

Cash Withdrawal Form Guide for Forms F11610 and F11606¹
Tax-Deferred Annuity Program for Employees of The Conference Board, Inc.
(U.S. Staff Members) 403(b) - Plan 406562

Under the Tax-Deferred Annuity Program for Employees of The Conference Board, Inc. (U.S. Staff Members) (the “Plan”), you elect a distribution of your account in the forms described below and/or a rollover to another eligible plan or IRA.

What Form to Use

The *Cash Withdrawal from Your Retirement Plan Investments Not Subject to QJSA* form (F11610) should generally be used if you are requesting a cash distribution (lump sum, partial distribution, or systematic payments) with respect to amounts held at TIAA-CREF. However:

- If you are electing to rollover a portion your account balance, you must submit the *Rollover from Your Retirement Investments Form*.
- If any portion of your account was transferred from the Committee for Economic Development Retirement Plans (the “CED Plans”: The CED Plan amounts are subject to the Qualified Joint & Survivor Annuity (QJSA) rules. You must submit the *Cash Withdrawal from Your Retirement Plan Investments Subject to QJSA* form (F11606) to take a distribution of those amounts.

Note: All cash distributions, with the exception of a distribution solely of a Required Minimum Distribution, will be subject to a minimum 20% federal income tax withholding. Please note that your distribution may be subject to a 10% additional tax on premature distribution. Please consult your tax advisor prior to initiating any cash distributions.

Questions?

For account information, to check the status of your request or any other questions, **call: 800 842-2252**, Monday - Friday, 8 AM - 10 PM ET, Saturday, 9 AM - 6 PM ET, OR visit **tiaa-cref.org 24 hours daily**. Have your user ID and password ready.

Below are some guidelines to assist you with completing the Cash Withdrawal Form in accordance with plan rules.

Step 1, Personal Information: Complete this section.

Step 2, Annuity Loan Repayment: Complete this section if you have an outstanding loan that you would like to satisfy prior to taking this distribution.

- If you are a **terminated** employee, you must repay your outstanding loan. If you do not repay your outstanding loan, it will be treated as a distribution.
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- If you are still employed by The Conference Board and are taking an in-service distribution, your loan payments will continue to be paid through payroll deductions.

Step 3, Roth Accumulations: Complete this section if your distribution includes Roth contributions.

Step 4, Required Minimum Distribution Options (RMD):

- If you do not need to satisfy a Required Minimum Distribution requirement, skip this section.
- If you are using this form to satisfy a Required Minimum Distribution requirement, complete this section. (**Note:** You cannot use this form to request both a separate RMD and further cash withdrawal. You must use two forms.)
- If you need to satisfy a Required Minimum Distribution and you want the remaining portion of your account rolled over to another plan or IRA, then you do not need to complete this section or this form. The Required Minimum Distribution will automatically be deducted from your rollover request. You should submit the *Rollover from Your Retirement Investments Form* instead of this form.

Step 5, Tax Withholding:

- Please consult your tax advisor prior to initiating any cash distributions.
- If your entire account is being dispersed as cash through use of this form and you would like more than 20% withheld for federal taxes, complete this section.
- If this distribution is to satisfy a Required Minimum Distribution, complete this section. (Note: You cannot use this form to request both a separate RMD and further cash withdrawal. You must use two forms.)

Step 6, Withdrawal Amount:

- Select Option #1 "Withdraw entire amount available" to have the entire account balance distributed as cash.
- Select Option #2 "Withdraw only a portion of account balance" if you want to withdraw part of your account balance as cash and have the remaining balance rolled over to another plan or IRA.
- Select Option #3 "Systematic Withdrawal" if you want to receive your entire account balance in periodic installments.

Step 7, Withdrawal Investments:

- If you are requesting a lump sum cash distribution for your entire account balance, skip this section. (Option #1 in Step 6)

- If you selected Option #2 in Step 6, and you DO NOT want your withdrawal to be taken proportionately from all of your funds then:
 - a.) Enter the investment name(s) that you want distributed as cash.
 - b.) Enter the percentage or dollar amount that you would like dispersed as cash. (Note: The additional form that you submit must liquidate the remaining balance within your account.)

Step 8, Systematic Withdrawals:

- If you are requesting a lump sum cash distribution for your entire account balance, skip this section. (Option #1 in Step 6)
- If you are using this form to request a Required Minimum Distribution (step # 4) on this form, skip this section. This option is not available for a RMD.
- Complete this section if you would like to otherwise initiate systematic cash withdrawals from your account.

Step 9, Delivery Instructions: Complete this section if you want the funds deposited into your bank account. If you would like a check sent to the address of record with TIAA-CREF, then skip this section.

Step 10, Your Signature: Complete this section.

NOTE: The following Steps 11 to 13 apply if you are completing the ***Cash Withdrawal from Your Retirement Plan Investments Not Subject to QJSA*** form. If you are completing the *Cash from Your Retirement Plan Investments Subject to QJSA* form, skip to Step 11 on the next page.

Steps 11-13 (for Withdrawals Not Subject to QJSA):

Step 11, Additional Questions: Complete this section.

Step 12, Plan Representative Approval: You must take this completed form to the Human Resources office at The Conference Board, Inc. for the plan administrator to sign and approve this distribution request.

Step 13, Please Return Completed Forms Package To: An HR representative with The Conference Board will submit this form to TIAA-CREF on your behalf once they review and approve the distribution.

Questions?

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NOTE: The following Steps 11 to 13 apply to the ***Cash Withdrawal from Your Retirement Plan Investments Subject to QJSA*** form. You must complete this form for amounts transferred from the CED Plans.

Step 11, Spouse's Waiver

- If you are currently working for The Conference Board, Inc. or one of its affiliates and you are not married, you must sign this section in the presence of the plan administrator. Complete all of the other sections of the form and contact the Human Resources office to let them know you need to sign Part A.
- If you are no longer working for The Conference Board, Inc. or one of its affiliates, and you are not married, you are eligible to self-certify in Part A. Complete this section and move to Step 12.
- If you are married, your spouse must sign Part B in front of a Notary Public, or, if you are still working for The Conference Board, Inc. or one of its affiliates, your spouse may sign in the presence of the plan administrator. Contact the Human Resources office to let them know your spouse needs to sign Part B.

Step 12, Additional Questions: Complete this section.

Step 13, Plan Representative Approval: You must take this completed form to the Human Resources office at The Conference Board, Inc. for the plan administrator to sign and approve this distribution request.

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