

Please send completed form and supporting documents by email to:
 masinvest@linkmarketservices.com

You can also choose an option below to return your documents.

Post:
 MAS
 FreePost 884
 PO Box 91976
 Victoria Street West, Auckland 1142

Or send by courier to:
 MAS
 Level 30 PwC Tower
 15 Customs Street West
 Auckland 1010

i Important information

This form can be used to apply for your **first** KiwiSaver retirement withdrawal or to make or change a **subsequent** retirement withdrawal. Please note if this is your **first** KiwiSaver retirement withdrawal you are required to complete a **Statutory declaration** (see section 4).

Under the KiwiSaver Act 2006, you are eligible for a retirement withdrawal if you have reached the age of eligibility for NZ Superannuation (currently 65). You do not have to withdraw all or any of your KiwiSaver savings immediately when you retire and there are many options (refer to section 3) to help you with your retirement objectives.

Chat with a MAS Adviser

Our MAS Advisers are available at no additional cost, to help you with your withdrawal options and what to do with your money during retirement. If you would like to talk to a MAS Adviser, phone **0800 800 627** or email info@mas.co.nz.

1. Your information

Full name	<input type="text" value="Title"/> <input type="text" value="First names (s)"/> <input type="text" value="Surname"/>		
Member number			Date of birth <input type="text" value="dd-mm-yyyy"/>
Postal Address	<input type="text" value="City"/> <input type="text" value="Postcode"/>		
Phone number	<input type="text" value="Home"/>	<input type="text" value="Work"/>	<input type="text" value="Mobile"/>
Email	<input type="text"/>		
Prescribed investor rate (PIR)	10.5%	17.5%	28%

Please refer to ird.govt.nz/pir for more information on how to determine your PIR.

2. Payment details

Please provide the bank account to make payment to. We can only pay your withdrawal to your New Zealand bank account; we can't pay third parties. Please attach proof of bank account, e.g. bank statement, deposit slip or screen print of your internet bank accounts. If you have provided us with this verification in the last 12 months, you do not need to provide it again.

Account name

Account number

Please proceed to section 3 →

3. Withdrawal options

You can use this form to apply for your **first** KiwiSaver retirement withdrawal or to make a **subsequent** retirement withdrawal. If you wish to request both a partial and regular withdrawal, you can select both options on this form. You can also cancel or amend an existing regular withdrawal plan or choose to transfer your savings to a MAS Investment Funds account.

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

Make a withdrawal request

Partial withdrawal Amount (minimum withdrawal amount is \$500)

Please select the funds that you would like your withdrawal amount to be deducted from. If no fund selection is provided, the withdrawal amount will be deducted proportionally from each fund you are invested in. You can write 'All' against a fund if you would like the full amount deducted from a single fund.

Name of fund	Amount of withdrawal
Cash Fund	\$
Conservative Fund	\$
Moderate Fund	\$
Balanced Fund	\$
Growth Fund	\$
Aggressive Fund	\$
Global Equities Fund	\$

Regular withdrawal plan (minimum withdrawal amount is \$100)

Amount Start Date*

Frequency Weekly Fortnightly Monthly

Please select the funds that you would like your withdrawal amount to be deducted from. If no fund selection is provided, the withdrawal amount will be deducted proportionally from each fund you are invested in.

Name of fund	Amount of withdrawal
Cash Fund	\$
Conservative Fund	\$
Moderate Fund	\$
Balanced Fund	\$
Growth Fund	\$
Aggressive Fund	\$
Global Equities Fund	\$

It is important to note that if you have a regular withdrawal plan in place with funds selected for your withdrawals, your payments will reduce and eventually stop when the selected funds have no remaining balance.

* Please note this is the start date of when your withdrawal will be processed and the date it will be priced. If the start date falls on a non-business day, your withdrawal will be processed the next business day. Please allow 5 business days for us to process your withdrawal request, and a further 2 days to make payment to your bank account.

Full withdrawal of the available balance and close the account*

If you have selected to close your account, any associated direct debits will automatically be cancelled. Automatic payments will need to be cancelled through your banking platform or by contacting your bank.

* Please note a full withdrawal may take up to 10 business days to process as we may not have received all employee and employer contributions or final Government contribution payments from Inland Revenue.

Cancel or amend an existing regular withdrawal plan

Cancel an existing regular withdrawal plan

Amend my existing regular withdrawal plan instructions to:

Regular withdrawal (minimum withdrawal amount is \$100) Start Date*

Frequency Weekly Fortnightly Monthly

Regular withdrawals will be deducted proportionally from each fund you are invested in unless otherwise selected below:

Name of fund	Amount of withdrawal
Cash Fund	\$
Conservative Fund	\$
Moderate Fund	\$
Balanced Fund	\$
Growth Fund	\$
Aggressive Fund	\$
Global Equities Fund	\$

* Please note this is the start date of when your withdrawal will be processed and the date it will be priced. If the start date falls on a non-business day, your withdrawal will be processed the next business day. Please allow 5 business days for us to process your withdrawal request, and a further 2 days to make payment to your bank account.

Transfer the withdrawal payment

You can transfer your KiwiSaver withdrawal to your existing MAS Investment Funds account.

If you would like to talk to a MAS Adviser, at no additional cost phone **0800 800 627** or email info@mas.co.nz.

Partial transfer Amount

Full transfer* of the available balance and close my MAS KiwiSaver Scheme account.

Account number (existing MAS Investment Funds account)

Account name

* Please note a full withdrawal may take up to 10 business days to process as we may not have received all employee and employer contributions or final Government contribution payments from Inland Revenue. If you have selected to close your account, any associated direct debits will automatically be cancelled. Automatic payments will need to be cancelled through your banking platform or by contacting your bank.

Please note that the transfer amount will be invested in accordance with your MAS Investment Funds account future investment strategy. It may take up to 3 business days after the withdrawal is processed for the funds to be reinvested into your MAS Investment Funds account.

4. Statutory declaration

A **Statutory Declaration** is only required for your **first** KiwiSaver retirement withdrawal. This section must be completed in front of an authorised person who will witness the declaration and certify your documents. A Statutory Declaration must be signed and dated within the past 3 months.

Who can witness the declaration?

As set out in the Oaths and Declarations Act 1957, declaration made in New Zealand can be witnessed by:

- Justice of the Peace
- Solicitor or barrister of the High Court
- Registry of Deputy Registrar of the District or High Court
- Notary Public or other person authorised to take a statutory declaration.

I

of

and

Do solemnly and sincerely declare that:

I have had my principal residence in New Zealand for the entire period that I have been a member of KiwiSaver.

OR

I was living overseas for the following dates to

(please add a longer list if required).

I understand I will not be entitled to withdraw any Government contributions received during the same period. Any Government contributions claimed on my behalf during any such period will be returned to Inland Revenue.

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

Signature Declared at

Witnessed by

Occupation

Postal Address

Signature Date

5. Declaration

I understand that Medical Funds Management Limited (MFM) as Manager of the MAS KiwiSaver Scheme will not be able to complete its assessment of this withdrawal request if the information given in this form is incomplete or incorrect.

I understand if MFM receives a correctly completed withdrawal form by 5pm on any given valuation day and the withdrawal is accepted, the withdrawal will be processed using the unit price for that day. If the withdrawal request is received after 5pm or on a non-business day, the unit price for the next valuation day will be used.

I understand that the withdrawal value will be based upon the unit price(s) applying on the business day my request is approved or accepted and that fees, taxes and expenses may be deducted.

I understand that if I withdraw my total available balance, my employer contributions will stop, my KiwiSaver account will be closed, and I will no longer be a member of KiwiSaver.

Signature Date

6. Identity verification requirements

We are required to verify the identity of investors, including confirming your name, date of birth and address. You can choose one of the options below to evidence your identity:

Option 1: Electronic Identity Verification

We can confirm your identity and/or New Zealand address electronically by using a third-party system not owned by MAS. We request your permission to verify your identity in this way:

If you do not have New Zealand identity documents, we cannot electronically verify your identity, and you will need to go to Option 2.

- I confirm that I give MAS authority to check my identity and/or address electronically using the documentation provided.
- I have included a copy of either my current:
 - New Zealand Passport (page showing name, date of birth, photo and signature); or
 - New Zealand Driver License (front and back).

Please note, if we can't successfully identify you via the electronic method, we will contact you to provide identity documents as per Option 2.

OR

Option 2: Identity documents

If you have opted not to use Electronic Identity Verification or do not have New Zealand identity documents, you will need to provide verified or certified copies from one of the following selections:

Selection 1

- A current Passport (page showing your name, date of birth, photo, and signature); or
- A current New Zealand firearms license; or
- National Identity ID Card (that shows full name, date of birth and photo)

Selection 2

- New Zealand Driver License (front and back)

Plus one of the following:

- Bank statement issued to you by a registered New Zealand bank (dated within the last 12 months)
- Credit or debit card issued to you by a registered New Zealand bank (that shows your name and signature)
- A statement from a Government department dated within the last 12 months (e.g. a letter from Inland Revenue, Electoral Commission, ACC, etc.)
- SuperGold card with photo, name and signature.

Selection 3

- New Zealand full birth certificate; or
- New Zealand Certificate of Citizenship; or
- Overseas birth certificate or certificate of citizenship

Plus one of the following:

- New Zealand drivers licence
- Kiwi Access Card (or 18+ Card)
- International drivers licence (that shows your full name and photo)

If your identity documents have different names, you must also include proof of your name change, e.g. marriage certificate.

If the document is not in English, a translated must be provided.

Together with one of the following as proof of address that shows your name and residential address dated within the last 12 months:

- Utility bill (power, gas, water, internet service or rates bill)
 - Bank statement issued by a New Zealand registered bank
 - A statement issued to you by a NZ Government department (e.g. Inland Revenue, ACC, Ministry of Justice, NZQA, or Work and Income New Zealand)
 - A residential rental or tenancy agreement
 - A letter from your employer confirming your address
- If you're not able to provide evidence of your permanent residential address in New Zealand, please contact us to discuss.

Verification and certification of identity documents

All identity documents need to be either certified by an "AML Trusted Referee" or verified by a MAS employee, for example, your MAS Adviser. Copies must be current and legible, with all photos clearly visible. **Certification is only valid for 3 months.**

- A certifier/verifier must:**
- See the original document (e.g. Passport or drivers licence)
 - Make the following statement:
 "I [certify/verify] that this is a true copy of the original document sighted by me and represents the true likeness of the individual"
 - Sign and date the copy and print their name and capacity as an AML Trusted Referee

- The certifier/verifier **cannot** be:
- related to you (i.e. parent, child, sibling, uncle, aunt etc)
 - your spouse or partner
 - a person living at the same address
 - a party to the application.

Who can certify/verify your identity documents?

A MAS employee, like your MAS Adviser, can verify your identity documents; or

AML Trusted Referees, who must be located in New Zealand, can certify photocopies of original documents. Persons that can certify photocopies of original documents are listed below.

Persons able to certify documents:		Persons able to certify documents and witness statutory declarations:
<ul style="list-style-type: none"> • Registered medical doctor • Chartered Accountant • Registered teacher • Minister of Religion 	<ul style="list-style-type: none"> • Police Officer • Kaumātua • New Zealand Honorary Consul • Member of Parliament 	<ul style="list-style-type: none"> • Justice of the Peace • Solicitor or barrister of the High Court • Registrar or Deputy Registrar of a District or High Court • Notary Public or other person authorized to take a statutory declaration

If you are not based in New Zealand and need to provide certified identity documents, please contact us to discuss.

7. Checklist

Make sure you send us everything listed below, as we can't consider your request without the following:

Your completed application.

Proof of bank account (if required).

If this is your first retirement withdrawal (excluding a withdrawal of Australian sourced funds), your Retirement Withdrawal Statutory Declaration signed by you, and witnessed by a person authorised to take statutory declarations.

Evidence of your identity and address (as applicable for the option you have selected under section 6).