

**Cash Withdrawal Guide for Form F11610**  
**The Conference Board, Inc. (U.S. Staff Members) Supplemental Retirement Plan**  
**For employees hired Post September 30, 2012 (Plan 406563)**

These instructions apply to employees that were hired by The Conference Board, Inc. after September 30, 2012. These instructions also apply if you were initially hired by The Conference board prior to October 1, 2012, but left service and then returned to service both after January 1, 2013 and after a 5-year Break in Service, or if you were enrolled in the Plan as an employee based outside of the United States, unless in either instance you still have funds in the Plan derived from contributions for periods prior to 2013.

Under the Supplemental Retirement Plan, the vested portion of your account is payable in the form of a single lump sum cash distribution, a rollover to another eligible plan or IRA, or as a combination of those two options. The distribution option(s) you select must deplete your entire account balance. Partial distributions are not allowed. Distributions are only available after termination of employment.

The Cash Withdrawal Form should be used if you are requesting a cash distribution with respect to amounts held at TIAA-CREF. If you are electing to rollover a portion your account balance, you must submit the *Rollover from Your Retirement Investments Form* along with this form. If the two forms together do not account for the liquidation of your entire account balance, your request will not be able to be processed.

**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 to your plan rules.**

**Step 1, Personal Information:** Complete this section.

**Step 2, Annuity Loan Repayment:** Skip this section. (Note: Loans are not available for this plan.)

**Step 3, Roth Accumulations:** Skip this section. (Note: Roth contributions are not permitted in this plan.)

**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. You must submit one or more additional forms (another *Cash Withdrawal Form* or a *Rollover from Your Retirement Investments Form*) to provide for

the distribution of the remaining balance in your account. Your entire account must be liquidated. Partial distributions are not permitted. (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 must submit an additional form (another *Cash Withdrawal Form* or a *Rollover from Your Retirement Investments Form*) to provide for the distribution of the remaining balance in your account. Your entire account must be liquidated. Partial distributions are not permitted. (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. (**Note:** You must submit an additional form (another *Cash Withdrawal Form*, and, if only a portion is to be rolled over, a *Rollover From Your Retirement Investments Form*) to provide for the distribution of the remaining balance in your account. Your entire account must be liquidated. Partial distributions are not permitted.)

#### **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:** Skip this section. (Note: This distribution option is not available to you for this plan.)

**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.

**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.

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