



How to use this form

Please complete all the sections in the form. Either email the completed form to superlife@superlife.co.nz or post it to us at Freepost Authority SuperLife P.O. Box 105262, Auckland City 1143. If you need help with the form, call us on 0800 27 87 37.

Reaching Retirement Age

When you reach your KiwiSaver retirement age you can request a withdrawal of all or part of your KiwiSaver savings. You can request your funds as a single lump sum or as a series of payments. Payments may be regular or as required. With SuperLife you can also have your funds transferred to the SuperLife Invest Scheme. Contact us to find out more about SuperLife Invest.

KiwiSaver retirement age

The information below lists Inland Revenue's criteria for withdrawals. You are eligible to withdraw your KiwiSaver funds when you reach the superannuation age, currently 65.

If you joined KiwiSaver before 1 July 2019 and were between 60 and 64 years old, you would have been locked in to KiwiSaver for five years. From 1 April 2020 you can now either: Opt out at anytime after you're 65 and withdraw your savings OR keep your funds in KiwiSaver for the full 5-year term and withdraw after that.

KiwiSaver after age 65

If you joined before 1 July 2019 and choose to withdraw before the end of your 5-year locked-in period you will become ineligible for remaining Government Contributions.

If you joined on or after 1 July 2019 you become ineligible for future Government Contributions from your 65th birthday. A final claim, proportionate to the number of days you have been eligible in a given KiwiSaver year, will be submitted prior to your withdrawal being processed.

You can choose to continue contributing to your KiwiSaver, or not, after you attain age 65. Your employer (if any) is no longer required to contribute once you reach the retirement age. Some employers will continue to contribute. Check with your employer to find out the company's rules.

Stopping your KiwiSaver contributions

If you receive a salary or wage and want to stop making contributions, fill in a non-deduction notice (KS51) and give it to your employer.

Restarting your contributions

If you are still a KiwiSaver member you can start contributing again whenever you like. 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

When you first ask for a retirement benefit, you are required to give a statutory declaration for the period of your KiwiSaver membership, your principal place of residence was New Zealand. This is a legislative requirement. If you have gone on a holiday overseas, your principal place of residence is still New Zealand. Any Government contributions claimed for any period(s) that New Zealand was not your principal place of residence will be deducted from your account and returned to Inland Revenue.

Verification of identity and address

The Anti-Money Laundering and Counter Financing Terrorism Act 2009 requires us to verify your identity and residential address as part of the withdrawal process. Further information about this is in Section 6.

Confirmation of your Withdrawal

For security reasons we may need to contact you for verbal confirmation of your withdrawal. Please ensure you provide accurate contact details below.

Timing of payments

Once your retirement benefit has been processed it can take up to three business days for funds to be available in your nominated account. Payments will not 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

Your Name

IRD number

Date of birth

Residential Address

Street address	
Suburb	
Town/City	Postcode
Country	

Phone

Email

SECTION 2: BENEFIT DETAILS - only complete one option

Option 1: I want my entire account balance

- I want to withdraw my entire SuperLife KiwiSaver balance and close my account
- I want to withdraw my entire SuperLife KiwiSaver balance and leave my account open

Option 2: I want to transfer to SuperLife Invest

- I want to withdraw my entire SuperLife KiwiSaver balance and transfer them to the SuperLife Invest scheme
- I confirm that I have received the SuperLife Invest product disclosure statement, any relevant fund updates and wish to apply to join SuperLife Invest.
I understand that SuperLife will send me statements and other communication materials unless I request otherwise

SuperLife will transfer your KiwiSaver account balance to a SuperLife Invest account and implement the same investment strategy as your SuperLife KiwiSaver account. You can change this at anytime, free of charge, via your online account at my.superlife.co.nz or by completing a "change investment strategy" form, which you can request from us.

Option 3: I want a managed income (recurring payment)

- I want my savings to be paid to me as a managed income

Please pay me:

\$

Every:

Week Fortnight Month Quarter Six Monthly

Starting:

Option 4: I want a lump sum or part payment - If you do not wish to name specific funds only enter a value under 'total'

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

Fund:

Amount:

Fund:	Amount:
<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"/>
Total:	\$ <input type="text"/>

If you do not specify the funds to withdraw from, we will use the default order. This means funds will be taken from the funds that your account is invested in starting with the cash options, then the bonds, the property and finally the shares as the Manager determines. This will mean that your share assets are realised last. If you have not withdrawn all of your balance, you may have an overweight exposure to shares. You should also review your investment strategy to make sure that it is appropriate after each payment.

SECTION 3: BANK ACCOUNT DETAILS

Name of Bank:

Name of Account:

Account Number:

Bank

Branch

Account

Suffix

Please provide bank account evidence with your application such as a bank statement, pre-printed deposit slip or stamped account confirmation. Payments will not 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 4: PRIVACY

I understand that this form collects personal information that is needed to withdraw savings from my SuperLife 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 superlife.co.nz/legal/privacy-policy

Signature:

Date signed:

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	<input type="text" value="full name"/>
Of	<input type="text" value="address"/>
And	<input type="text" value="occupation"/>

solemnly and sincerely declare that:

- 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 SuperLife 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
- I am entitled to make this withdrawal and the information given in this form, including any attached documents is complete, true and correct; and
- 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
- I understand that my withdrawal value will or might fluctuate based on the returns which apply when the withdrawal is processed and that fees, taxes and expenses may be deducted.
- If I first joined KiwiSaver before 1 July 2019, I have either:
 - been a member of a KiwiSaver scheme, and/or a complying superannuation fund, for 5 years or more; or
 - been a member of a KiwiSaver scheme, and/or a complying superannuation fund, for less than 5 years and this initial withdrawal form is notice to you that in making this first withdrawal sooner I acknowledge that I will no longer be eligible for Government contributions or compulsory employer contributions; and
- I have read and understood the privacy notice set out in section 4 of this form; and
- 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:	To:	From:	To:
<input type="text" value="dd/mm/yyyy"/>	<input type="text" value="dd/mm/yyyy"/>	<input type="text" value="dd/mm/yyyy"/>	<input type="text" value="dd/mm/yyyy"/>
<input type="text" value="dd/mm/yyyy"/>	<input type="text" value="dd/mm/yyyy"/>	<input type="text" value="dd/mm/yyyy"/>	<input type="text" value="dd/mm/yyyy"/>
<input type="text" value="dd/mm/yyyy"/>	<input type="text" value="dd/mm/yyyy"/>	<input type="text" value="dd/mm/yyyy"/>	<input type="text" value="dd/mm/yyyy"/>

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

Signature of the person making the declaration:

Declared at:

Date:

<input type="text"/>	this	<input type="text"/>	day of	<input type="text"/>	20	<input type="text"/>
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Before me:

Details of the person authorised to take the declaration:

<input type="text" value="name:"/>
<input type="text" value="occupation:"/>
<input type="text" value="address:"/>

Stamp:

Signature of the person taking the declaration:

SECTION 6: VERIFICATION OF YOUR IDENTITY

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 us with this information, then you do not need to complete this section. If you are unsure, please call us to confirm. We have 2 options available, please select one of the options below:

Option 1: Electronic identity and address verification

Please tick the box below to give us your consent to electronically verify your details. You will receive a link from noreply@cloudcheck.co.nz on the device you are using to do this. Please follow the prompts to have your photo taken. The photo helps us verify the identity of the person presenting the documents.

I would like to verify my identity and address electronically. I authorise SuperLife to undertake this.

You must have a valid NZ or Australian passport or driver's licence to complete electronic verification.

If we are unable to successfully identify you through electronic verification, you will need to provide us with the documents as per Option 2 (on the following page).

SECTION 6: VERIFICATION OF YOUR IDENTITY

Option 2: Certified Identity and address documents

If you select this option, you will need to provide SuperLife with certified copies of your ID documents and address proof as listed below. These documents must be posted to Freepost SuperLife, PO Box 105262, Auckland City, 1143.

A certified copy is a photocopy of an original document, on which an authorised person has written: "I certify this to be a true copy of the original document" or words to that effect (adding in the case of an identification document the words "and that it represents the identity of [full name]"); and – added their name and occupation, the date, their signature, their registration number (or equivalent) and their contact phone number.

The certifier cannot be someone who is related to you, is your spouse or partner, or lives at the same address. Certification must have been completed no more than 3 months prior to this application.

Your identity documents must be certified by one of the following (only if in NZ):

- Justice of the peace
- Registrar/Deputy Registrar
- Registered lawyer
- Police officer
- Notary Public
- Kaumatua
- Chartered accountant
- Minister of Religion
- Registered doctor
- Member of Parliament
- Registered teacher

Please contact us if you are having documents certified overseas so we can advise who can certify your documents. This list will differ from above.

Identification - please tick one option

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 Citizenship certificate issues 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 Citizenship certificate issued by foreign government

Address - Please supply a certified copy of one of the following as proof of address. The document you provide must be addressed to you showing the residential address you have declared in this application and be dated within the last 12 months:

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