn last. This can change the mix of investments remaining in your account. You should review your investment strategy to make sure it still suits your goals after each payment.

SECTION 3: Bank Account Details

Please provide bank account evidence with your application such as a bank statement, pre-printed deposit slip or stamped account confirmation. Payments can't be made to a third party. You must be a named owner of the account and have authorisation to operate the account either individually or jointly.

Name of Bank

Name of Bank Account Holder

Account Number

SECTION 4: Privacy

I understand that this form collects personal information that is needed to withdraw savings from my Smart KiwiSaver Scheme account. All the information collected is held by the Scheme's licensed manager, Smartshares Ltd, PO Box 105262, Auckland City 1143.

The information in this application form, and any information you provide us at later dates, will be collected, used, stored and disclosed as set out in our privacy policy at smartinvest.co.nz/privacy-policy.

Signature

Date (dd/mm/yyyy)

SECTION 5: Principal Place of Residence and Statutory Declaration

Do not complete this section in advance. It must be completed and signed in front of a Justice of the Peace, a Solicitor, Notary Public, Officer of the Court or other person authorised to take an Oath or Declaration in accordance with the Oaths and Declarations Act 1957.

I, (full name)

of, (address)

and (occupation)

solemnly and sincerely declare that

1. I am applying to withdraw or transfer some or all of my KiwiSaver account. I acknowledge that payment of the withdrawal amount is in partial (in the case of a withdrawal less than the total balance of my account) or in full (in the case of a withdrawal of the total balance of my account) settlement of my rights and interests under the Smart KiwiSaver Scheme and I indemnify the Supervisor of the Scheme, Smartshares Limited ("Manager") and any of their related companies against any liability in relation to such payment; and

2. I am entitled to make this withdrawal and the information given in this form, including any attached documents is complete, true and correct; and

3. I understand that the Manager and/or Supervisor will not be able to complete its assessment of this application if the information given in this form is incomplete or incorrect; and

4. I understand that my withdrawal value will fluctuate based on the returns which apply when the withdrawal is processed and that fees, taxes and expenses may be deducted.

5. I have read and understood the privacy notice set out in section 4 of this form; and

6. I understand that where my principal place of residence has not been New Zealand, I am not entitled to Government contributions during that period (note: your principal place of residence is where you mainly reside). Any Government contribution entitlement that the manager of any KiwiSaver Scheme has claimed on my behalf during that period will be deducted from my withdrawal amount and returned to Inland Revenue.

Tick the statement which applies

☐ During my KiwiSaver membership my principal place of residence was always in New Zealand

☐ During my KiwiSaver membership my principal place of residence was always in New Zealand except for the following periods:

From (dd/mm/yyyy)	To (dd/mm/yyyy)

From (dd/mm/yyyy)

To (dd/mm/yyyy)

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

Signature of Declarant (your signature)

Signature of Witness[1]

Declared at (dd/mm/yyyy)

Before me:

[1]A Justice of the Peace, or other person (e.g. notary public, solicitor, officer of the court) authorised to take and receive Statutory Declarations.

Identity and Address Verification Form

To meet the requirements under the Anti-Money Laundering and Countering Financing of Terrorism Act 2009, we must verify your identity and residential address.

If you have already provided this information to us, you don't need to complete this section. If you're not sure, please contact us and we can check for you.

There are two ways to verify your identity and address. Please choose one of the options below.

OPTION 1: Verify Electronically

Electronic verification is usually the simpelst way to verify your identity and address.

Please tick the box below to give us consent to verify your details electronically

We'll send you a link from noreply@cloudcheck.co.nz to the device you're using. Follow the prompts to take a photo of yourself. This helps us confirm that you're the person shown on your ID.

To use electronic verification, you'll need a valid New Zealand or Australian passport or driver's license. If we can't verify your identity electronically, you'll need to provide certified documents using **Option 2** below.

☐ **I consent to Smart electronically verifying my identity and address.**

OPTION 2: Provide Certified Documents

If you prefer, you can provide certified copies of documents that verify your identity and residential address. Please post your certified documents to: PO Box 105262, Auckland City 1143.

What is a certified copy?
A certified copy is a photocopy of an original document that has been checked and signed by an authorised person. The person certifying your document must write: "I certify this to be a true copy of the original document" or words to that effect. For an identity document, they must also include the words "and that it represents the identity of [full name]" or words to that effect.

They must also include their:

- Name and occupation
- Date and signature
- Registration number or equivalent, if applicable
- Contact phone number

Who can certify my documents?
If your documents are being certified in New Zealand, the can be certified by one of the following:

- A Justice of the Peace
- A Notary Public
- A registered doctor
- Registrar/Deputy Registrar
- Kaumātua
- Registered Lawyer
- Chartered Accountant

If you're having documents certified overseas, please see one of the below eligible persons:

In Commonwealth country (other than New Zealand):`

- A Judge
- A Commissioner of Oaths
- A notary public
- A Justice of the Peace
- A Commonwealth representative
- A solicitor of the High Court of New Zealand
- Any other person authorised by the law of that country to administer an oath for a judicial proceeding

In any other country outside of the Commonwealth:

- A Commonwealth representative
- A Judge
- A notary public
- A solicitor of the High Court of New Zealand

Important Notes:

- Certified documents may be posted to us or presented physically at the office (Level 15, 45 Queen Street, Auckland).
- Electronic scans can be accepted only if sent directly from the eligible person performing the certification.
- Certifications must be carried out no earlier than three months prior to the date this form is completed.
- The eligible person must be over 16 years of age, must not be related to you and must not live at the same address as you. They must not be involved in the transaction or business requiring certification.

OPTION 2: Provide Certified Documents

What identity documents do I need?

You can verify your identity using one of the following three options.

Option 1: One document from this section

- NZ Passport (Identity Page)
- Overseas Passport (Identity Page)
- NZ Firearms Licence
- NZ Certificate of Identity

Option 2: NZ Driver's Licence PLUS one of the documents from this section

- SuperGold Card
- NZ full Birth Certificate OR Birth Certificate issued by foreign government
- NZ Citizenship Certificate OR Citizen Certificate issued by foreign government
- Bank statement OR IRD letter issued in your name in the last 6 months

Option 3: Kiwi Access (formally 18+) Card PLUS one of the documents from this section

- NZ full Birth Certificate OR Birth Certificate issued by foreign government
- NZ Citizenship Certificate OR Citizen Certificate issued by foreign government

What can I provide as proof of address?

Please provide a document showing your name and current residential address, such as:

- Letter of invoice from utility company
- Bank statement
- Letter from government agency e.g., Inland Revenue, NZ Transport Agency, rates bill, etc.

The documents you provide must be addressed to you, show your address, and be dated within the last 12 months.