Quick reference guide to requesting an online distribution from the 403(b) Plan and/or DC Plan

http://atyourservice.ucop.edu

This guide outlines the steps for requesting an online distribution of the money you have invested in UC-managed funds in UC's Defined Contribution Plan and/or the Tax-Deferred 403(b) Plan. You can find detailed information about the plans and your options at UC's Human Resources and Benefits website, At Your Service (http://atyourservice.ucop.edu).

GETTING STARTED

- Go to At Your Service (http://atyourservice.ucop.edu) and select "Your Benefits Online."
- Sign in to "Your Benefits Online":
  - Enter your Social Security number or Username and UC password, and then select "Logon."

    If you have been using your 4-digit UC PIN, you will be asked to replace it with a new 6- to 12-character password. This password will enable you to access secure areas of the website.
  - If you can't remember your password, select "Forgot Your Password?" and follow the instructions; a temporary password will be sent to your UC email address and also to your personal email address, if you've provided it. If you do not have an email address on file, you will have to call Customer Service or your Benefits Office to get a password.

YOUR BENEFITS ONLINE

Once logged on, you will be at "Your Benefits Online—Main Menu."

- Under the heading "Your Money," select "Request a Distribution."
- Select "403(b) Plan," "DC Plan Pretax" or "DC Plan After-Tax," as appropriate, from the blue column on the left.
- Read the important "Special Tax Notice" that appears on the screen, and then select "Close this window."
- On the "Start Here" page, provide the four items requested:
  - Confirm you've read the "Special Tax Notice" by clicking the box.
  - Confirm your address. Your check will be mailed to this address, so if the displayed address is incorrect, do not proceed. Instead, log off and call the UC Customer Service Center 1-800-888-8267.
  - Provide a daytime phone number.
  - Confirm your employment status.
- Select "Continue" at the bottom of the page.

(over, please)

You cannot request a distribution from your DC Plan Pretax account if:

- You are currently employed at UC.
- You have recently separated from UC employment but still have payroll activity (for example, vacation pay or pay for part-time work).

You cannot request a distribution *online* if:

- You accumulated your Plan money while you were a student employee. Instead, you must submit form UBEN 200, which you may download from the At Your Service website (http://atyourservice.ucop.edu/forms_pubs/forms_worksheets/uben200.pdf) or obtain from the UC Customer Service Center.
- Your address of record is outside the United States.
- You are leaving UC employment and expect to be rehired by UC within 90 days.
- You are a Plan participant's survivor or beneficiary, or you are an alternate payee named in a qualified domestic relations order.
- You are a UC employee under age 59½ and want a 403(b) Plan distribution or hardship distribution.

For information on how to request distributions that cannot be done online, call the UC Customer Service Center at: 1-800-888-8267, 8:30 a.m.–4:30 p.m., Monday–Friday.

REQUEST A DISTRIBUTION

- Select the distribution you want. You may choose to have some or all of your money paid directly to yourself, to roll some or all of your money over to an IRA or employer plan, or to make a partial rollover with the remainder paid to you. Select "Continue" after you've made your choice.
- If you are requesting a rollover, provide the requested information about the amount and the IRA or employer plan to which the distribution check will be made payable. A list of the most popular IRA sponsors is provided. If your sponsor is on the list, just select it. If not, you may type it in. Select "Continue" after you've made your choices.
- If you are requesting a partial distribution, indicate the amount to be taken from each of the UC-managed funds in your account. Then select "Continue."
- Keep in mind that money paid directly to you and eligible for a rollover is automatically subject to 20 percent federal tax withholding. In addition, you may choose to have 2 percent withheld for California tax. (See the "Special Tax Notice" to learn about your distribution options and any tax and penalty consequences.) If money is to be paid to you, make your California tax withholding choice and then select "Continue."

REVIEW AND CONFIRM

When you've made your selections, review them carefully and then confirm them. A confirmation notice will be mailed to you unless you choose to print the confirmation on your own printer.

UC will mail the check to you. If you have requested a rollover, the check will be payable to the institution you elected. It is your responsibility to send this check to the institution, along with whatever forms are required by the institution.

You cannot request a distribution *online* for any of the following transactions:

- To take a minimum required distribution.
- To elect systematic withdrawals from your DC Plan and/or 403(b) Plan.
- To elect UCRP retirement income, disability income, or a lump sum cashout.
- To take a distribution of your CAP balance, if any.
- To purchase an annuity through UC's group insurance contract.
- To request a refund of excess contributions.
- To request a distribution from Calvert or Fidelity.

For information about these distributions, call the UC Customer Service Center at 1-800-888-8267, 8:30 a.m.–4:30 p.m., Monday–Friday.

Website address: http://atyourservice.ucop.edu

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