



NEW ZEALAND DEFENCE FORCE KIWISAVER SCHEME FIRST TIME RETIREMENT WITHDRAWAL APPLICATION FORM

Before making a decision about withdrawing your KiwiSaver savings, please speak to a financial adviser from Become Wealth, NZDF's preferred financial advice service, or another financial and retirement planning service.



DETERMINING YOUR ELIGIBILITY

You become eligible to withdraw your KiwiSaver savings when you qualify for New Zealand Superannuation (currently at the age of 65). However, if you joined KiwiSaver between the age of 60 and 65, you'll only be able to withdraw your savings after you've been a KiwiSaver member for five years. For members who join KiwiSaver after 1 July 2019, this 5-year lock-in period may not apply.

You can continue to stay in KiwiSaver, but you will not be eligible for the Government Contribution once you reach retirement age (currently at the age of 65).

PROCESSING TIMES

Once we receive your fully completed form and your eligibility has been confirmed your KiwiSaver savings will be paid out depending on the processing times listed in Step 2.

KIWISAVER ACCOUNT CLOSURE

Please note that your New Zealand Defence Force KiwiSaver Scheme (the Scheme) account will be closed once the full balance of your accumulated KiwiSaver funds has been paid out. You can join KiwiSaver again at any stage if your circumstances change.

PRIVACY STATEMENT

Information in this form and any requested documents are being collected to enable administration of this account. The Manager abides by the Privacy Act 2020, and you have the right to access and request correction of personal information held about you.

Please print in black or blue pen, in uppercase and all that apply.

STEP 1 – MEMBER DETAILS

In this section we need to confirm that you are who you say you are, and the below information must match our records. You can check the information we hold for you when you sign into your account at www.nzdfsavings.mil.nz

Member number

Date of birth

Mr Mrs Ms Other

First name

Middle name(s)

Surname

Residential address

Number Street Name	
Suburb	
City	Postcode

Mailing address (if different from residential address)

Number Street Name	
Suburb	
City	Postcode

Telephone

Mobile

Daytime

Email

STEP 2 – WITHDRAWAL AMOUNT AND PAYMENT INSTRUCTIONS

I authorise my KiwiSaver funds to be credited to my bank account and attach a copy of a bank statement printout.



To enable your savings to be credited to your bank account, you must provide details of a personal account in your name. Business accounts, family trust accounts and accounts of another person will not be accepted.

A Amount of withdrawal

Subject to the requirements of the trust deed for the New Zealand Defence Force KiwiSaver Scheme, I request:

a **partial** withdrawal of \$ (a maximum of four partial withdrawals can be made per calendar year with a minimum amount of \$500 per withdrawal).

a **regular** monthly withdrawal of \$

a withdrawal of my **full** balance and closure of my New Zealand Defence Force KiwiSaver Scheme account (please proceed to the next step)



Your KiwiSaver account balance must remain above \$1,000 after a partial or a regular monthly withdrawal, otherwise the full amount will be paid out and your account will be closed.

For regular monthly withdrawals the first and subsequent payments will be processed on the 20th of each month following this request being received and processed. If the 20th falls on weekend or a public holiday, payment will be processed on the next business day.

For a partial withdrawal, payments may take up to five business days to process from when we receive the required withdrawal form.

As you have reached the age of eligibility for retirement, you are no longer eligible for Government Contributions and any employer contributions are at the discretion of your employer. If you are a member of NZDF, the current NZDF policy is to continue to pay an employer contribution to contributing members who have reached 65 years of age.

If you make a full withdrawal from your New Zealand Defence Force KiwiSaver Scheme account, you will no longer be a member in the Scheme and your KiwiSaver account will be closed. A full withdrawal may take up to 20 days to process as we may not have received your final Government Contribution payment from Inland Revenue. You can join KiwiSaver again at any stage if your circumstances change.

In order to calculate your withdrawal amount, we will use the unit prices available at the time we process the withdrawal.

If applicable, please remember to cancel direct debits or automatic payments to your New Zealand Defence Force KiwiSaver Scheme. If you are employed and you are making a withdrawal of your full balance, please request your employer to stop making contribution deductions.

B Withdrawal choice

If you invest in one investment option only, please proceed to the next step.

If you invest in more than one investment option, you can withdraw your money proportionally from across your investment options or nominate one investment option to withdraw your money from. Please confirm:

I would like to withdraw my money proportionally from across all the investment options I invest in at the time of the withdrawal.

OR

I would like to withdraw my money from one of the following investment options I invest in at the time of the withdrawal (tick one only):

Shares option

Moderate option

High Growth option

Conservative option

Growth option

Cash option

Balanced option

STEP 3 – CONFIRM YOUR IDENTITY AND ADDRESS

If you have confirmed your identity and address with Mercer previously or are a member of New Zealand Defence Force and your details haven't changed, please go to Step 4.



Copies of your documents can be certified by one of the following: Justice of the Peace, Solicitor, Notary Public or Member of Parliament.

For a full list of certifiers and acceptable documents and how these can be certified please read Confirmation of Identity Guide available on www.nzdfsavings.mil.nz website.



Certified documents are only valid for 3 months.



To the certifier: The certifier must view the original document(s) (not a fax, photocopy or scan) before writing their **Full Name, Occupation, Date** and **Signature** and make a statement to the effect that the document(s) provided are a true copy and represent the identity of the named individual.

Member number

PROVIDE A CERTIFIED PHOTOCOPY OF CURRENT AND VALID DOCUMENTS

A Confirm your identity by providing:

OPTION 1 – A certified photocopy of ONE of:

- A NZ / overseas passport A NZ firearms licence An overseas government national identity card

OR OPTION 2 – A certified photocopy of ONE of: + ONE of:

- A NZ / international driver's licence; or A NZ / overseas birth certificate; or
 An 18+ card A NZ / overseas citizenship certificate

OR OPTION 3: A certified photocopy of: + ONE of:

- A New Zealand driver's licence A SuperGold card or Community Services card

B Confirm your residential address by providing an original or a copy of one of the following (can't be more than 12 months old):

- Bank statement **OR** Utility bill **OR** Inland Revenue statement

STEP 4 – STATUTORY DECLARATION BY THE MEMBER

I, , of
Print full name Address

,
Address Occupation

solemnly and sincerely declare that:

- I am entitled to make this claim and that all the information which I have provided in this form and in all included materials is true and correct.
- I have read the privacy information at the beginning of this KiwiSaver Retirement Withdrawal Application Form.
- I understand that should the information given in this form be incomplete or incorrect the manager of the New Zealand Defence Force KiwiSaver Scheme will not be able to complete its assessment of this application without receiving complete and correct information.
- I consent to the use of the personal information provided in this KiwiSaver Retirement Withdrawal Application Form by the manager and the supervisor and their related companies so that they can assess and process my requested withdrawal from the New Zealand Defence Force KiwiSaver Scheme. I understand that access to and correction of my personal information may be requested by me.
- I understand that if I withdraw my total New Zealand Defence Force KiwiSaver Scheme account balance that my account will be closed.
- I understand that my withdrawal value will be based on the unit prices available at the time the manager processes the withdrawal.
- Any changes noted in this form will amend any existing retirement withdrawal instructions (if applicable).
- My principal place of residence during the period that I was a KiwiSaver scheme member was in New Zealand.

(If you did not reside principally in New Zealand for any period, please specify the period(s)). From / /
to / /
(Day) (Month) (Year) (Day) (Month) (Year)

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

Signature of member

Declared at this day of 20
Location Day Month Year


Before me (please print)
Person authorised to take statutory declarations Please specify office held

Signature

CHECKLIST

Please tick that you have completed the form correctly:

- Entered your relevant details and requirements in Steps 1 and 2
- Included a bank encoded deposit slip or a copy of your bank statement
- Included photocopied and certified documents as per Step 3
- Completed the statutory declaration in Step 4 and have had your signature witnessed

 **Please return your completed form to:
New Zealand Defence Force KiwiSaver Scheme
PO Box 1849
Wellington 6140
New Zealand**