



Milford KiwiSaver Plan KiwiSaver Retirement Withdrawal Form

To be eligible for your first retirement withdrawal, you must be aged 65 years or over. Please do not complete this form in advance.

If you have agreed to use **Electronic Identity Verification**, then you may scan and email your application to:
transactions@milfordasset.com

If you are sending certified copies of documents, please post to:
Milford KiwiSaver Plan, PO Box 960, Shortland Street, Auckland 1140

Member Details

TITLE	FIRST NAME(S)	MIDDLE NAME(S)	SURNAME
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
INVESTOR NUMBER	IRD NUMBER	DATE OF BIRTH	
<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"/> <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"/>	
EMAIL	CONTACT PHONE NUMBER		
<input type="text"/>	<input type="text"/>		
PHYSICAL ADDRESS (cannot be a PO Box)	SUBURB		
<input type="text"/>	<input type="text"/>		
CITY	COUNTRY	POSTCODE	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
POSTAL ADDRESS (if different from physical address)	SUBURB		
<input type="text"/>	<input type="text"/>		
CITY	COUNTRY	POSTCODE	
<input type="text"/>	<input type="text"/>	<input type="text"/>	

Investor Identification

We have two options for clients to confirm their identity. Please select **one** of the options below.

Option 1: Electronic Identity Verification and Proof of Address

Milford can confirm the identity and/or New Zealand address of many of our clients electronically, with their permission. Please note that we use a third party system not owned by Milford to conduct identity checks in this way.

I confirm that I give Milford authority to check my identity and/or New Zealand address electronically using the documentation provided.
I have included a copy of my current signed NZ Passport or NZ Driver Licence (front & back)

Option 2: Certified copies of Identity Documents

You can provide certified photocopies of your documents (we need the physical copy that has been certified).

I will provide certified identification documentation.
For further detail on document requirements, including who can certify them and correct certification wording, see pages 6-7.

Milford KiwiSaver Plan KiwiSaver Retirement Withdrawal Form (continued)

Withdrawal Payments

Members can make a full or partial withdrawal with the payment going to either:

Option 1: A nominated bank account

Option 2: An existing Milford Investment Funds account or Private Wealth account.

Please fill in the relevant sections below.

Option 1: Withdrawal Payments to your Bank Account

TYPE OF WITHDRAWAL

Please select the type of withdrawal you would like to make:

Initial lump sum withdrawal

INITIAL LUMP SUM AMOUNT

I wish to make an initial lump sum withdrawal from my KiwiSaver account

\$

You will be able to withdraw future lump sum amounts online via the Portal or Mobile App, or you can complete our subsequent eligibility withdrawal form. A minimum balance of \$1,000 is required for your KiwiSaver account to remain active.

Set up a regular withdrawal

I wish to make regular withdrawals:

AMOUNT TO WITHDRAW

FREQUENCY

START DATE

\$

Fortnightly

Monthly

Quarterly

/

/

Close my KiwiSaver account

I wish to withdraw all funds and close my KiwiSaver account

Please note a full KiwiSaver retirement withdrawal can take up to 10 working days to process.

BANK ACCOUNT DETAILS

Please note Milford will only make payments to a New Zealand bank account in your name. Please provide us with a copy of the bank statement or bank generated deposit slip for the account you are nominating for payment.

ACCOUNT NAME

BANK

BRANCH

ACCOUNT NUMBER

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BANK

BRANCH

ACCOUNT NUMBER

SUFFIX

Proof of bank account

Must be a NZ domiciled bank account in the name of the investor.

Please provide a bank record or document that:

- was issued in the last 12 months
- includes bank account name
- includes bank account number
- includes bank logo

Examples of this include a bank statement, letter from the bank, or mobile banking screen shot.

Milford KiwiSaver Plan

KiwiSaver Retirement Withdrawal Form (continued)

Option 2: Withdrawal Payment to your other Milford account

Please complete the details for the account you would like the KiwiSaver withdrawal payment to be made to:

INVESTMENT FUNDS ACCOUNT

I wish to withdraw some/all of my KiwiSaver investment and transfer it to a Milford Investment Funds account

ACCOUNT NUMBER (of any existing Investment Funds account)

M	L						
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Please specify the fund name and allocation:

1. FUND NAME

2. ALLOCATION

Please detail the amount you want to transfer or tick the box to transfer the full balance.

I want to transfer

\$

or Transfer full balance and close my KiwiSaver account.

If you are opening an Investment Funds account or are wanting to establish a new Fund holding within your existing Investment Funds account, you will need to complete an application form and send it to us along with this withdrawal form. To obtain an Investment Funds account application form please contact Milford on 0800 662 345, or visit our website www.milfordasset.com.

PRIVATE WEALTH ACCOUNT

I wish to withdraw all of my KiwiSaver investment and transfer it to my Milford Private Wealth account

Milford Private Wealth Account Number

9	9						
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Account Name

Payment will be made to direct to the Custodians on your behalf, the details of which are:

Account Name: Investment Custodial Services Limited

Account Number: 12-3113-0001150-02

Please speak directly to your Milford Private Wealth Financial Adviser if you have any queries relating to the subsequent investment of your funds into your portfolio.

Primary Purpose of Continued Investment* (required if account remaining open)

Please tell us the primary purpose of continued investment

Retirement Income Investment Other (please specify

How do you intend to transact on this account going forward?

Deposits (please select at least one)

Regular Now and then Lump sum (one-off)

Withdrawals (please select at least one)

Regular Now and then Lump sum (one-off)

*Please note this information is requested solely in relation to Milford's Anti-Money Laundering and Countering Financing of Terrorism Act 2009 obligations and is not used to assess the suitability of your product selection, or to provide financial advice.

Milford KiwiSaver Plan

KiwiSaver Retirement Withdrawal Form (continued)

Please note if you joined KiwiSaver after 1 July 2019, and were 65 years old or over at the time of joining, you do not need to complete the statutory declaration below.

Statutory Declaration (Only required for your first KiwiSaver retirement withdrawal)

A Statutory Declaration is a written statement that allows a person to declare something to be true. You'll need to complete the following page in front of an authorised person. The following people can witness you making the declaration:

- a Justice of the Peace;
- a Barrister and Solicitor of the High Court;
- a Notary Public;
- the Registrar or Deputy Registrar of the High Court or of any District Court;
- a member of Parliament; or
- any other person authorised to take a statutory declaration

I, FULL NAME

of, ADDRESS

and, OCCUPATION

Solemnly and sincerely declare that:

- During the period I have been a member of KiwiSaver, my principal place of residence was New Zealand. Where there were periods New Zealand was not my principal place of residence, I have listed these below:

I lived in	<input type="text"/>	from	<input type="text"/>	/	<input type="text"/>	/	to	<input type="text"/>	/	<input type="text"/>	/
I lived in	<input type="text"/>	from	<input type="text"/>	/	<input type="text"/>	/	to	<input type="text"/>	/	<input type="text"/>	/
I lived in	<input type="text"/>	from	<input type="text"/>	/	<input type="text"/>	/	to	<input type="text"/>	/	<input type="text"/>	/

- I understand that any government contributions claimed for any period(s) that New Zealand was not my principal place of residence, as set out above, will be deducted from my withdrawal amount and returned to Inland Revenue.
- The information supplied in (or in connection with) this application is true and complete and accordingly, I agree to indemnify Milford, the Manager and the Supervisor against any claims, liability, losses and costs (including legal costs on a solicitor/client basis) whatsoever which may arise directly or indirectly as a result of any information provided in (or in connection with) this form being untrue or misleading (including by omission).
- I understand that the withdrawal value will be based upon the next available unit price(s) after my request is approved or accepted and that fees, taxes and expenses may be deducted.

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

SIGNATURE OF MEMBER

DECLARED AT (place)

ON (date)

BEFORE (full name and occupation of person authorised to take declaration)

SIGNATURE (of person authorised to take declaration)

Milford KiwiSaver Plan KiwiSaver Retirement Withdrawal Form (continued)

Your Agreement

I understand that:

- If I am subject to the five-year membership period (i.e. I joined KiwiSaver prior to 1 July 2019 aged between 60 and 64), by making a retirement withdrawal I agree to opt out of the five-year membership period. This means I will no longer be eligible to receive any Government contributions and my employer can stop their contributions. Once the correct documentation is received, the withdrawal is usually processed and paid to my bank account within 10-15 business days of receiving my request.
- If I choose a partial or a regular withdrawal, and have multiple funds, the withdrawal will be deducted proportionately from each fund I invest in.
- It is not possible to time my withdrawal request for a specific unit price. The unit price received for my withdrawal request will be the unit price that is available on the business day that my withdrawal request is processed.

SIGNATURE OF MEMBER

DATE

Milford KiwiSaver Plan

KiwiSaver Retirement Withdrawal Form (continued)

Identification Requirements

If you have opted not to use Electronic Identity Verification or did not pass this system check then you will need to provide the following documentation: Please provide a certified photocopy of each document:

- The documents can be verified by a Milford employee or certified by a Trusted Referee as described below.
- Any certified documents cannot be scanned to us (we need the copy that has been physically certified)
- Please do not send in original versions of your identity documents.

1. CERTIFIED COPY OF IDENTIFICATION

Option 1

One of the following:

- Current signed New Zealand Passport (preferred)
- New Zealand Firearms Licence
- Overseas Passport with proof of NZ residency

OR

Option 2

- New Zealand Drivers Licence (front and back)

In combination with one of the following:

- Bank statement dated within the last 12 months
- Valid credit or debit card with name embossed and signature
- Birth certificate
- Citizenship certificate
- Government agency letter (IRD, Work & Income, Electoral Commission) dated within the last 12 months
- SuperGold card with photo, name and signature

2. PROOF OF ADDRESS

Must state name and physical address, cannot be a PO Box address.

One of the following documents that has been issued in the last 12 months:

- Bank statement (we accept downloaded bank statements)
- Current house or contents insurance policy or renewal statement
- Current vehicle registration
- Government agency letter (IRD, Work & Income, Electoral Commission)
- Utility bill (power, water, internet, fixed home phone, SKY)
- Rates bill
- Tenancy agreement
- Letter issued by local Health Board

ACCEPTED TRUSTED REFEREES

Originals can be verified by a Milford employee OR certified by a Trusted Referee in accordance with the instructions outlined below. Certified copies of documentation must be presented to Milford within three months of certification.

Identification must be certified by one of the following:

- Lawyer with a current practising certificate
- Chartered Accountant
- Member of the Police
- Justice of the Peace
- Registered Medical Doctor
- Registered teacher
- New Zealand Honorary Consul
- Notary Public
- A person who has the legal authority to take statutory declarations or equivalent in New Zealand
- If outside New Zealand, a person authorised by law to take a statutory declaration (or equivalent) in that country

The certifier must:

- For photographical ID, make the statement **"I certify this to be a true copy of the original which I have sighted and represents a true and correct likeness of the [name of the person presenting the documentation for certification]."**
- For certification of other documents, make the statement **"I certify this to be a true copy of the original which I have sighted."**
- Include their name, occupation and capacity to be a certifier e.g. registration number (if applicable), **signature and date** of certification.
- Not be living at the same address, a relative or spouse of the individual presenting the documents or, be involved in the transaction or business requiring the certification.

Milford KiwiSaver Plan
KiwiSaver Retirement Withdrawal Form (continued)

Withdrawal Form Checklist	
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<input type="checkbox"/>	Completed & signed withdrawal form
<input type="checkbox"/>	Signed and witnessed statutory declaration
<input type="checkbox"/>	Electronic Identity Verification consent (on page 1) or Certified identification and Proof of Address (refer to page 6)
<input type="checkbox"/>	Proof of bank account in your individual name

RETURNING YOUR COMPLETED FORM

If you are including **certified copies**, please post your application form and all supplementary documentation to:

Milford Funds Limited
PO Box 960
Shortland Street
Auckland 1140

Otherwise, please email your scanned application form and copies of identity documents to transactions@milfordasset.com

If you require assistance with this form, please contact Investor Services on 0800 662 345.