

Fisher Funds LifeSaver Plan First Home Withdrawal

If you would like help in completing this form, please email lifesaver@fisherfunds.co.nz or phone us on 0508 347 437.

You can complete this form on-screen by typing directly into each field. Once you have completed this form you can email your completed application and supporting documents to lifesaver@fisherfunds.co.nz.

Alternatively, you can post your application and supporting documents to **Fisher Funds Management Limited, Private Bag 93502, Takapuna, Auckland 0740** or send by courier to **Fisher Funds Management Limited, Crown Centre, 67-73 Hurstmere Road, Takapuna, Auckland 0622**.

Who should complete this form?

Please complete this form if you would like to apply for a first home buyer withdrawal. You may be eligible to withdraw all or part of your LifeSaver Scheme account balance (*however you must leave a minimum balance of \$1,000 in your LifeSaver account*) if you:

- have been a LifeSaver member for at least three years; and
- have not made a home purchase withdrawal from LifeSaver; and
- intend this withdrawal to be used to purchase your principal place of residence (not a rental property); and
- have not previously held an estate in land solely or jointly.

Your application form and all supporting documentation must be completed and received by us at least **15 business days before you require the funds to be paid to your solicitor** (*settlement date if your sale is unconditional, or the date you must pay your deposit if it is a conditional sale*).

Making a withdrawal from LifeSaver may impact any insurance arrangement your Employer has established for you. Please talk to your Employer or insurance provider for more information.

Section 1 — Your details

Title	First name(s)	Surname
<input type="text"/>	<input type="text"/>	<input type="text"/>
Address		
<input type="text"/>		
City	Country	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>
Home phone	Business phone	Mobile
<input type="text" value="()"/>	<input type="text" value="()"/>	<input type="text" value="()"/>
Email address		
<input type="text"/>		
LifeSaver member number	IRD number	Date of birth
<input type="text"/>	<input type="text"/>	<input type="text" value="/ /"/>

Section 1 – Your details (continued)

Prescribed Investor Rate (PIR) — *please tick one*

10.5% 17.5% 28%

To work out your PIR, or for more information, visit fisherfunds.co.nz/pircalculator or call us on 0508 347 437.

If your selected PIR differs to the rate we have on file, the change will require one business day to update before your withdrawal can be processed. If you do not select a PIR, your withdrawal will be taxed at whichever rate we hold on file for you.

Section 2 – Amount of withdrawal

A partial withdrawal of \$

All available funds (*the amount payable is equal to the amount that would have been payable had you been eligible to receive a resignation benefit at the date of withdrawal (please refer to your employer supplement for details); you must leave a minimum balance of \$1,000*)

Any amount withdrawn will be deducted proportionately across each fund you are invested in.

Section 3 – Date funds are required by

Your application form and all supporting documentation must be completed and received by us at least **15 business days before you require the funds to be paid to your solicitor.**

Date funds are required by

Section 4 – Payment details

Payment will only be made in New Zealand dollars to a solicitor or conveyancer's trust account, being a New Zealand bank account. We will adjust your withdrawal amount for any tax liability.

Solicitor or conveyancer's name

Solicitor or conveyancer's firm

Address of firm

City

Country

Postcode

Phone

Mobile

Email address

Section 5 – Identification options

Your withdrawal request must be submitted with one of the identification options set out below (for each account holder). We may have your identification documents on file, please contact us to confirm this. We may need to request new identification documents from you.

Option 1

Electronic identity verification

Fisher Funds has the ability to electronically verify your identity and address. Once we have received your application we will send you an SMS via our third party partner to biometrically verify your identity. To complete this method of verification you must have: a smartphone (with a front camera that is capable of taking a photo/video) and a current (not expired) version of one of the following: New Zealand Passport; New Zealand Drivers Licence; Australian Passport; Australian Drivers Licence.

If this method of identification is unsuccessful you will be required to provide certified ID and proof of address.

Option 2

Certified copies of identity documents and proof of residential address

Please provide a certified copy of your identity documents and proof of your residential address. Refer to sections 3 and 4 for information on acceptable identity documents and who can certify them.

Your preferred identification method – please select one of the following options:

Option 1 – I would like Fisher Funds to electronically verify my identity

Option 2 - I would like to provide Fisher Funds with certified copies of my identity documents

Section 6 – Certified identity documents

If you selected Option 2 as your preferred way for us to verify your identity please select one of the certified identification options below. If you have selected Option 1 you do not need to provide certified ID now.

Option A: (preferred)

Passport
(containing name, date of birth, photograph and signature)

OR

New Zealand Firearms Licence

Option B:

New Zealand Driver Licence
(front and back)

OR

18+ Card/Kiwi Access Card

AND one of the following

Full Birth Certificate

SuperGold Card
(front and back)

Bank Statement from a registered bank dated within 12 months

Statement from a government agency dated within 12 months

Option C:

New Zealand Driver Licence
(front and back)


AND

Certificate of citizenship issued by the New Zealand Government or a foreign government

Your photo identification must be current (not expired). If you're unable to provide the above documentation please contact us to discuss other options.

A Fisher Funds representative can verify your identity documents if you visit our office.

How to have your ID correctly certified




I certify this to be a true copy of the original document and confirm it represents the identity of Joe Smith.

Name: Jane Doe

Occupation: Justice of the Peace

Date: 18/08/2022

Signature: 

Photocopy ID at 150%

So the details are legible.

Please do not send in your physical identity documents e.g. passport, driver's licence, birth certificate etc.

Please note: Certification is valid for three months and must have been carried out within three months of application.

Your identity documents must be certified by one of the following people: Justice of the Peace, Registered Lawyer, Chartered Accountant, Registered Teacher, Registered Doctor, Police Officer, Notary Public, Registrar/Deputy Registrar.

Section 7 — Privacy statement

Any information that you provide to us may be used by Fisher Funds and the Supervisor and any of their respective related entities, and by other service providers to LifeSaver to provide services in relation to your withdrawal request. It may also be used to electronically confirm your identity and address and may be disclosed for these purposes to third parties where relevant. You have the right to access the information held by us and you may also request that it be corrected.

Section 8 – Solicitor or Conveyancer’s letter

To: Fisher Funds Management Limited as manager of the Fisher Funds LifeSaver Plan (*the Scheme*)

Re (the Member)

We refer to the Member’s application (the Application) for a withdrawal from the Scheme, which relates to the purchase of (the Property)

The settlement date, or currently anticipated settlement date, for the purchase of the Property is

Documents

We enclose copies of:

- The agreement for sale and purchase of the Property with (the Vendor)

Dated (the Agreement); and

- Our pre-printed bank deposit slip.

We confirm that we act for the Member, who is to purchase the Property under the Agreement.

Undertaking (please tick the relevant box)

We undertake to you:

- For unconditional sale and purchase agreements where LifeSaver funds are paid on settlement.
1. As at the date of this letter any conditions to the Agreement are fulfilled or waived and the Vendor and the Purchaser(s) are unconditionally obliged to settle; and
 2. Any funds received by us pursuant to the Application (*the Funds*) will be paid to the Vendor as part of the purchase price; or
 3. If settlement under the Agreement is not completed by the due date in the Agreement or any agreed extended date, the Funds will be repaid to you as soon as practicable on account of the Member with no deductions for disbursements.
- For conditional sale and purchase agreements where LifeSaver funds are being used to pay the deposit
1. As at the date of this letter the Agreement remains subject to a condition or conditions which have yet to be either fulfilled or waived (*i.e. the Vendor and the Purchaser(s) are not yet contractually obliged to settle*);
 2. Such funds as are received by us/me pursuant to the Application and are to be held by a stakeholder who is obliged to:
 - i. hold the deposit funds while the Agreement is conditional; and
 - ii. repay the deposit funds to us/me if settlement under the Agreement is not completed by the due date in the Agreement or any agreed extended date (*except where non-completion of the settlement is due to the Member’s default*);
 3. I/we will repay to you as soon as practicable on account of the Member (*with no further deductions or disbursements*) any deposit funds that the stakeholder repays to us/me if settlement is not completed; and
 4. Any funds received by us/me pursuant to the Application which exceed any amount to be applied towards paying a deposit under the Agreement:
 - i. will be paid to the Vendor as part of the purchase price on settlement of the Agreement; or
 - ii. if settlement under the Agreement is not completed by the due date in the Agreement or any agreed extended date, will be repaid to you as soon as practicable on account of the Member with no deductions or disbursements.

The undertakings in points 2 and 3 above are restricted to confirming that the stakeholder owes obligations:

- To hold the Funds while the Agreement is conditional; and
- To repay the Funds to us/me if settlement of the Agreement is not completed as described.

I/we give no undertaking that the stakeholder will actually comply with these obligations, and accordingly

I/we accept no liability in the event that the stakeholder breaches either obligation.

I confirm that I hold a current practising certificate issued pursuant to the Lawyers and Conveyancers Act 2006.

Name of solicitor/conveyancer

Name of firm

Signature

Date

Section 9 – Withdrawal declaration

- I am a member of the Fisher Funds LifeSaver Plan and have been a LifeSaver member for three or more years.
- I have not previously made a withdrawal from LifeSaver for a home purchase. The property I purchase in connection with this application is intended to be my personal place of residence and is in New Zealand.
- I have not previously owned an estate in land.
- I agree that Fisher Funds may approach the solicitor or conveyancer named in this form to obtain such further information as may be reasonably required in connection with this application, and I hereby authorise that solicitor or conveyancer to provide such further information (a photocopy of this authorisation shall be regarded as the original).
- I understand that acceptance of my application is at Fisher Funds discretion.
- I understand that if the settlement (*as set out in the attached Sale and Purchase Agreement*) is not completed by the due date or any extended date, that the funds will be repaid by my solicitor or conveyancer to the Manager of LifeSaver as soon as practicable on my account with no deductions or disbursements having been made to the amount released to the solicitor or conveyance.
- I understand that my withdrawal value will or might fluctuate based upon the unit price(s) which applies when the withdrawal is processed and that fees, taxes and expenses may be deducted from my LifeSaver account.
- The information given in this form is true and correct. I acknowledge that the Manager and the Supervisor of LifeSaver will rely on information provided in (*or in connection with*) this form and accordingly agree to indemnify them against any claims, liability, losses, damages, costs and expenses 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 omission*).

Signature of member

Date

Checklist

Please complete the checklist below and supply the relevant documents to support your request.

- Complete sections 1-4.
- Select a preferred identification method in Section 5 and provide evidence (*refer to Section 6*)
- Provide a completed solicitor or conveyancer's letter (*Section 8*)
- Provide proof of your solicitor or conveyancer's bank account
- Provide a copy of the property sale and purchase agreement
- Complete the withdrawal declaration in Section 9