

New Zealand Retirement Trust Withdrawing Funds

In this pack you'll find information on how to withdraw funds from your New Zealand Retirement Trust (NZRT) account. If you wish to withdraw your funds from a State Sector Retirement Savings Scheme (SSRSS), please use the relevant form located at amp.co.nz/ssrss-withdrawal

How do I apply for a withdrawal?

- Complete the NZRT withdrawal form
- Collect and send us all of the documents in the checklist below

I have transferred UK pension funds into NZRT

If you've transferred any UK sourced pension funds into a Qualifying Recognised Overseas Pension Scheme (QROPS) account within NZRT, **please talk to your Adviser and request a QROPS Withdrawal form** as additional rules and restrictions may apply.

How much can I withdraw?

- Partial withdrawal minimum is \$500
- Regular withdrawal minimum is \$250

Please check your member booklet as the minimum amounts and any withdrawal restrictions may vary for your employer plan.

What if I'm leaving my employer?

When you leave your employer, you don't need to withdraw from NZRT; in most cases we can transfer your membership to Your Plan.

Your Plan is your own personal plan within NZRT that allows you to continue to save for your retirement.

If you do wish to withdraw from NZRT, your savings will be paid once your employer has completed a leaving employment form and the final contributions have been received.

Identification requirements



We are required by law to verify your identity and current residential address before processing a withdrawal. This is a requirement of the Anti-Money Laundering and Counter Financing of Terrorism Act 2009.

You can confirm your identity and address by sending us certified/verified photocopies of the original documents as outlined in section (d) of the withdrawal form.

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.

Important information



Conditions and fees

If your NZRT membership is through an employer plan, please check your member booklet for any conditions that apply.

You may not be able to withdraw all your funds. Please contact your adviser for further details.

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



Minimum balance required

In the event that a withdrawal results in your account balance falling below \$1,000, we may treat this as a full withdrawal and your membership in the NZRT will end.



PIE tax

We may collect Portfolio Investment Entity (PIE) tax when your funds are withdrawn. Please ensure your correct Prescribed Investor Rate (PIR) is indicated on the withdrawal form. To help determine your PIR, go to amp.co.nz/PIE or ird.govt.nz.



Bank account

We will only make payments in New Zealand dollars to a New Zealand or international bank account held in your name (either individually or jointly).

Instructions

Please read the withdrawal form and information sheet carefully.

1. Fill out the withdrawal form (the form can be filled on screen by typing directly into the pdf),
2. Ensure all items in the checklist have been satisfied,
3. **Print, sign and email** your completed form, plus all the supporting documents to **workplaceadmin@amp.co.nz** or post to **AMP customer services** your completed original form, plus all the supporting documents to:

AMP Customer Services
NZRT Freepost 170,
PO Box 55
Shortland Street,
Auckland 1140

Checklist

Please check you have completed the form correctly. If we need to ask you for further information, this will delay the processing of your withdrawal.

- Have you read through the information sheet?
- Have you completed the withdrawal form in full?
- Is your current PIR marked on the form?
- Has a trusted referee, AMP employee or adviser completed section (e)?
- Have you included bank account evidence in the form of an original pre-encoded deposit slip or certified bank statement?
- Have you included certified copies of your identification and address documents?
- Have your identification, address and bank account documents been certified / verified correctly?
Note: each document must be initialled and dated by a trusted referee, Adviser or an AMP employee
- Have you signed and dated section (g)?

What to expect if you **are** leaving your employer

If you are leaving your employer, there are some extra steps in the process:

Step 1: Complete and **email** in the form. Once received, we'll check your form and supporting documents.



Step 2: We'll check the entitlements under your employer plan using information from your employer.



Step 3: If anything is missing or unclear, we'll let you know. At this point we also may need to wait for the **final contributions** (from your employer). We'll let you know if this is the case.



Step 4: Once all the information provided is in order, we will process your withdrawal. We'll use the unit prices effective on the day we process the withdrawal.



Step 5: We'll make payment to the bank account on your withdrawal form.



Step 6: We'll send you a letter and text message confirming your withdrawal.

What to expect if you **are not** leaving your employer

If you provide all the information we need, we'll process your request within 8 working days.

Step 1: Complete and **email** in the form. Once received, we'll check your form and supporting documents.



Step 2: If anything is missing or unclear, we'll let you know.



Step 3: Once all the information provided is in order, we will process your withdrawal. We'll use the unit prices effective on the day we process the withdrawal.



Step 4: We'll make payment to the bank account on your withdrawal form.



Step 5: We'll send you a letter and text message confirming your withdrawal.

We're here to help

T 0800 800 267

E workplaceadmin@amp.co.nz

W amp.co.nz

(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

- | | |
|--|---|
| <input type="checkbox"/> NZ passport (identity page) | <input type="checkbox"/> NZ firearms license |
| <input type="checkbox"/> Overseas passport (identity page) | <input type="checkbox"/> NZ certificate of identity |

OR

Option 2 NZ driver licence **PLUS** (ONE of the following)

- | |
|--|
| <input type="checkbox"/> Super Gold card |
| <input type="checkbox"/> NZ citizenship certificate/Citizenship certificate issued by foreign government |
| <input type="checkbox"/> NZ full birth certificate/Birth certificate issued by foreign government |
| <input type="checkbox"/> Bank statement or IRD statement issued in your name in the last six months |

OR

Option 3 18+ identity card **PLUS** (ONE of the following)

- | |
|--|
| <input type="checkbox"/> NZ full birth certificate/Birth certificate issued by foreign government |
| <input type="checkbox"/> 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 (e.g. Inland Revenue, rates bill, vehicle registration)

IMPORTANT:

- If you are providing previously certified identity documents, please ensure the documents have been certified not more than three months prior.
- Please attach only certified copies of the original documents to this form.

(e) Certify your documents

Certifying within New Zealand

DECLARATION BY TRUSTED REFEREE, AMP EMPLOYEE OR ADVISER (CERTIFYING IN NEW ZEALAND)

I, confirm that

- I have sighted today the original of each document identified with a tick in section (d) above verifying the identity and address of the person named in section (a) of this form, and attached to this statement are true copies of those documents **initialled and dated** by me.
- The documents that have been provided represent the identity of the person named in section (a) of this form.
- I am a (**tick one of the following**)

<input type="checkbox"/> New Zealand Lawyer	<input type="checkbox"/> Justice of the Peace
<input type="checkbox"/> Chartered Accountant	<input type="checkbox"/> Police Constable
<input type="checkbox"/> Registered Medical Doctor	<input type="checkbox"/> Registered Teacher
<input type="checkbox"/> Fellow of the New Zealand Institute of Legal Executives	
<input type="checkbox"/> Registrar or Deputy Registrar of the High Court or a District Court	
<input type="checkbox"/> AMP employee or Adviser (and AMP has authorised me to be its agent to conduct AML customer due diligence on its behalf)	
- I am not related to and do not live at the same address as the person named in section (a) of this form.

Signature of trusted referee, AMP employee or adviser

Dated

Certifying outside of New Zealand

When certifying documents outside of New Zealand, your trusted referee must be a person who is authorised to take **statutory declarations** under the laws of the country, state or territory where the documents are being certified.

For more guidance please contact your Adviser or AMP.

DECLARATION BY TRUSTED REFEREE (OUTSIDE NEW ZEALAND)

I, confirm that

- I have sighted today the original of each document identified with a tick in section (d) above verifying the identity and address of the person named in section (a) of this form, and attached to this statement are true copies of those documents **initialled and dated** by me.
- The documents that have been provided represent the identity of the person named in section (a) of this form.
- I am a
- In this capacity, I am authorised to take statutory declarations under the Laws of
- I am not related to and do not live at the same address as the person named in section (a) of this form.

Signature of trusted referee

Dated

(f) Additional information (for NZRT members under an employer plan)

Are you leaving your employer? Yes No

IMPORTANT:

1. If yes, your savings will be paid once your employer has completed a **leaving employment form** and the **final contributions** have been received.
2. If the 'member's address' information is not supplied all correspondence will be sent via the employer.

(g) Application and acknowledgements to the Manager

I apply to AMP Wealth Management New Zealand Limited (the "Manager") as Manager of the NZRT to withdraw the amount referred to above. I understand that:

- A full withdrawal payment will be in final settlement of my interests in the NZRT and I indemnify the Manager against all liability in relation to such payment.
- If my NZRT membership is through an employer plan and I am still in employment, this withdrawal is subject to the terms and conditions of my employer plan.
- I do not have any UK pension funds transferred into a QROPS account within the NZRT.

I certify the information given in this form is true and correct.

Member signature

Date

SIGN HERE

D	D	M	M	Y	Y	Y	Y
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Please ensure you have read the information sheet and completed the checklist.

We're here to help

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