

Cash Withdrawal Form Guide for Form #F11606
The Conference Board, Inc. (U.S. Staff Members) Supplemental Retirement Plan
For employees hired Pre October 1, 2012 (Plan 406783)

These instructions generally apply if you were hired by The Conference Board, Inc. prior to October 1, 2012. However, these instructions do not apply (and instead instructions that apply generally for employees hired Post-September 30, 2012 apply) if you were initially hired by The Conference Board, Inc. 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 an annuity or else in the form of a single lump sum cash distribution, a rollover to another eligible plan or IRA or as a combination of those 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 but not an annuity 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. If you are electing to annuitize your account balance, you should submit the *Choosing Lifetime Retirement Income Form* instead of this form.

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 distributions. Please consult your tax advisor prior to initiating any cash distributions.

Note: You should review the Relative Value Illustration (Form F11303) prior to completing this form.

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 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 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.)
- 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:

- Option # 1, Withdraw entire amount available: Select this option to have the entire account balance distributed as cash.
- Option #2, Withdraw only a portion of account balance: Select this option if you want a portion of your account distributed as cash and the remaining balance rolled over to another plan or IRA. (**Note:** You must submit an additional form, 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.)
- Option # 3, Systematic Withdrawal: This distribution option is not available to you for this plan.

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, Spouse's Waiver: Complete this section.

- Part A: Complete this section if you are not married and self-certify your marital status. (**Note:** Under this plan, distributions are only allowed after separate from service; therefore, The Conference Board will not certify your marital status.)
- Part B: If you are married, then your spouse must complete this section and have it certified.

Step 12, Employer's Plan Representative Signature: 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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