

Application for withdrawal – serious illness

Aon KiwiSaver Scheme

Introduction and steps to apply

Use this form to apply for a withdrawal from your KiwiSaver account if you are suffering serious illness. We will also require you to complete an AML Identity Verification form which is available on our website www.aonkiwisaver.co.nz.

KiwiSaver is a long-term retirement savings initiative. Because it is specifically designed to help you to save for your retirement, there are only very limited circumstances in which you can withdraw funds prior to your qualifying date (the date when you reach New Zealand Superannuation age – currently 65 – or the date, if later, when you complete 5 years' KiwiSaver membership).

One of these circumstances is serious illness. Under the KiwiSaver Act 2006, serious illness means an injury, illness, or disability—

- a) that results in the member being totally and permanently unable to engage in work for which he or she is suited by reason of experience, education, or training, or any combination of those things; or
- b) that poses a serious and imminent risk of death.

As outlined above, the criteria for withdrawal on the grounds of serious illness are explicit and high. **If your inability to work is temporary then you are unlikely to qualify for a serious illness withdrawal** and may wish to consider applying for a withdrawal on the grounds of Significant Financial Hardship instead.

If the Supervisor determines you are suffering serious illness, you can withdraw all or a part of your total KiwiSaver balance including the \$1000 kick-start and the amount of the government's Member Tax Credit contributions.

To make an application you need to:

1. Complete sections A, B, C, and E.
2. Ask your medical practitioner to complete section F.
3. Attach a pre-printed deposit slip for the bank account you wish money to be paid into.
4. Sign the form and have your signature witnessed by a Justice of the Peace, Solicitor, or other person authorised to take a statutory declaration.
5. Return the completed form to:

Freepost Aon Retirement Saving, Aon KiwiSaver Scheme, PO Box 332, Shortland St, Auckland 1140

If you have any questions about completing this form, please call 0800 AON INFO (0800 266 463).

Section A: Personal details

IRD number - -

Member number

Date of birth / /

Title: Mr Mrs Miss Ms Other

Given name(s) Surname

Postal address Postcode

Direct phone Mobile

Email

Section B: Amount requested

How much money do you need?

an amount of \$

all available funds (after deduction of any fees, expenses and taxes). I understand my KiwiSaver account will then be closed.

Have you transferred money from a UK Pension Scheme after 5 April 2006?

No Yes – please contact us for information. An extra withdrawal form is required

If your application is approved, which bank account would you like payment to be made into?

Bank account name

Bank account number

Section C: Statement of your condition

Name of GP Years of attendance

Exact nature of your serious illness

When did your serious illness commence? / /

Doctor or specialist treating you

Doctor or specialist's address

Other comments that may assist the Supervisor

Section D: Privacy

The information in this form, and in any documents relating to it, is being collected for the purposes set out in this form, including effectively managing your Aon KiwiSaver Scheme account. The information may be used by, and disclosed to, the Manager and the Supervisor of the Scheme, authorised agents, and to any other entity that is involved in the administration and management of the Scheme (including Inland Revenue and any regulatory body). You agree that the Supervisor, the Manager and their authorised agents may collect and use the information for these purposes. The information is being collected by Aon Saver Limited whose address is Level 16, AMP Centre, 29 Customs St West, Auckland and will be held by Link Market Services Limited at Level 11, Deloitte Centre, 80 Queen Street, Auckland. You can request access to your personal information and can ask to correct that information by calling 0800 266 463.

Section E: Your statutory declaration

I, , of
(Name) (Residential address)

, solemnly and sincerely declare that:
(Occupation)

1. 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 / /
and I understand I do not qualify to be paid the Member Tax Credit for this period.
2. I am suffering a serious illness as defined in the KiwiSaver Act 2006 and I am applying to the Supervisor for a withdrawal from my KiwiSaver account as detailed above.
3. I understand that the value of my withdrawal will be based on the unit price(s) at the date my request is processed and that fees, taxes and expenses may be deducted.
4. I understand that acceptance of this application is at the discretion of the Supervisor.
5. I understand the Supervisor, in deciding whether to accept this application:
 - might require further information from me relating to this application;
 - might need to seek and obtain information that is held by any other person or organisation that the Supervisor considers appropriate for the purpose of checking the information in, and to assist in assessing, this application and I authorise any person holding information relevant to this application to disclose it to the Supervisor on request; and
 - will use and disclose the information about my serious illness for the sole purpose of assisting with the processing of this application.
6. I have read and understood the privacy statement in Section D and all information I have provided in this application and attached documents (if any) is true and correct.

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

Signature
(your signature)

Declared at
(location)

Date / /

Before me (JP, Solicitor, Notary Public or other person authorised to take a statutory declaration, such as the Registrar or Deputy Registrar of the High Court or of any District Court or a member of parliament):

Full name Occupation

Signature Declaration taker's details/stamp

Section F: Your Doctor's declaration of your serious illness

Patient's name

Postal address Postcode

I, Dr of
(Town or City)

Phone number (daytime) Mobile number

Email

I certify that:

- I am a medical practitioner registered with the Medical Council of New Zealand
- The above-named is a patient of mine and I gave him/her a full medical examination on / /
- In my opinion, the above-named has an injury, illness or disability which (please tick appropriate box(es)):
 - results in them being totally and permanently unable to engage in work they are suited for because of experience, education or training, or any combination of these; **or**
 - poses a serious and imminent risk of death.

I form this opinion based on (give a brief description of the patient's condition):

Signature

Date / /

records/reports attached

Medical practice stamp

Please complete the checklist on the following page

Checklist

I have:

- completed Sections A, B & C, and
- signed and dated Section E - your statutory declaration, in the presence of a person authorised to take a statutory declaration
- had Section F completed by my Doctor

I attach:

- a pre-printed bank deposit slip or bank statement showing the account name and number into which payment is requested to be made. Payments will only be made to a third party with the provision of additional information. Please contact us if a third party payment is required.
- supplementary information in support of this application, such as medical results and certificates
- a completed AML form

Please return the completed form and documentation to:

Freepost Aon Retirement Saving

Aon KiwiSaver Scheme, P O Box 332, Shortland St, Auckland 1140.

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