

# AMP KiwiSaver Scheme

## Initial retirement withdrawal application

Please complete this form if you are applying for your first KiwiSaver retirement withdrawal.

If you have previously done a retirement withdrawal and the funds are going into the same bank account, please use the subsequent withdrawal form found at [amp.co.nz/forms](https://amp.co.nz/forms)

### Important Information

#### Am I eligible?

You're eligible to withdraw your KiwiSaver funds when you reach the age of eligibility (currently 65).

If you joined KiwiSaver before 1 July 2019 and were aged 60-64 you would have been locked into KiwiSaver for 5 years. Being locked in meant you could not withdraw your funds when you were 65. From 1 April 2020 you can now either:

- Opt out anytime after you're 65 (and withdraw your savings)
- Keep your funds in KiwiSaver for the full 5-year term (and withdraw them after that).

**Note:** If you choose to opt out of the 5-year lock in period you will miss out on future government contributions and compulsory employer contributions.

### Your withdrawal options



#### Needing a holiday?

You can do a partial withdrawal from your AMP KiwiSaver Scheme account and use some of your savings for unexpected expenses, a holiday or if you just want cash on hand. By making partial withdrawals this allows your account to remain open and in doing so maximises your investment.

**We will process this within 5 to 8 business days.**



#### Missing having wages in your account?

You can set up regular withdrawals to supplement your NZ Super payments depending on your needs. You can choose weekly, fortnightly, or monthly payments. By making regular withdrawals this allows your account to remain open and keep your money working hard for you.

**We will process this within 5 to 8 business days.**



#### Needing all your funds now?

You can do a full withdrawal which will close your KiwiSaver account. This can take longer than a partial request as we need to involve Inland Revenue in the closure and make sure that you receive all the contributions you're entitled to.

**We will process this within 10 to 15 business days.**



#### Keep it as it is

KiwiSaver is a great way to keep saving after 65. Leave your money in your KiwiSaver account and continue to grow your savings.

### Unsure which withdrawal option is best for you?

For help with your options and what to do with your money during retirement, contact your adviser or give us a call on **0800 267 5494**.

A disclosure statement is available from your Adviser free of charge.

We're here to help

T 0800 267 5494

E [kiwisaver@amp.co.nz](mailto:kiwisaver@amp.co.nz)

W [amp.co.nz](https://amp.co.nz)



Please email the completed form and supporting documents to **kiwisaver@amp.co.nz**  
 or post to:  
**AMP KiwiSaver Scheme Freepost 170,**  
**PO Box 55 Shortland Street, Auckland 1140**  
**We're here to help**  
 If you have any questions, please contact us on **0800 267 5494**

# KiwiSaver initial retirement withdrawal application

## (a) Your personal information

First names  Surname

Title  Mr  Mrs  Ms  Miss  Dr  Other  Date of birth

Member number           IRD number (if you have an 8 digit IRD# leave the first box blank)

Prescribed Investor Rate (PIR)  10.5%  17.5%  28% PIE tax is deducted from any withdrawals using the information held by AMP at the time a withdrawal is made. If your PIR details have changed, please advise your new PIR. To help determine your PIR, go to [amp.co.nz/PIE](http://amp.co.nz/PIE) or [ird.govt.nz](http://ird.govt.nz). If a PIR is not selected and has not been previously selected, or you supply an incorrect IRD number, the default rate of 28% will apply. Inland Revenue may also instruct AMP to apply a different PIR.

Email address  If your PIR details have changed, please advise us of your new PIR.

Please provide at least one contact phone number

Home phone  ( ) Work phone  ( ) Mobile phone  ( )

Residential address  Postcode

Postal address (if different from above)  Postcode

## (b) Withdrawal details

A **regular\*** amount of \$  (minimum withdrawal amount is \$50)

Starting         To be paid  Fortnightly  Monthly  Quarterly

\*Regular withdrawal payments can only be split proportionally across the funds you are invested in

A **one-off** amount of \$  (minimum withdrawal amount is \$250)

Split  Proportionally across all the funds I am invested in; or  As outlined in the table below:

Investment fund(s)	Amount (\$)
<b>Total</b>	<b>\$</b> <input type="text"/>

The **full** value of my AMP KiwiSaver Scheme account (after deduction of any fees, expenses, taxes)

(c) Where would you like your withdrawal paid?

Important: You may be charged fees for receiving a transfer into your overseas bank account.

Account name

[Empty text box for account name]

Account number

[Empty grid for account number]

Bank account evidence - please provide either: [ ] Pre-encoded deposit slip; or [ ] Certified true copy of a bank statement (initialled and dated by the person taking your statutory declaration)

(d) Your identity documents

Proof of identity

Please complete one of the options listed below and attach copies of the requested document(s).

Please tick which document you are providing.

Option 1 [ ] ONE document from this section:

Grid of checkboxes for identity documents: NZ passport (identity page), NZ firearms license, Overseas passport (identity page and proof of your NZ residency/citizenship), NZ certificate of identity

OR

Option 2 [ ] NZ Driver's License (Front and Back) plus ONE of the following:

Grid of checkboxes for documents: Super Gold card, NZ citizenship certificate/Citizenship certificate issued by foreign government, NZ full birth certificate/Birth certificate issued by foreign government, Bank statement or IRD statement issued in your name in the last six months

OR

Option 3 [ ] 18+ identity or Kiwi Access card plus ONE of the following:

Grid of checkboxes for documents: NZ full birth certificate/Birth certificate issued by foreign government, NZ citizenship certificate/Citizenship certificate issued by foreign government

Proof of address

Please provide one of the documents below as proof of your residential address. The document must be addressed to you, and dated within the last six months.

- [ ] Letter or invoice from utility company (eg electricity, gas, phone, Sky TV)
[ ] Bank statement
[ ] Insurance policy or investment portfolio document
[ ] Current rental tenancy agreement
[ ] Letter from government agency (eg Inland Revenue, rates bill, vehicle registration)

IMPORTANT:

- 1. If you have provided certified identity documents and proof of address to AMP after 30 June 2013 (and you are using the same bank account) you don't need to provide them again.
2. Please attach only certified copies of the original documents to this form which is initialled and dated by the person taking your declaration.
3. If you are providing previously certified identity documents, please ensure the documents have been certified not more than three months prior.

[ ] I would like AMP to electronically verify my identity where possible if there are any issues with the certification of my identification documents provided.

Example of a correctly certified document below and Statutory declaration is on following page.



I, Jane Doe

certify this to be a true copy of the original, which I have sighted, and the photo represents a true likeness of the person presenting the document to me for certification.

Dated the 26th day of August 2019

Jane Doe

Solicitor of the High Court

### (e) Statutory declaration

This page must be completed in front of an authorised person who will witness the declaration and certify your documents. Statutory Declaration is valid for three months from completion.

Who can witness me making the declaration and certify my documents?

**In New Zealand**

- Justice of the Peace  
visit [justiceofthepeace.org.nz](http://justiceofthepeace.org.nz) or Yellow Pages [yellow.co.nz](http://yellow.co.nz) to find one near you
- New Zealand Solicitor
- Notary Public
- Registry of Deputy Registrar of the High Court or of any District Court

**In a Commonwealth country**

- Judge
- Commissioner of Oaths
- Notary Public
- Justice of the Peace
- Any person authorised by the law of that country to administer an oath there for the purpose of a judicial proceeding
- Commonwealth representative

**In a non-Commonwealth country**

- Commonwealth representative
- Judge
- Notary Public

I (full name of member)

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of (address)

B	L	O	C	K		L	E	T	T	E	R	S																		
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B	L	O	C	K		L	E	T	T	E	R	S																		
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Occupation

B	L	O	C	K		L	E	T	T	E	R	S																		
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I solemnly and sincerely declare that all the information provided in or with this withdrawal application is true and correct and that:

1. I am applying for a withdrawal from my AMP KiwiSaver Scheme account as detailed above, to be paid to the bank account specified in this form.
2. I acknowledge that payment of the withdrawal amount is in partial (in the case of a nominated sum less than the balance of my account) or in full (in the case of the total balance) settlement of my rights and interests under the AMP KiwiSaver Scheme and I indemnify the Supervisor of the Scheme, AMP and any of their related companies against any liability in relation to such payment.
3. I understand that fees may apply on my withdrawal.
4. I understand that AMP may request additional information from me relating to this withdrawal application.
5. I understand that if this withdrawal application is approved and a full payment of the Member's Accumulation (defined under the KiwiSaver Act 2006) is made, then my membership of the AMP KiwiSaver Scheme will end.
6. I understand that from 1 April 2020, if I joined prior to 1 July 2019 and my qualifying age is later than age 65 years I will lose eligibility for future Government and compulsory contributions by making a withdrawal.
7. I confirm that I am not an undischarged bankrupt or incapable of managing my financial affairs and that I am properly entitled to any payment made pursuant to this withdrawal application and that no other person has any claim against it.
8. New Zealand has always been my principal place of residence since I first joined KiwiSaver; or  
New Zealand has always been my principal place of residence since I first joined KiwiSaver except for the period(s) below:

From 

D	D	M	M	Y	Y	Y	Y
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      From 

D	D	M	M	Y	Y	Y	Y
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      From 

D	D	M	M	Y	Y	Y	Y
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to 

D	D	M	M	Y	Y	Y	Y
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      to 

D	D	M	M	Y	Y	Y	Y
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      to 

D	D	M	M	Y	Y	Y	Y
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I understand that any Government contributions claimed for any period(s) that New Zealand was not my principal place of residence will be returned to Inland Revenue.

9. I acknowledge that I have rights of access to, and correction of, the information held by AMP or the Supervisor of the AMP KiwiSaver Scheme subject to the provisions of the Privacy Act 1993 and amending legislation. I understand that the information supplied by me with this application and any other information provided in connection with my membership or my account, either by me, my employer, the Inland Revenue or any other party, will be used by AMP and the Administration Manager and/or any parties related to them to verify my identity, process this application and to administer my membership, and to operate, the AMP KiwiSaver Scheme and may be disclosed for these purposes to other parties where relevant, including the Supervisor, the Financial Markets Authority, the Inland Revenue, my employer, an adviser or other intermediary or to any other party as required. I also understand that these parties may share and disclose information to each other and any other parties for the purpose of administering my membership, and to operate, the AMP KiwiSaver Scheme. The information may also be used by AMP or third parties to offer me other products or services made available by the AMP group, and for market research purposes. I can access and if required correct my personal information by contacting AMP.

I authorise AMP and/or the Supervisor to obtain additional information in relation to this withdrawal application from any third party/entity. I make this solemn declaration conscientiously believing the same to be true and by virtue of the Oaths and Declarations Act 1957.

Declared at (place)

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Member's signature

SIGN HERE
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**Before me, authorised person to take a statutory declaration (as listed on page 4):**

Full name, title/office of person taking declaration

of city (where signing)

Occupation

- I have sighted, **initialled and dated** today the original of each document as listed on section (d), verifying the identity and address of the person named in section (a) of this form. I confirm that the documents attached to this statement are true copies of those documents and that the documents provided represent the identity of the person named in section (a) of this form.
- **I do not live at the same address and I am not related to** the person named in section (a) or their spouse or partner, or a person that lives at the same address.

**Signature of person authorised to take declaration**

Date

**If the person above has not been able to certify your documents please refer to and complete the identity verification - individual form available at [amp.co.nz](http://amp.co.nz)**

**Documentation checklist**

- Completed application form.
- Statutory declaration witnessed by any person who is authorised to take statutory declarations.
- Pre-encoded bank deposit slip or a certified true copy of a bank statement in your name. If using bank statement for secondary identification or address proof document dated within the last six months.
- Certified copies of your identification and address documents. As per the example in section (d) Your identity documents.

**Next steps**

- If your request is approved we will process your withdrawal and the funds will be credited to your nominated bank account. The timeframe for withdrawal processing is on page 1 of this application form. You will receive notification from us confirming the withdrawal amount.
- We will process your withdrawal at the unit prices effective on the day of your withdrawal.
- If your request is not approved we will advise you. Failing to provide all the supporting documentation may result in delay to your withdrawal request. We will contact you if we require further information.