JMI Wealth KiwiSaver Scheme

Retirement Benefit Application Form

June 2025

KiwiSaver retirement benefits

When you reach KiwiSaver Retirement Age, you can request for all or part of your JMI Wealth KiwiSaver Scheme account balance by completing the form on the next page. You can take your benefit as a single lump sum, or as a series of payments. The payments may be regular, or as required.

Until your JMI Wealth KiwiSaver Scheme account balance is paid out, it continues to be invested and you can still contribute. When your balance is paid out in full, you cease to be a member of the JMI Wealth KiwiSaver Scheme.

KiwiSaver Retirement Age

Your **KiwiSaver Retirement Age** is the day that you reach the New Zealand Superannuation qualification age (currently age 65).

Government contributions and employer contributions

Once you reach the KiwiSaver Retirement Age, you no longer qualify for additional government contributions, but you can receive a proportionate payment for the year in which you reach KiwiSaver Retirement Age. Also, your employer (if any) is no longer required to contribute. Some employers will continue to contribute and you will need to determine whether your employer will and if yes, what the rules are.

Confirmation of New Zealand residency

When you first ask for a retirement benefit, you are required to give a statutory declaration confirming the period(s) where your principal place of residence was New Zealand (for the periods that you have been a member of any KiwiSaver Scheme). This is a legislative requirement. If you have gone overseas on holiday, your principal place of residency is still New Zealand.

If during part of your KiwiSaver membership you received a government contribution when New Zealand was not your principal place of residence, we must refund that portion of the government contributions back to the government.

How long will this withdrawal take?

Once we have received all supporting information, and your application has been approved, your withdrawal request will be processed in 5-10 working days.

Reset Form

JMI Wealth KiwiSaver Scheme

Retirement Benefit Application Form

Use this form: To withdraw all or part of your JMI Wealth KiwiSaver Scheme account under the retirement benefit provisions of KiwiSaver. You must complete each section and, if this is your first withdrawal from KiwiSaver in retirement, give the statutory declaration on page 4. Send the completed form to the JMI Wealth KiwiSaver Scheme at contact@myjmiwealthkiwisaver.co.nz or post to PO Box 105262, Auckland City, Auckland 1143.

If you need assistance to complete this form, you can email us at contact@myjmiwealthkiwisaver.co.nz, or call us at 0800 80 87 87.

JKS30 – 14.04.2025

Section 1: Your Information

First name(s): _____ **Surname:** _____

Date of birth: _____ *(dd/mm/yyyy)*

Contact number: _____ **Email:** _____

Best way to contact you ☐ **Phone** ☐ **Email**

IRD number ☐☐☐ ☐☐☐ ☐☐☐

Prescribed investor rate ☐ **10.5%** ☐ **17.5%** ☐ **28%**

To work out your prescribed investor rate, go to www.ird.govt.nz/roles/portfolio-investment-entities/find-my-prescribed-investor-rate

Section 2: Withdrawal Amount

If my application is approved, I would like to make (select one):

☐ **Option 1:** a withdrawal of my full available balance

If you withdraw your full balance, your JMI Wealth KiwiSaver Scheme account will be closed, and you will no longer be a member of a KiwiSaver scheme. Ensure any direct debits or automatic payments to your JMI Wealth KiwiSaver Scheme account are cancelled.

☐ **Option 2:** a partial withdrawal of $ _____ The minimum amount you can withdraw is $1000.

☐ **Option 3:** a regular withdrawal of $ _____ starting _____ (dd/mm/yyyy)

and at the following frequency: ☐ Weekly ☐ Fortnightly ☐ Monthly ☐ Quarterly

The minimum amount you can withdraw is $100 a week; $200 a fortnight; $400 a month or $1,000 a quarter.

The start date you select must allow for a minimum of 5 working days from the date we receive your request. While best endeavours will be made, any incomplete information may cause delays to the payment start date.

If you have multiple funds and are choosing a partial or regular withdrawal, the withdrawal will be deducted proportionally across each fund you invest in, unless specified otherwise. If you have a specific withdrawal request, please specify the fund name(s) and dollar amount(s) below.

Fund name	Amount
_____	$ _____
_____	$ _____

Section 3: Bank Account Details

We can only pay your withdrawal amount to a bank account in your name, either solely or jointly. We cannot make payments to a third-party bank account.

If my application is approved, please pay my withdrawal amount into my New Zealand bank account below:

Payment Account ☐☐ Bank ☐☐☐☐ Branch ☐☐☐☐☐☐☐ Account ☐☐☐ Suffix

Name of bank account holder _____

Please provide us with a copy of a bank statement, pre-printed deposit slip, or letter from your bank dated within the last six months. This must show your bank account name, bank account number and the bank's logo.

Section 4: Verification of your identity

You do not need to complete this section if you have previously completed a retirement withdrawal from the JMI Wealth KiwiSaver Scheme. If you are unsure, please call us to confirm.

To meet the requirements under the Anti-Money Laundering and Countering Financing of Terrorism Act 2009, we must verify your identity and residential address. 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 Smartshares Limited, as manager of the JMI Wealth KiwiSaver Scheme, 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 below.

☐ **Option 2: Certified identity and address documents**

If you select this option, you will need to provide us with certified copies of your ID documents and address proof as listed below. These documents must be posted to Freepost Smartshares Limited, PO Box 105262, Auckland 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/Depurty 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 issued by foreign government
- ☐ Bank statement or IRD letter issued in your name in the last 6 months

☐ **Option 3 – Kiwi Access (formerly 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.

Section 5: Principal place of residence and statutory declaration

Only complete this section if this is your first withdrawal from KiwiSaver in retirement. If you have made a retirement withdrawal in KiwiSaver before, go to section 6.

Principal place of residence

I confirm that for the periods that I have been a member of KiwiSaver, my principal place of residence was (select one):

☐ Always in New Zealand

☐ New Zealand, except for the following periods

From	To

Note: do not include periods that you were overseas on holiday if NZ was still your principal place of residence.

Do not complete the remainder of section 5 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 authorized to take an Oath or Declaration in accordance with the Oaths and Declarations Act 1957.

Statutory Declaration

I, (your full name) (declarant)

of (address)

occupation

solemnly and sincerely declare, that the information given in this form is a complete and correct record of the period where New Zealand was my principal place of residence while I have been a member of KiwiSaver, 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 declarant _____

Witness[1]

Declared at	this	day of	20

Before me

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

Section 6: Privacy

The personal information you provide in this form, and any information you provide to us in the future, will be collected by Smartshares Limited (Smartshares), as manager of the JMI Wealth KiwiSaver Scheme, for purposes relating to the administration, operation, management and marketing of the scheme. Your personal information will be collected, used, stored and disclosed in accordance with the Privacy Act 2020 and JMI Wealth' Privacy Policy, which is available at www.jmiwealth.co.nz/jmi-wealth-kiwisaver-scheme/privacy-policy-jmi-wealth-kiwisaver-scheme.

You have the right to access and request correction to any personal information that you have supplied to Smartshares, by contacting contact@myjmiwealthkiwisaver.co.nz.

Declaration

- I declare that the information I have provided in this form is true and correct
- I have read and understood the privacy notice set out above
- I understand that Smartshares may require evidence to support or clarify any answer provided in this form, and may be unable to process the withdrawal request until the requested information is obtained.

Your signature: _____ **Date** _____ (dd/mm/yy)

Section 7: Checklist

Before submitting your application, please check you have completed and included all the required documents.

☐ Check your personal details and all information in this application form is complete and correct.

☐ If this is your first retirement withdrawal from KiwiSaver, complete the statutory declaration before a Justice of Peace or someone authorised to take and receive statutory declarations.

☐ Complete your identity verification if you haven't already done so. You can do this electronically. If not, provide certified copies of the type of documents you want to use as proof of your identity. See section 4 of the form for more information.

Section 8: Submission and next steps

Please send the completed form and all supporting documents to the JMI Wealth KiwiSaver Scheme at:

Email: contact@myjmiwealthkiwisaver.co.nz

Or

Post: PO Box 105262, Auckland 1143

If approved, withdrawal requests are generally completed within 5-10 business days after we have received your completed form and all supporting documents. It may take longer if there are any incomplete sections or we need to ask you for additional information.