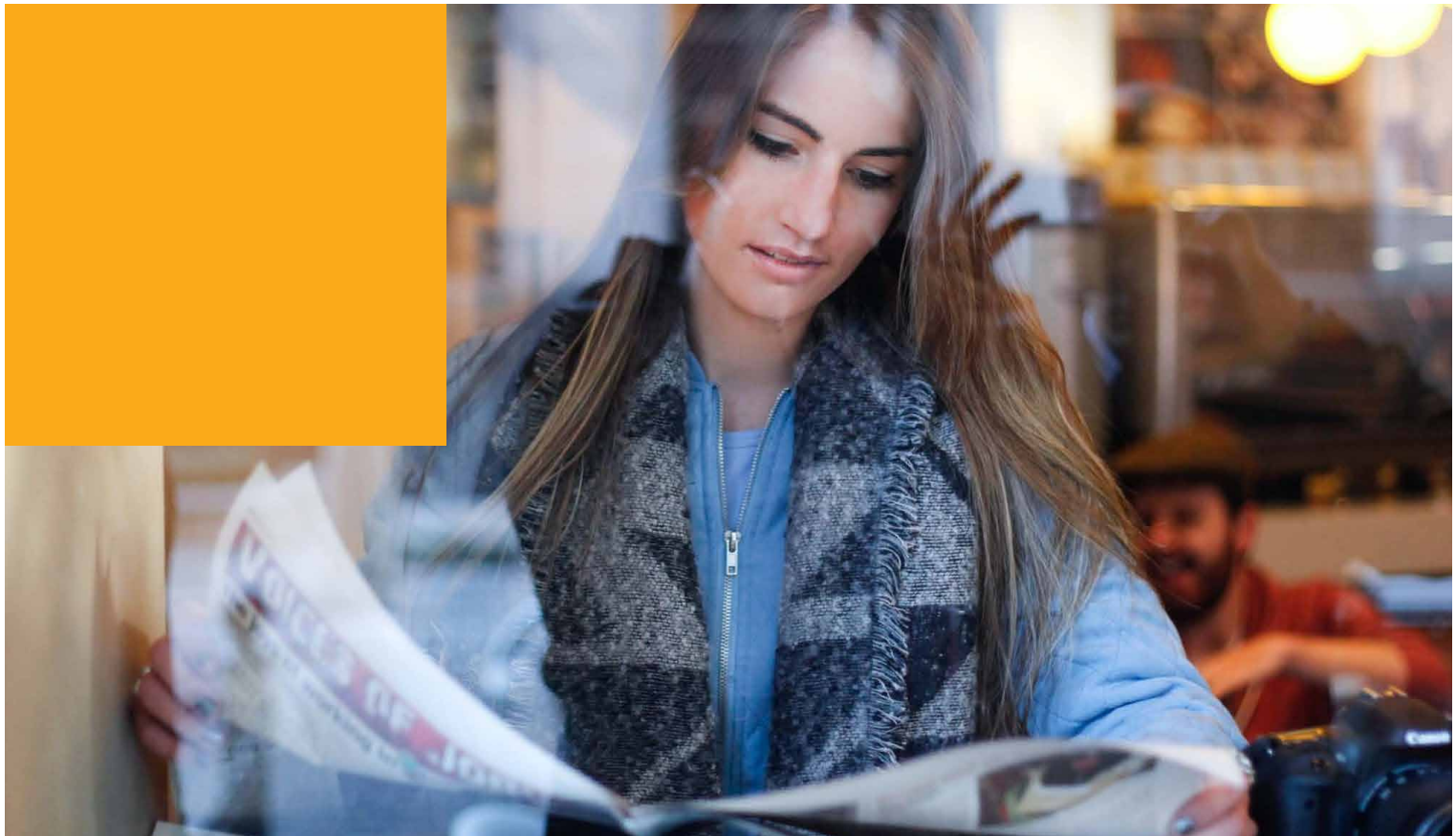


A person in a dark jacket and shorts stands on dark rocks at the edge of the sea, looking out at a sunset. The sun is low on the horizon, creating a bright orange glow and a reflection on the water. The sky is filled with dark, dramatic clouds. The overall mood is contemplative and serene.

## GUIDELINES

Approved 4 July 2023  
Effective 4 July 2023

# KIWISAVER SERIOUS ILLNESS AND LIFE-SHORTENING CONGENITAL CONDITIONS PROCESSING GUIDELINES 2023



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As the voice of the sector, the FSC is a non-profit member organisation with a vision to grow the financial confidence and wellbeing of New Zealanders. FSC members commit to delivering strong consumer outcomes from a professional and sustainable financial services sector. Our 110+ members, manage funds of more than \$95bn and pay out claims of \$2.8bn per year (life and health insurance). Members include the major insurers in life, health, disability and income insurance, fund managers, KiwiSaver, and workplace savings schemes (including restricted schemes), professional service providers, and technology providers to the financial services sector.

The FSC's guiding vision is to grow the financial confidence and wellbeing of New Zealanders and we strongly support initiatives that align with our strategic intent and deliver:

- strong and sustainable customer outcomes
- sustainability of the financial services sector
- increasing professionalism and trust of the industry.

These serious illness and life-shortening congenital conditions processing guidelines (the Guidelines) were approved by the Investment and KiwiSaver Committee of the Financial Services Council of New Zealand Incorporated (FSC) on 4 July 2023. They are intended as general information and a resource for FSC members only, and do not constitute legal advice. They are not intended to replace existing legislation, regulations, or regulatory guidelines. Whilst their legal accuracy (where referring to the legislation) has been confirmed, some aspects are open to individual interpretation. Any conflict should be construed in favour of the applicable legislative requirement, with further legal advice sought. Any third party websites and other materials referred to are additional resources that you access at your own risk and the FSC takes no responsibility for any third party content. The FSC and its employees do not make any express or implied representations or give any warranties regarding these Guidelines, and we accept no responsibility for any loss, damage, cost or expense (whether direct or indirect) incurred by you as a result of any error, omission or misrepresentation in this information.

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## 1. INTRODUCTION

These Guidelines are for KiwiSaver scheme managers and supervisors (or trustees, in the case of restricted KiwiSaver schemes) but may also be used by:

- complying superannuation funds and other workplace savings schemes which incorporate KiwiSaver equivalent serious illness or life-shortening congenital conditions based early withdrawal facilities; and
- New Zealand superannuation schemes, which are required under the Superannuation Scheme Rules to incorporate a KiwiSaver equivalent serious illness based early withdrawal facility<sup>1</sup>.

The Guidelines assume a basic technical knowledge of the KiwiSaver and Financial Markets Conduct legislation and explain the industry standard approach for withdrawals from KiwiSaver schemes in cases of serious illness and life-shortening congenital conditions. They also provide views on the suggested timeframes within which applications should be processed and guidance on the appropriate tone that should be adopted when communicating with members.

In most cases, it is the supervisor of the relevant KiwiSaver scheme (the Supervisor) which must assess serious illness and life-shortening congenital conditions based early withdrawal applications. The only exception is that in the case of a restricted KiwiSaver scheme,

applications are addressed to, and decisions are made by, the manager of the scheme (the Manager). These Guidelines refer to the Supervisor for convenience.

Whilst the Guidelines are not mandatory, they represent commonly agreed industry best practice. The aim of the Guidelines is to help bring consistency across New Zealand's KiwiSaver industry and drive good customer outcomes. They are intended to give a common basis for assessment, and in doing so, to minimise the prospects of inconsistency of approach.

### A) WHAT IS SERIOUS ILLNESS?

Serious illness, as defined by the KiwiSaver Act 2006 (the Act)<sup>2</sup>, means an injury, illness, or disability –

- (a) that results in the member being totally and permanently unable to engage in work for which they are 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.

#### i. Non-palliative medical treatment

Withdrawals for non-palliative medical treatment are generally best considered under the significant financial hardship (SFH) based early withdrawal facility. This allows a withdrawal if, for example, a member is suffering or likely to suffer from significant financial difficulties that arise because of the cost of medical treatment for an illness or injury of them or a dependant<sup>3</sup>.

<sup>1</sup> Financial Markets Conduct Regulations 2014, Schedule 12, clause 10.

<sup>2</sup> Clause 12(3) of Schedule 1 to the Act.

<sup>3</sup> Clause 11(1)(d) of Schedule 1 to the Act.

It is worth noting though that there is still the potential for the member to meet the definition of serious illness under the Act whilst also needing non-palliative treatment.

## ii. Considerations for assessing serious illness

A person must be assessed by an appropriately qualified health practitioner operating within the scope of practice for which they are registered. This would typically be a registered medical practitioner (a Doctor) or a registered nurse practitioner who has advanced education, clinical training and the demonstrated competence and legal authority to practice beyond the level of a registered nurse (Nurse Practitioner).

Doctors or Nurse Practitioners should be advised that for the purposes of assessing and completing a medical certificate for a patient who is applying for a serious illness based early withdrawal, a “serious and imminent risk of death” should be understood to refer to:

- a grave or critical risk of death due to injury, illness or disability; and
- that death being either impending or generally expected to occur within the next 18 months (also referred to as terminal illness in the Health Practitioners Guide in Schedule 1 of these Guidelines, which provides some added guidance).

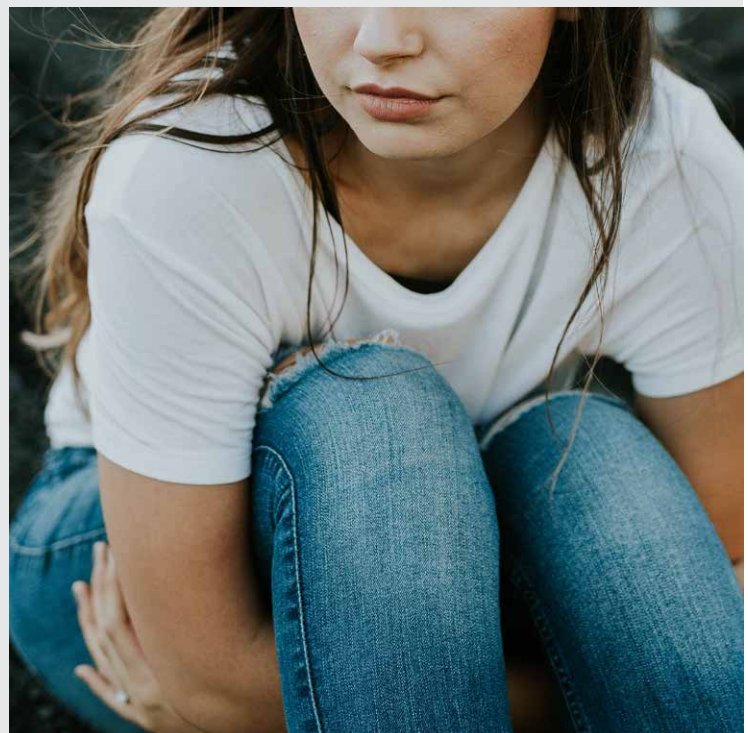
## iii. Unable to engage in work

Whether a member is ‘totally and permanently unable to engage in work’ for which they are suited by reason of experience, education, or training (or any combination of those things) is a point in time assessment that the member is not and will never resume being capable of undertaking their current role (or any other work for which they are suited, as described). That

assessment should not take into account future training or alternative career options.

A prognosis of improvement over time, leading to the member again becoming able at a later date to engage in work for which they are suited, will mean that the relevant condition does not meet the requirement of permanently disabling.

In addition, the requirement for total inability will mean that if the member is assessed as having the ability to return to reduced or light duties at their current role (or any other work for which they are suited, as described) then they will not qualify for a withdrawal on this basis. However, if the member is assessed as likely to suffer from significant financial difficulties as a result, then they can make an SFH based withdrawal application.



#### **iv. Considering treatment options when assessing whether serious and imminent risk of death**

The question of whether there is a serious and imminent risk of death should be assessed taking into account the assumption that the member can and will receive (and is willing to undergo) appropriate conventional and available medical treatment. If, despite the prospect of that treatment, the member is still assessed as being at serious and imminent risk of death due to their condition, then the test will be met.

In other words, the Supervisor should not ignore the availability of life saving treatment.

If the Supervisor determines that due to the availability of such treatment the test is not met, but is reasonably satisfied that:

- the cost of the treatment will cause (or is likely to cause) SFH; and
- reasonable alternative sources of funding have been explored and exhausted, then the member will be permitted (on successful application) to make a SFH based early withdrawal.

In determining whether lifesaving treatment can reasonably be treated as 'available' to the particular member, the Supervisor should factor in the possibility that there may be compelling reasons why the member is not willing to undergo that treatment (these might include prohibitive religious beliefs or the treatment being life extending but without improving quality of life).

#### **v. Bariatric surgery**

Bariatric surgery is an example of the kind of treatment that should ordinarily be dealt with under the SFH based early withdrawals facility. An exception would be if there is an underlying terminal illness, such as a heart condition. In such circumstances, that illness is what should be assessed for a serious illness based withdrawal application.

#### **vi. Mental illness**

Subject to the tests outlined above in this section, in relation to mental illness, due to the availability of treatment, suicidal indicators are generally not considered a serious illness that poses an imminent risk of death. The member should be dealt with in accordance with the Manager's vulnerable customers policy and if there are also hardship factors present, then the Manager could suggest the SFH withdrawal process.

### **B) WHAT IS A LIFE-SHORTENING CONGENITAL CONDITION?**

A life-shortening congenital condition is defined<sup>4</sup> as a condition that exists from the date of the member's birth and is either:

- (a) identified by regulation as a life-shortening congenital condition (a listed condition); or
- (b) one for which the member has medical evidence to verify that the congenital condition is expected to reduce life expectancy below New Zealand superannuation age (currently 65) for the member or for persons in general with the condition (a non-listed condition).

<sup>4</sup> In clause 12B(1) of Schedule 1 to the Act.

As at the date of these Guidelines, under regulation 32 of the KiwiSaver Regulations 2006 (added by the KiwiSaver (Life-shortening Congenital Conditions) Amendment Regulations 2021) the listed conditions are:

- (a) Down syndrome (Down's syndrome); and
- (b) cerebral palsy; and
- (c) Huntington's disease (Huntington's chorea); and
- (d) fetal alcohol spectrum disorder.

In the case of a listed condition, the Supervisor must be satisfied that a medical certificate issued by a Doctor (this cannot be a Nurse Practitioner) verifies that the member suffers from the condition.

In the case of a non-listed condition, the Supervisor must be satisfied that a medical certificate issued by a Doctor verifies that:

- the condition is a life-shortening congenital condition for the member or for persons in general with the condition; and
- the member suffers from the condition.

After making a life-shortening congenital condition based early withdrawal, a member is treated for the purposes of the KiwiSaver Scheme Rules as having reached New Zealand superannuation age<sup>5</sup>. The withdrawal does not prevent them continuing in paid employment, but they are no longer eligible for Government contributions or compulsory employer contributions to KiwiSaver<sup>6</sup>.

## 2. OVERVIEW OF THE WITHDRAWAL PROCESS

In most cases, it is the Supervisor which must assess serious illness or life-shortening congenital conditions based withdrawal applications. However, for restricted KiwiSaver schemes, such applications are considered and decided by the Manager.

### A) THE WITHDRAWAL FORM

A withdrawal form that incorporates the required information must be provided in order for an application for a serious illness or life-shortening congenital condition based withdrawal application to be processed. The member should be provided with either a serious illness based or a life-shortening congenital condition based application form as relevant, and each application form should set out the applicable tests in the Act.

### B) IDENTIFICATION

This process should be made as easy as possible for the member, whilst ensuring that the Manager complies with its requirements under the Anti-Money Laundering and Countering Financing of Terrorism Act 2009 (the AML/CFT Act). For example, proof of identity and address is only required to be provided if not already held. However as individual organisations will have their own internal AML/CFT Act policies, the processes undertaken are at their discretion.

Where identification is required, a certified copy of one (or more than one) of the approved forms of identity or residential address should be provided, following the organisation's policy and legislative requirements. Verifying identification by electronic means is also acceptable.

<sup>5</sup> Clause 12B(4) of Schedule 1 to the Act.

<sup>6</sup> Clause 12B(5).

### **C) NATURE OF COMMUNICATION**

When ensuring that the correct supporting information for the application is provided and that the member meets the strict criteria, the Manager must take care to maintain an appropriate relationship with its members.

A serious illness or life-shortening congenital condition withdrawal will likely be sought at a time when a member (or their representative, in some cases of total disablement or other lack of capacity) has a great deal on their mind and is highly stressed. It is therefore important that all involved treat each aspect of the application with appropriate sensitivity and urgency.

It is important that, when communicating with the member, their current health situation is borne in mind along with acting in accordance with the organisation's internal vulnerable customers policies.

Managers should avoid requesting 'business as usual' tasks to be completed that may be difficult for a member suffering from serious illness or a life-shortening congenital condition to comply with in a timely manner. Only essential information should be requested, and the process should be made as easy as possible for genuine applications, whilst recognising the need to uphold the integrity of the KiwiSaver regime by not approving applications that do not meet the criteria.

It is expected that Managers and Supervisors will consider any reasonable alternatives for enabling early access when it is apparent that it could be difficult for the member to comply with the primary withdrawal criterion that has been invoked.

### **D) HOW MUCH CAN A MEMBER WITHDRAW?**

An accepted serious illness or life-shortening congenital condition withdrawal application entitles the member to withdraw an amount equal to the value of the member's accumulation. In practical terms, this equates to the entirety of the net balance in the member's KiwiSaver account on the date of withdrawal. This includes the Government contributions amount (provided a statutory declaration is received).


Due to the fact that KiwiSaver is a long term retirement savings regime, and that a member can withdraw their entire KiwiSaver account balance in circumstances of serious illness or a life-shortening congenital condition, there is a high threshold test to meet before the Supervisor can agree to a withdrawal on either basis.

### **E) TIMEFRAMES FOR PROCESSING WITHDRAWAL APPLICATIONS**

Given the circumstances in which a serious illness or life-shortening congenital condition based withdrawal application is being made, the application should be processed as quickly as possible.

To ensure a consistent customer experience across KiwiSaver providers, and so that being a member of a particular scheme does not offer a timing advantage over being a member of another, all serious illness or life-shortening congenital condition based early withdrawal requests should be considered and a decision reached within a maximum six (6) working days, being:

- four (4) working days for the Manager (or the administration manager in the case of a restricted scheme); and
- two (2) working days for the Supervisor (or the manager, for a restricted scheme).



These timeframes commence on the business day immediately following the date when the Manager (or for a restricted scheme, the administration manager) obtains all the required information to enable an assessment and potential payment to be made and passes it to the Supervisor (or for a restricted scheme, the Manager). The timeframes conclude on the date when a decision is reached and communicated to the Member.

Many providers have adopted a process whereby the Manager forms a view and makes a recommendation to the Supervisor as to the application when they pass on all the information. This can help to speed up the process as the Manager has likely had more contact with the member making the application than the Supervisor.

If a member has been assessed as meeting the required statutory test for serious illness, they are not required to go back through the medical

evidence process (i.e., to produce further medical documentation and, if relevant, proof of ongoing permanent inability to engage in work for which they are suited) if they reapply for a serious illness based withdrawal within 18 months. This applies to serious illness only (not life-shortening congenital conditions), as once a member has made their first life-shortening congenital condition based withdrawal they are treated for KiwiSaver purposes as having reached New Zealand superannuation age, meaning they can make further withdrawals as of right.

At the time of a member's first serious illness based withdrawal approval (if not all funds were sought) providers are encouraged to advise the member, in the letter of notification, that if they make a further serious illness based withdrawal application after 18 months or more, the expectation is that whether or not they are still suffering serious illness must be re-tested.





### 3. MEMBERS WITH UK PENSION TRANSFER MONEY IN A KIWISAVER SCHEME

UK pension transfers into KiwiSaver schemes were permitted prior to April 2015. All KiwiSaver schemes were deregistered for UK pension transfer purposes by His Majesty's Revenue and Customs (HMRC) in 2015 following changes prohibiting withdrawals before age 55 unless for serious illness.

Care should still be taken whenever a member has transferred an amount from a UK pension scheme into their current (or any prior) KiwiSaver scheme. If the member has been UK resident at any time during either:

- the year of the withdrawal; or
- any of the five preceding UK tax years;

then they may have to pay UK tax on the amount of money transferred from a UK pension scheme if they withdraw it for serious illness purposes.

This is because although the UK has an 'ill-health' definition that will allow some serious illness based withdrawals to be made UK tax-free, the definitions are not the same. Though such circumstances will now be very rare, if the member has been UK tax resident within the five (5) most recently completed UK tax years, then they should be advised to seek UK tax advice.

The Manager should be proactive in mentioning this aspect where the member is known to have transferred an amount from a UK pension scheme. A key reason is that it is not possible to mitigate the risk of a withdrawal being subject to UK tax by for such members by 'leaving behind' the UK pension transfer amount, as the UK legislation deems any withdrawal to include that amount in the first instance.

### 4. PRIVACY ACT 2020

Both the serious illness based application form and the life-shortening congenital condition based application form should include an express authorisation from the member that permits the sharing of the member's personal information between the Doctor(s) or Nurse Practitioner(s) involved in the application and the Manager and Supervisor of the KiwiSaver scheme.

The personal information that is permitted to be shared between the member's Doctor or Nurse Practitioner and the Manager and Supervisor is limited to information necessary to assess the serious illness or life-shortening congenital condition based early withdrawal application. The authorisation does not extend beyond that, and the member should understand the limits imposed on the Doctor or Nurse Practitioner regarding the information able to be shared. For example, information that relates to the member's previous health conditions or information that relates to a spouse or partner or child of the member should not be shared by the Doctor or Nurse Practitioner.

This provision is recommended in order to allow prompt processing of applications as well as ensuring compliance with the Privacy Act 2020. It is important that all members understand the benefits of agreeing to this provision and that it is limited in its reach.

## 5. STATUTORY DECLARATION

Serious illness and life-shortening congenital condition based early withdrawal applications must be accompanied by statutory declarations from the applicants due to the following:

- Government contributions cannot be withdrawn from a member's KiwiSaver account without the member giving a statutory declaration stating, to the best of their knowledge, the periods for which they have had their principal place of residence in New Zealand<sup>7</sup>;
- Supervisors are permitted to require that any documents, things or information produced in support of a serious illness or life-shortening congenital condition based withdrawal application be verified by oath, statutory declaration, or otherwise<sup>8</sup>; and
- A life-shortening congenital condition based withdrawal application must include a completed statutory declaration by the member to acknowledge that they understand that:
  - their KiwiSaver funds are to be released to them as if they had reached New Zealand superannuation age; and
  - after the withdrawal of the funds, they are no longer eligible to receive government contributions or compulsory employer contributions in relation to their future contributions if any<sup>9</sup>.

A statutory declaration must be witnessed by a person eligible to do so under the Oaths and Declarations Act 1957. Please refer to <https://www.govt.nz/browse/law-crime-and-justice/making-a-statutory-declaration/> for more details and a list of the most common persons who qualify to witness a statutory declaration.

If the member is unable to complete the statutory declaration themselves but has granted a valid power of attorney and the attorney can provide a copy of a certificate of non-revocation of the power of attorney, the member's attorney may sign the statutory declaration on behalf of the member.

In addition, to be acceptable, the application form must be provided as an original and not sent electronically (because of the statutory declaration component). A statutory declaration is a prescribed form and not covered by the Part 4 of the Contract and Commercial Law Act 2017, so the application can only be processed or accepted when accompanied by an original statutory declaration. Electronic copies can only be accepted when accompanied by a solicitor's undertaking that they have obtained the original statutory declaration.

If time is really of the essence and the member is unable easily to find a person who qualifies to witness a statutory declaration, then in the case of a serious illness withdrawal the Manager might suggest that the member make an application to withdraw all of their KiwiSaver account balance excluding the government contributions component. If the member agrees to this,

<sup>7</sup> Clause 17(a) of Schedule 1 to the Act.

<sup>8</sup> Clause 13(2)(b) of Schedule 1 to the Act.

<sup>9</sup> Clause 13(1C)(a) of Schedule 1 to the Act.

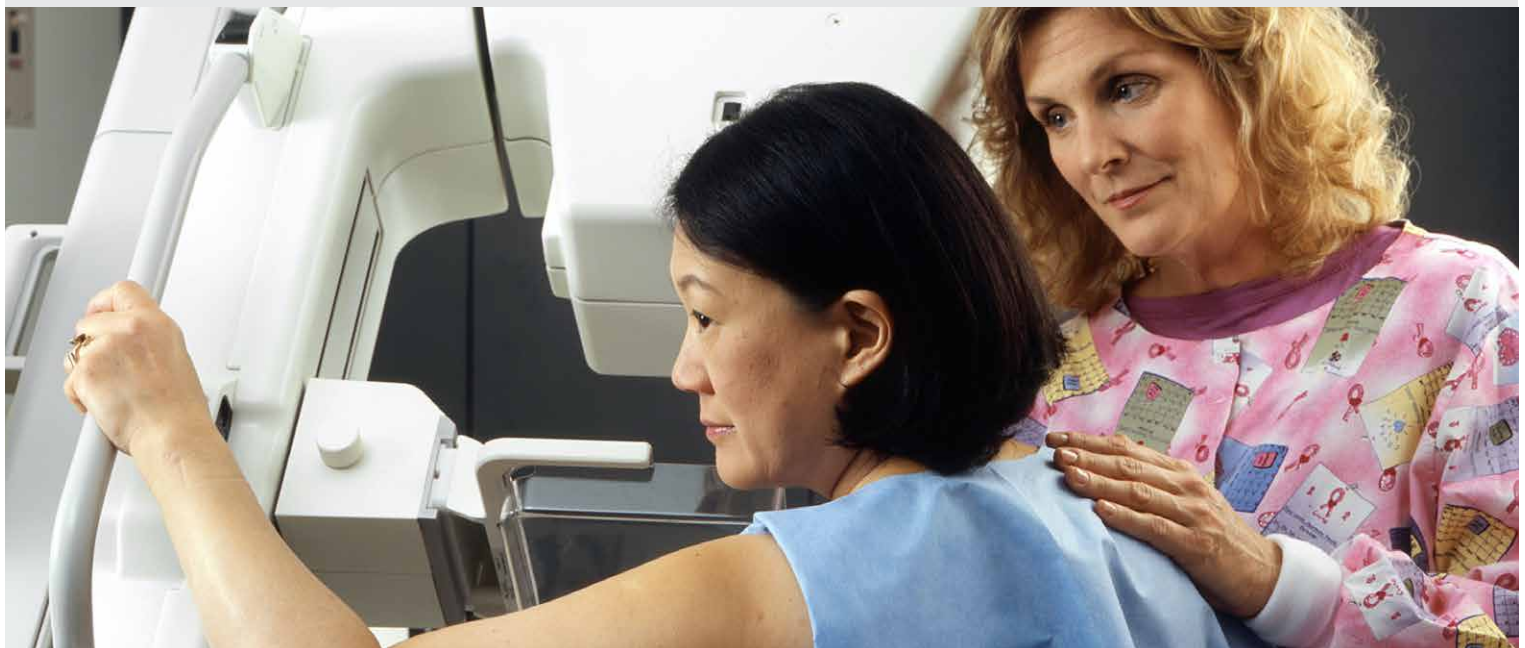
no statutory declaration will be required by legislation, and the application can be sent to the Manager electronically. For avoidance of doubt, where a withdrawal application relates to a life-shortening congenital condition, a statutory declaration will always be required, for the initial withdrawal.

After withdrawing the majority of the account balance the member could follow up the serious illness withdrawal application with another application for withdrawal of the government contributions (accompanied by the correctly completed and witnessed statutory declaration) in due course. In such a case (as noted in part 2(E) of these Guidelines), if the time lapse between the two applications is within 18 months, the Manager should not require another medical certificate or identification but should instead rely on the documents provided as part of the first application.

## 6. CLOSURE OF THE MEMBER'S KIWISAVER ACCOUNT

If a member's KiwiSaver account balance reaches zero, the Manager may terminate the member's KiwiSaver membership (subject to the provisions of the trust deed in the case of serious illness). This should be communicated to a member who makes a full withdrawal of their KiwiSaver account balance on the grounds of serious illness or a life-shortening congenital condition.

Managers should advise members that they have the option to continue their KiwiSaver membership if they wish (although most will likely want the account to be closed). This should be offered on a case by case basis. Members may choose to keep some of their account balance in the KiwiSaver scheme to retain their KiwiSaver membership and Managers can also advise members that they have the ability to re-join KiwiSaver in the future.



## 7. DECLINED APPLICATIONS

If an application is declined, the Manager on behalf of the Supervisor should sensitively communicate this to the applicant (in the manner determined by its own communications protocols) giving high level reasons for the withdrawal application being declined. In addition, the member should be informed of what further options are available to them, such as any other potential grounds for early withdrawal of funds, applying via the SFH process and that they can make a complaint to the Manager if they are not happy with the outcome of their withdrawal application. Possible grounds for a Supervisor declining an application (or requesting further information) include, but are not limited to:

- Insufficient medical evidence received.
- Incorrect medical attestation.
- Suspicion of fraud.
- The purpose of the withdrawal being cosmetic surgery, or general health related surgery such as a gastric bypass where the Doctor or Nurse Practitioner cites an increased risk of death but not an imminent risk of death as required by the Act.
- The Doctor or Nurse Practitioner stating that the member is 'unlikely' to go back to work or is not well enough to work for the foreseeable future (this will likely mean that the condition does not meet the 'totally and permanently unable' test, as there are too many unknowns).

## 8. COMPLAINTS

Members should go through the Manager's internal dispute resolution process in the first instance. Once that process has been undertaken, if the member has an outstanding complaint about the Manager's process, the Manager should advise their dispute resolution scheme (DRS) provider. Managers should also advise members that complaints relating to the decision, or to the Supervisor's process, can be taken to the Supervisor's DRS provider.

This will be important (and the member should be given that DRS provider's contact details) whenever, for example, there is any unresolved difference of opinion between the Manager or Supervisor and the member as to whether the withdrawal sought should have been permitted, or the member is unhappy with any aspect of the procedure followed by the Manager or Supervisor.

# Schedule 1: Health Practitioners' Guide

## Medical certificates for KiwiSaver serious illness or life-shortening congenital condition based withdrawal applications

### ABOUT THIS GUIDE

This guide will assist you with completing a medical certificate for a KiwiSaver member applying for a serious illness or life-shortening congenital condition withdrawal (referred to as a **member** in this guide).

**Please read this guide carefully and refer to it when completing the medical certificate.**

### WHO CAN APPLY?

A member who meets at least one of the following tests (as prescribed in the KiwiSaver Act 2006) can apply.

**Serious illness withdrawal:** The member has an injury, illness, or disability:

- that results in them being **totally and permanently** unable to engage in work for which they are suited by reason of experience, education, training or any combination of those things (referred to as **Total Permanent Disability** in this guide); **or**
- that poses a **serious and imminent risk of death** (which generally means death is expected to occur within the next 18 months - referred to as **Terminal Illness** in this guide).

**Life-shortening congenital condition withdrawal:** Alternatively, the member can make a withdrawal if they have a **life-shortening congenital condition** (as described in this Guide).

You can read about the requirements online at [www.legislation.govt.nz](http://www.legislation.govt.nz) (see clauses 12, 12B and 13 of Schedule 1 to the KiwiSaver Act 2006).

### WHAT INFORMATION TO PROVIDE?

As the health practitioner you must be registered with the either Medical Council or the Nursing Council of New Zealand and:

- 1) provide:
  - your full name
  - address of practice
  - registration number, and full contact details;
- 2) confirm that the member applying for this withdrawal is your patient and provide their:
  - full name
  - residential address, and
  - date of birth;
- 3) confirm that a full health examination was carried out;
- 4) confirm that the assessment covered by the certification is within your scope of practice;

#### Serious illness withdrawal:

- 5) confirm that the member's circumstances meet the criteria for a Total Permanent Disability or Terminal Illness withdrawal (and specify which of these applies);
- 6) provide a description of the Total Permanent Disability or Terminal Illness;

#### Life-shortening congenital condition withdrawal:

- 7) certify that the member has:
  - Down syndrome (Down's syndrome);
  - cerebral palsy;
  - Huntington's disease (Huntington's chorea)
  - fetal alcohol spectrum disorder; **or**

- 8) certify that the member has had since date of birth a condition which is a life-shortening congenital condition (i.e. one expected to reduce life expectancy below age 65 for the member or for persons in general with the condition) and describe that condition.

## THE PROCESS

This is an overview of how the process works.

### Stage One: Complete the assessment

First, you must complete the medical examination of the member who is applying for the withdrawal and ensure they meet the KiwiSaver Act criteria (described under “Who can apply?”). This will help you:

- decide whether or not the member is eligible; **and**
- complete the medical certificate if the member is eligible.

For example, if the member is applying under the Total Permanent Disability criteria you must be able to confirm that the member’s circumstances mean that the member is totally and permanently unable to engage in work for which they are suited, or the withdrawal application will be declined.

### Stage Two: Complete the medical certificate

You complete and sign the medical certificate. Please refer to “What information to provide?” to ensure you provide complete information. If the information is incomplete the withdrawal application may be returned to the KiwiSaver provider or the member for further information.

### Stage Three: Provide the medical certificate to the KiwiSaver provider or member

When the medical certificate is complete, send this direct to the KiwiSaver provider processing the application (provided member consent has been given in the withdrawal application and otherwise provide it to the member).

You may wish to provide additional supporting documents, such as medical records or test results.

### Stage Four: Decision making

The KiwiSaver provider manages the process, and the Supervisor (or the trustee in the case of a restricted scheme) makes the decision whether to approve or decline the serious illness or life-shortening congenital condition withdrawal application (as required by the applicable legislation).

The Supervisor will assess the withdrawal application in terms of the relevant KiwiSaver Act provisions as confirmed by you.

The Supervisor may require additional information from you if it considers the information supplied is insufficient to enable it to make a decision. In this case the Supervisor will contact you directly and will notify the member.

Please allow time for the receipt, checking and assessing of the medical certificate.

**If you have questions about the process, please contact the KiwiSaver provider (details can be found on the withdrawal application form).**

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