



Thrift Savings Plan BULLETIN for Service TSP Representatives

Subject: Consolidation of Forms TSP-75, Age-Based In-Service Withdrawal Request (Civilian) and TSP-U-75 (Uniformed Services), and Changes to TSP Age-Based In-Service Withdrawal Processing to Include Roth TSP

Date: May 7, 2012

The Federal Retirement Thrift Investment Board (Agency) has made a number of changes to the TSP age-based in-service withdrawal process to provide for notarized spouse and participant signatures and to reduce the number of forms rejected because they are incomplete or invalid. Changes include the consolidation of Forms TSP-75, Age-Based In-Service Withdrawal Request (Civilian) and TSP-U-75 (uniformed services) into a single form, effective May 7, 2012. The combined form supersedes all prior versions of the Age-Based In-Service Withdrawal Request, with dates prior to April 2012. Previous versions of the form must be immediately discarded (recycled), and agencies/services that provide links to electronic versions of old forms should disable those links. Previous versions will not be processed after June 1, 2012. A copy of the consolidated [Form TSP-75](#) is attached to this bulletin. It is also available for download from the TSP website.

The new Form TSP-75 tells participants who have both traditional and Roth TSP balances how the age-based in-service withdrawal will be disbursed from their traditional and Roth balances. It also provides information on the conditions necessary for Roth earnings to be considered “qualified,” and therefore not subject to Federal income tax. Additional information about the Roth TSP can be found in TSP Bulletin 11-U-4, Implementation of Roth Thrift Savings Plan Contributions, dated February 25, 2011, and TSP Bulletin 12-U-8, Implementation Date for Roth Thrift Savings Plan Contributions, dated April 11, 2012.

This bulletin describes the consolidated form along with other changes to the processing of TSP age-based in-service withdrawals.

I. Purpose of Form TSP-75

Form TSP-75 allows civilian and uniformed services participants to request a TSP age-based in-service withdrawal. The form must be submitted by mail or by fax. Form TSP-75 **does not** pertain to beneficiary participant (spouse) accounts since beneficiary participants are not eligible to request a TSP age-based in-service withdrawal.

(continued on next page)

Inquiries: Questions concerning this bulletin should be directed to the Federal Retirement Thrift Investment Board at **202-942-1460**.

Chapter: This bulletin may be filed in Chapter 2, General Information.

Federal Retirement Thrift Investment Board • 77 K Street, NE • Washington, DC 20002

II. Changes to Form TSP-75

- A. This form is designed to be read by an optical scanner. When printing or reproducing the form, make sure that copies are not resized or distorted. Participants completing the form should print legibly, **inside** the boxes, using black or dark blue ink and simple block letters.
- B. Section I (Information About You). This section should be completed in its entirety. However, if a participant neglects to check the box for “Civilian Account or “Uniformed Services Account,” but has only one TSP account, the age-based in-service withdrawal request will still be processed. If a participant has both a civilian and a uniformed services TSP account, and does not check the box for the account from which he/she is requesting the withdrawal, the request will not be processed. If a participant has both civilian and uniformed services accounts, and wishes to take an age-based in-service withdrawal from both accounts, the participant must submit a separate Form TSP-75 for each withdrawal request. A single form cannot be used for both requests.

Note: The new Form TSP-75 does not have address fields as did earlier versions. Any correspondence related to the form will be sent to the participant’s TSP address of record.

Also, unless the participant requests to have the age-based in-service withdrawal paid by direct deposit, a check will be sent to his/her address of record.

Agencies/services should educate participants on procedures to update a TSP address of record before participants submit applications for age-based in-service withdrawals.

- C. Section II (Withdrawal Request). This is for the amount of the request.
- D. Section III (Direct Deposit Information). This section is optional.
- E. Section IV (Additional Tax Withholding). This section is optional. This section provides tax withholding information and the option to have an additional amount of withholding for Federal income tax.
- F. Section V (Certification and Notarization). This section is mandatory and all information must be provided. Participants who do not provide information about their spouse in either Section VI or Section VII certify that they are unmarried by signing the form.

Note: New requirement – The signature of the participant on Form TSP-75, Age-Based In-Service Withdrawal Request, must be notarized before the form is submitted to the TSP for processing. This is mandatory for all applicants, regardless of marital status or retirement coverage.

- G. Section VI (FERS and Uniformed Services Participants). FERS and uniformed services participants who are married or legally separated must complete this section to provide information about a spouse. The spouse must sign in this section and the signature must be notarized.

To request an exception to the spousal requirements, participants must provide the spouse's Social Security number, and submit a valid Form TSP-16, Exception to Spousal Requirements (Civilian) or a TSP-U-16 (uniformed services). If an exception has been granted within the past 90 days, participants must still provide the spouse's Social Security number so that the TSP can verify the exception.

- H. Section VII (CSRS Participants). This section is for providing information about the CSRS participant's spouse; the TSP must notify the spouse of the participant's age-based in-service withdrawal. No signature or notarization is required in this section.
- I. Section VIII and Section IX on page 3 provide the information for transfer of a traditional balance to either a traditional IRA, an eligible employer plan, or a Roth IRA. This page is optional.
- J. Section X and Section XI on page 4 provide the information for transfer of a Roth balance to either a Roth IRA or a Roth account maintained by an eligible employer plan. This page is optional.

III. Additional Information for Participants

The TSP booklet *In-service Withdrawals* has been updated to include information on how an age-based in-service withdrawal will affect participants' accounts if they have both traditional and Roth balances. Agency and service representatives should strongly recommend that participants read the *In-Service Withdrawal* booklet before requesting an age-based in-service withdrawal.



Gisile Goethe
Deputy Director, Education & Agency Liaison
Office of Communications and Education

Attachment: Form TSP-75



Thrift Savings Plan

TSP-75

**Age-Based In-Service
Withdrawal Request**

April 2012

Check List for Completing Form TSP-75, Age-Based In-Service Withdrawal Request

Be sure to read all instructions before completing this form. Only complete and submit the pages that are required as outlined below. You must submit all pages that are relevant to your request **as a single package**.

- ✓ **All** participants must complete and submit Page 1. Remember that your signature must be notarized.
- ✓ If you are **married**, you must also complete and submit Page 2 (either Section VI or VII depending on your retirement coverage). If you are a married **FERS or uniformed services** participant, your spouse must sign the form, and the signature must be notarized.
- ✓ If you have a **traditional (non-Roth)** balance and you would like to **transfer** all or a part of the **traditional (non-Roth)** portion of your withdrawal, you must complete and submit Page 3.
- ✓ If you have a **Roth** balance and you would like to **transfer** all or a part of the **Roth** portion of your withdrawal, you must complete and submit Page 4.

Note: If you would like to transfer all or a part of **both the traditional and the Roth** portions of your withdrawal, you must complete and submit Page 3 **and** Page 4, **even if the transfer is to the same financial institution.**

TSP-75, INFORMATION AND INSTRUCTIONS FOR PAGE 1

Use this form to request a one-time-only age-based in-service withdrawal of all or a portion of your vested account balance. You must be a TSP participant age 59½ or older, and currently employed by the Federal Government or an active member of the uniformed services to request an age-based withdrawal.

Before completing this form, read the TSP booklet *In-Service Withdrawals* and the TSP tax notice "Important Tax Information About Payments From Your TSP Account." If you do not have these materials, you can download them from the TSP website (www.tsp.gov), or ask your agency or service for a copy. You can also request them by calling the ThriftLine.

Note: You should not complete this form if you have previously made an age-based in-service withdrawal. Only one age-based in-service withdrawal is allowed.

There are two ways to request an age-based in-service withdrawal:

1. Complete Form TSP-75 and mail or fax it to the TSP.
Note: If the TSP receives information from your agency or service indicating that you separated before your in-service withdrawal request is completed, your request for an in-service withdrawal will be cancelled; you will then be eligible for a post-employment withdrawal.

or

2. Use the TSP website (www.tsp.gov) to begin your in-service withdrawal request. For security reasons, if your request cannot be completed on the Web, you will be asked to print out your partially completed form at the end of your online session. Review the form, complete any missing information, and provide any required signatures and documentation before you mail or fax it to the TSP. **Do not change or cross out any of the prefilled information** resulting from your entries on the Web; the form may not be accepted for processing if you do so.

Note: Access to this type of withdrawal is not available to you on the website unless you are age 59½ or older, and you are currently employed by the Federal Government or are an active member of the uniformed services.

If you are not married and you do not want to transfer any part of your in-service withdrawal to a traditional IRA, an eligible employer plan, or a Roth IRA, you only have to complete Page 1 of this form. Sign the form, have it notarized, and submit it to the TSP at the address indicated on the last page of this form.

Any check made payable to you will be mailed to the address in your TSP account record. If the address in your TSP account record is not correct, contact your agency employing office or service TSP representative immediately. Only your agency or service can change your TSP address while you are still employed by the Federal Government or you are an active member of the uniformed services.

SECTION I. Complete Items 1–5. Check whether you are withdrawing money from a civilian or uniformed services account in Item 1. **Check only one box.** You cannot withdraw from both accounts using one form. Also, be sure to only check the box for the account representing the employment for which you are currently active. If you have two TSP accounts, and you do not check a box, your form will not be processed.

Your TSP account number is the 13-digit number that was issued to you.

SECTION II. You may withdraw a specified amount of \$1,000 or more, or your entire vested account balance. Use a whole dollar amount only. **Note:** Your withdrawal will be disbursed pro rata (i.e., proportionally) from any traditional (non-Roth) and Roth balances in your account. If you request a specific dollar amount and it is more than your account balance, you will receive your entire account as long as it is at least \$1,000. If your vested account balance is less than \$1,000, you must request your entire vested account balance.

SECTION III. Complete this section only if you want the TSP to send your in-service withdrawal directly to your checking or savings account by means of a direct deposit (electronic funds transfer [EFT]). Provide all of the requested information in this section. If you do not know the 9-digit ACH Routing Number or your checking or savings account number, contact your financial institution for this information. EFTs will be made only to financial institutions in the United States. **Note:** Only the portion of your withdrawal that is not being transferred to a traditional IRA, eligible employer plan, or Roth IRA can be paid by EFT.

If the TSP determines that the EFT information you provided is incomplete or invalid, your request will be processed, but you will receive your payment in the form of a check mailed to your address of record.

SECTION IV. There is a **mandatory 20% Federal income tax withholding** on the **taxable** portion of payments that are not transferred directly to a traditional IRA, eligible employer plan, or Roth IRA. You cannot waive withholding for Federal income tax, but you can ask the TSP to withhold an additional amount by completing Item 11. If a uniformed services participant has a tax-exempt balance, the tax-exempt portion of the withdrawal will not be subject to withholding. Roth contributions and qualified Roth earnings are also not subject to mandatory tax withholding. **If you complete this section, you should not complete IRS Form W-4P.** Read the TSP tax notice "Important Tax Information About Payments From Your TSP Account" for detailed tax rules.

SECTION V. Read the certification carefully and sign and date the form. Your signature must be notarized; otherwise, your request cannot be processed. Because the form will be filed with a Federal agency in Washington, D.C., the notary must complete the notarization in Item 15. No other acknowledgment is acceptable.

Name:

(Last, First, Middle)

TSP Account Number:

SPOUSE INFORMATION FOR MARRIED TSP PARTICIPANTS

VI. FERS AND UNIFORMED SERVICES PARTICIPANTS — Your spouse must consent to your withdrawal. Your spouse's signature must be notarized.

16. Spouse: By signing below, I consent to this withdrawal from my spouse's Thrift Savings Plan account. I understand that the amount withdrawn will not be available later for the purchase of a joint and survivor annuity.

Spouse's Name (Last, First, Middle)

17.
Spouse's Signature

18. / /
Date Signed (mm/dd/yyyy)

19. Notary: Please complete the following. No other acknowledgement is acceptable (see instructions).

The person who signed Item 17 is known to or was identified by me and, before me, signed or acknowledged to have signed this form. In witness thereof, I have signed below on this _____ day of _____, _____ Year.

My commission expires: _____
Date (mm/dd/yyyy)

Notary's Signature

[seal]

Notary's Printed Name

Notary's Phone Number

Jurisdiction

20. Participant: If you cannot obtain your spouse's signature, provide your spouse's name (Item 16) and Social Security number on the right, and submit Form TSP-16, Exception to Spousal Requirements (TSP-U-16 for uniformed services), with the required documentation.

Spouse's Social Security Number

VII. CSRS PARTICIPANTS — Your spouse must be notified of your withdrawal request.

21.
Spouse's Name (Last, First, Middle)

22. Is your spouse's address the same as your address in your TSP record?

Yes No (Complete Items 23–27.)

Don't know spouse's address.
(Provide spouse's SSN and submit Form TSP-16.)

Spouse's Social Security Number

23. Spouse has foreign address? Check here.

24.
Street Address or Box Number (For a foreign address, see instructions.)

Street Address Line 2

25.
City

26.
State

27. -
Zip Code

Do Not Write Below This Line

TSP-75, INFORMATION AND INSTRUCTIONS FOR PAGE 2

Spouses' rights apply to all age-based in-service withdrawals from your TSP account. If you are married (even if separated from your spouse), you must comply with the spouses' rights requirements outlined below:

Spouses' Rights for Age-Based In-Service Withdrawals

Classification	Requirement	Exceptions
FERS/ Uniformed Services	Spouse must provide notarized consent to the age-based in-service withdrawal.	Whereabouts unknown or exceptional circumstances
CSRS	Spouse must be notified of the request for an age-based in-service withdrawal.	Whereabouts unknown

SECTION VI — Married FERS and uniformed services participants. By law, your spouse has the right to a joint and survivor annuity with a 50% survivor benefit, level payments, and no cash refund, unless your spouse waives the right to that annuity. By consenting to the age-based in-service withdrawal on this form, your spouse acknowledges that any amount disbursed now will not be available later for the purchase of such an annuity.

Your spouse gives consent to an age-based in-service withdrawal from your TSP account by completing, signing, and dating Items 16 – 18. Your spouse's signature must be notarized (Item 19). Because this form will be filed with a Federal agency in Washington, D.C., the notary must complete the information in Item 19. No other acknowledgement is acceptable.

If you cannot obtain your spouse's signature, please provide your spouses' Social Security number in Item 20. The TSP cannot process your withdrawal unless you have an exception on file or if you apply for — and receive — an exception to the spouses' rights requirements. Exceptions are granted in **rare** circumstances. If you wish to apply for an exception, you can do so by submitting Form TSP-16 (TSP-U-16 for uniformed services), Exception to Spousal Requirements, along with this form.

SECTION VII — Married CSRS participants. By law, the TSP must notify your spouse of your age-based in-service withdrawal. Provide your spouse's name in Item 21. If your spouse's address is the same as your address in your TSP record, check "Yes" in Item 22. Otherwise, check "No" in Item 22 and complete Items 23–27. If you do not know your spouse's whereabouts, check the third box in Item 22, and provide your spouse's Social Security number. The TSP cannot process your withdrawal unless you have an exception on file or if you apply for — and receive — an exception to the spouses' rights requirements. Exceptions are granted in **rare** circumstances. If you wish to apply for an exception, you can do so by submitting Form TSP-16, Exception to Spousal Requirements, along with this form.

If your spouse has a foreign address, check the box in Item 23 and enter the foreign address in Items 24–27 as follows:

First address line: Enter the street address or post office box number, and any apartment number.

Second address line: Enter the city or town name, other principal subdivision (e.g., province, state, county), and postal code, if known. (The postal code may precede the city or town.)

City/State/Zip Code fields: Enter the entire country name in the City field; leave the State and Zip Code fields blank.

If your spouse uses an **Air/Army Post Office (APO) or Fleet Post Office (FPO)** address, enter that address in the two available address lines (include the unit designation). Enter APO or FPO, as appropriate, in the City field. In the State field, enter AE as the state abbreviation for Zip Codes beginning with 090-098, AA for Zip Codes beginning with 340, and AP for Zip Codes beginning with 962-966. Then enter the appropriate Zip Code.

PRIVACY ACT NOTICE. We are authorized to request the information you provide on this form under 5 U.S.C. chapter 84, Federal Employees' Retirement System. We will use this information to identify your TSP account and to process your request. In addition, this information may be shared with other Federal agencies for statistical, auditing, or archiving purposes. We may share the information with law enforcement agencies investigating a violation of civil or criminal law, or agencies implementing

a statute, rule, or order. It may be shared with congressional offices, private sector audit firms, spouses, former spouses, and beneficiaries, and their attorneys. We may disclose relevant portions of the information to appropriate parties engaged in litigation and for other routine uses as specified in the Federal Register. You are not required by law to provide this information, but if you do not provide it, we will not be able to process your request.

Name:

(Last, First, Middle)

TSP Account Number:

TRANSFER — TRADITIONAL

This page is optional. You and the IRA trustee or plan administrator must complete this page if you want to transfer all or a part of the **traditional (non-Roth)** portion of your withdrawal to a traditional IRA, eligible employer plan, or a Roth IRA. Your traditional TSP balance consists of traditional contributions, tax-exempt contributions, all agency contributions, and the earnings associated with these contributions. **Note:** If you choose to transfer to a Roth IRA, you will have to pay tax on that portion when you file your tax return for the year.

VIII. YOUR TRANSFER ELECTION FOR TRADITIONAL BALANCE — After you complete this section, take or send this page (including the instructions on the back) to your IRA or plan. Your IRA trustee or plan administrator must complete Section IX. **You** must submit the completed package in order for your transfer to be processed.

28. Transfer .0% of the **traditional (non-Roth)** portion of my withdrawal to the IRA or plan identified in Section IX.

IX. TRANSFER INFORMATION FOR TRADITIONAL BALANCE — This section is **to be completed by the IRA trustee or plan administrator**. The account described here must be a traditional IRA, eligible employer plan, or a Roth IRA. Please return this completed form to the participant. **Do not submit transfer forms of financial institutions or plans.**

29. Type of Account: Traditional IRA Eligible Employer Plan Roth IRA

30.
IRA/Plan Account Number or Other Customer ID

31. Check this box if tax-exempt balances are accepted into the account identified above.

32. Provide the **name and mailing address information below exactly as it should appear** on the front of the check.

Make check payable to

 State -

City

State

Zip Code

The financial institution or plan will need to use this information to identify the account that will receive the transfer.

I confirm the accuracy of the information in this section and the identity of the individual named above. As a representative of the financial institution or plan to which the funds are being transferred, I certify that the financial institution or plan agrees to accept the funds directly from the Thrift Savings Plan and deposit them into the IRA or eligible employer plan identified above.

33. ()
Typed or Printed Name of Certifying Representative (Last, First, Middle) Daytime Phone (Area Code and Number)

34.
Signature of Certifying Representative

35. / /
Date Signed (mm/dd/yyyy)

Do Not Write Below This Line

TSP-75, INFORMATION AND INSTRUCTIONS FOR PAGE 3

You may elect to transfer all or part of your age-based in-service withdrawal to a traditional IRA, an eligible employer plan, or a Roth IRA. The type of plan to which you can transfer your withdrawal depends on whether your withdrawal consists of a traditional (non-Roth) balance, a Roth balance, or both.

If you would like to transfer all or any part of the **traditional (non-Roth)** portion of your withdrawal to an IRA or eligible employer plan, complete Page 3.

If you would like to transfer all or any part of the **Roth** portion of your withdrawal to a Roth IRA or eligible employer plan, complete Page 4.

If you would like to transfer all or any part of **both** the traditional and Roth portions of your withdrawal to **separate plans** or to the **same plan**, you must complete Page 3 **and** Page 4.

SECTION VIII. You may transfer all or any part of the **traditional (non-Roth)** portion of your withdrawal to a traditional IRA, eligible employer plan, or Roth IRA. Enter a percentage between 1 and 100% in Item 28. Do not enter decimals or a percentage over 100%. If you decide to transfer to a Roth IRA, be aware that Roth IRAs accept only after-tax dollars. As a result, you must pay tax on the amount you transfer, and the tax liability is incurred for the year of the transfer. We strongly encourage you to consult with a tax advisor regarding your eligibility for, and the tax consequences of, making the transfer.

Payments that are not transferred directly to a traditional IRA, eligible employer plan, or Roth IRA are subject to **mandatory 20% Federal income tax withholding**. (See Section IV.) Read the TSP tax notice "Important Tax Information About Payments From Your TSP Account" for detailed tax rules.

SECTION IX. If you choose to transfer all or any part of the **traditional (non-Roth)** portion of your withdrawal to a traditional IRA, eligible employer plan, or Roth IRA, **your financial institution or plan administrator must complete this section before you submit this form to the TSP.**

Do not submit transfer forms of financial institutions or plans; the TSP cannot accept them.

The institution or plan to which the payment is to be transferred must be a trust established inside the United States (i.e., the 50 States and the District of Columbia).

The financial institution or plan should retain a **copy** of Page 3 to identify the account to which the check should be deposited when it is received. If the transfer is to a traditional IRA or Roth IRA, the institution accepting the transfer should submit Form 5498, IRA Contribution Information, to the IRS. The TSP will report all payments and transfers to you and to the IRS on Form 1099-R, Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.

Information for the IRA or Plan: Complete Section IX and return this form to the participant identified at the top of the page. The financial institution or plan administrator must ensure that the account described here is a traditional IRA, eligible employer plan, or Roth IRA.

Type of Account and Account Number. Indicate whether the transfer is to a traditional IRA, eligible employer plan, or Roth IRA in Item 29. In Item 30, enter the account number, if available, of the IRA or plan to which the money is to be transferred. If an account number is not available, provide information that will help you identify the check when it is sent to you.

Transfer of Tax-Exempt Balances. A uniformed services participant may have contributed tax-exempt money from pay earned in a combat zone to his or her traditional balance. Check the box in Item 31 if tax-exempt balances are accepted into the account identified in Item 29. If the participant's traditional balance includes tax-exempt contributions, the taxable portion of the withdrawal from the traditional balance will be transferred first. Tax-exempt money will be transferred **only if** the taxable portion of the withdrawal does not satisfy the participant's transfer election **and** the plan or IRA accepts tax-exempt balances. If the plan or IRA does not accept tax-exempt balances, that portion of the payment will be paid directly to the participant.

Name and Mailing Address. Provide the name and mailing address information in the boxes provided exactly as you want it to appear on the front of the transfer check. You will need to identify the account to which the transfer should be deposited from the information contained in these boxes.

The certifying representative must provide the requested information in Items 33–35. If we need to contact the financial institution or plan for more information, the individual named here will be used as the contact person.

Name:

(Last, First, Middle)

TSP Account Number:

TRANSFER — ROTH

This page is optional. You **and** the IRA trustee or plan administrator must complete this page if you want to transfer all or a part of the **Roth** portion of your withdrawal to a Roth IRA or to a Roth account maintained by an eligible employer plan. Your Roth TSP balance consists of any employee contributions that you designated as Roth when you made your contribution election and the earnings associated with these contributions. Withdrawals of Roth contributions are paid tax-free. The earnings associated with these contributions are paid tax-free only if 5 years have passed since January 1 of the calendar year in which you made your first Roth contribution **and** you have reached age 59½ or have a permanent disability. (See instructions.)

X. YOUR TRANSFER ELECTION FOR ROTH BALANCE — After you complete this section, take or send this page (including the instructions on the back) to your IRA or plan. Your IRA trustee or plan administrator must complete Section XI. **You** must submit the completed package in order for your transfer to be processed.

36. Transfer .0% of the **Roth** portion of my withdrawal to the IRA or plan identified in Section XI.

XI. TRANSFER INFORMATION FOR ROTH BALANCE — This section is to **be completed by the IRA trustee or plan administrator**. The account described here must be a Roth IRA or a Roth account maintained by an eligible employer plan. Please return this completed form to the participant. **Do not submit transfer forms of financial institutions or plans.**

37. Type of Account: Roth IRA Eligible Employer Plan — Roth Account

38.

IRA/Plan Account Number or Other Customer ID

39. Provide the **name and mailing address information below exactly as it should appear** on the front of the check.

Make check payable to

City

State

Zip Code

The financial institution or plan will need to use this information to identify the account that will receive the transfer.

I confirm the accuracy of the information in this section and the identity of the individual named above. As a representative of the financial institution or plan to which the funds are being transferred, I certify that the financial institution or plan agrees to accept the funds directly from the Thrift Savings Plan and deposit them into the IRA or eligible employer plan identified above.

40.

Typed or Printed Name of Certifying Representative (Last, First, Middle)

()

Daytime Phone (Area Code and Number)

41.

Signature of Certifying Representative

42.

Date Signed (mm/dd/yyyy)

Do Not Write Below This Line

Form TSP-75, Page 4 (4/2012)

PREVIOUS EDITIONS OBSOLETE

TSP-75, INFORMATION AND INSTRUCTIONS FOR PAGE 4

SECTION X. You may transfer all or any part of the **Roth** portion of your withdrawal to a Roth IRA or to a Roth account maintained by an eligible employer plan. Enter a percentage between 1 and 100% in Item 36. Do not enter decimals or a percentage over 100%.

Roth contributions are not subject to mandatory Federal income tax withholding because they are not taxable upon distribution. However, if you have not met the conditions necessary for your Roth earnings to be qualified (i.e., paid tax-free), any Roth earnings that are not transferred directly to a Roth IRA or to a Roth account maintained by an eligible employer plan are taxable and are subject to the mandatory 20% Federal income tax withholding. Roth earnings become qualified when the following **two** conditions are met: (1) 5 years have passed since January 1 of the calendar year in which you made your first Roth contribution **and** (2) You have reached age 59½ or have a permanent disability. **Note:** The TSP cannot certify to the IRS that you meet the Internal Revenue Code's definition of a disability when your taxes are reported. Therefore, you must provide the justification to the IRS when you file your taxes.

Read the TSP tax notice "Important Tax Information About Payments From Your TSP Account" for detailed tax rules.

SECTION XI. If you choose to transfer all or any part of the **Roth** portion of your withdrawal to a Roth IRA or to a Roth account maintained by an eligible employer plan, **your financial institution or plan administrator must complete this section before you submit this form to the TSP.**

Do not submit transfer forms of financial institutions or plans; the TSP cannot accept them.

The institution or plan to which the payment is to be transferred must be a trust established inside the United States (i.e., the 50 States and the District of Columbia).

The financial institution or plan should retain a **copy** of Page 4 to identify the account to which the check should be deposited when it is received. If the transfer is to a Roth IRA, the institution accepting the transfer should submit Form 5498, IRA Contribution Information, to the IRS. The TSP will report all payments and transfers to you and to the IRS on Form 1099-R, Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.

Information for the IRA or Plan: Complete Section XI and return this form to the participant identified at the top of the page. The financial institution or plan administrator must ensure that the account described here is a Roth IRA or a Roth account maintained by an eligible employer plan.

Type of Account and Account Number. Indicate whether the transfer is to a Roth IRA or to a Roth account maintained by an eligible employer plan in Item 37. In Item 38 enter the account number, if available, of the IRA or plan to which the money is to be transferred. If an account number is not available, provide information that will help you identify the check when it is sent to you.

Name and Mailing Address. Provide the name and mailing address information in the boxes provided exactly as you want it to appear on the front of the transfer check. You will need to identify the account to which the transfer should be deposited from the information contained in these boxes.

The certifying representative must provide the requested information in Items 40–42. If we need to contact the financial institution or plan for more information, the individual named here will be used as the contact person.

After completing your withdrawal request, make a **copy** for your records.

Mail the original to:

**Thrift Savings Plan
P.O. Box 385021
Birmingham, AL 35238**

Or fax to: 1-866-817-5023.

Note: Do **not** mail **and** fax your request. The TSP will automatically cancel the second request it receives. If you need to make a change or correction on your form, call the TSP to cancel your first request.

If you have questions, call the toll-free ThriftLine at 1-TSP-YOU-FRST (1-877-968-3778) or the TDD at 1-TSP-THRIFT5 (1-877-847-4385). Outside the U.S. and Canada, please call 404-233-4400 (not toll free).

