

TSP-65, INFORMATION AND INSTRUCTIONS

Use this form only if:

- You have both a civilian and a uniformed services TSP account;
and
- You are separated from federal civilian service or the uniformed services, or both.

The TSP account that you want to transfer must have a **total** vested account balance that is greater than \$200 to be eligible. Money that you transfer will be deposited as employee contributions into the traditional or Roth balance of the combined account based on the way it was identified in the original account. These funds will be allocated according to the most recent contribution allocation on file for your remaining account. They will also be subject to the rules and regulations applicable to all employee contributions for that account. However, they are not subject to the Internal Revenue Code (IRC) elective deferral limit, which limits the amount of contributions that you can make to a retirement plan in a year.

You must combine accounts by the end of the calendar year prior to the year you turn age 70½. If you submit this form in or after the year you turn 70½, it will be rejected and you will need to take Required Minimum Distributions (RMDs) from each account.

Special Note Regarding Tax-Exempt Contributions: Any tax-exempt contributions from combat zone pay that you may have in the **traditional (non-Roth)** balance of your uniformed services account **cannot** be transferred into your civilian account. They must remain in your uniformed services account, where they will continue receiving tax-deferred earnings.

SECTION I. Provide all the information requested in this section. A new address that you provide on this form will only be used to update your address on an account related to employment from which you have already separated.

If you have a foreign address, check the box in Item 5 and enter the foreign address as follows in Items 6–9:

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 you use 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.

SECTION II. You can only transfer an account related to employment from which you have separated. **Here are your three account-combining options:**

- You are separated from your federal civilian job, but you are still a member of the uniformed services—your only option is to transfer your civilian account into your uniformed services account.

- You are separated from the uniformed services, but still a federal civilian employee—your only option is to transfer your uniformed services account into your civilian account.
- You are separated from both federal civilian employment and the uniformed services—you can combine your accounts in any way you choose.

SECTION III. Information and warning for Civil Service Retirement System (CSRS) participants. Your spouse must provide his or her name and signature and date the form in **Items 11–13 only if** you are transferring your uniformed services account into your civilian CSRS account. This is because your spouse's rights are diminished when you make this transfer. Here is a summary of your spouse's rights:

Under Uniformed Services—Your spouse must consent to a loan or an in-service withdrawal from your account regardless of your account balance. When you separate from service and withdraw your balance, your spouse is entitled to a joint life annuity with you, with a 50% survivor benefit, level payments, and no additional features if your account balance is more than \$3,500.

Under CSRS—Your spouse is entitled only to receive notification of any loans or withdrawals from your account.

Therefore, if you transfer your uniformed services account into your CSRS civilian account, your spouse will no longer have the right to consent (or refuse to consent) to any future loans or withdrawals from the money that was formerly in your uniformed services account.

Note: If you are covered by FERS or if you are combining your CSRS account into your uniformed services account, your spouse should **not** complete this section.

About the notary: If your spouse signs the form, make sure that the notary provides the requested information **on this form**. No other acknowledgement is acceptable. This is because your form will be filed with a federal agency in Washington, D.C.

Item 14. If you are unable to obtain your spouse's signature, you must provide your spouse's Social Security number and submit Form TSP-16, *Exception to Spousal Requirements* (TSP-U-16 for uniformed services), along with this form.

SECTION IV. Read the certification and sign and date Items 15 and 16, in order to authorize the TSP to combine your accounts as requested.

After completing this form, make a copy for your records.

Either 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 your second request. If you need to make a change or correction on your form, call the TSP **immediately** to cancel your first request.

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

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 transaction. 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.