



THRIFT SAVINGS PLAN

REQUEST TO COMBINE UNIFORMED SERVICES AND CIVILIAN TSP ACCOUNTS

TSP-65

If you have both a civilian **and** a uniformed services TSP account, use this form to combine your accounts after separating from either Federal civilian employment or from the uniformed services. **Read the instructions before completing this form.** Please type or print.

I. INFORMATION ABOUT YOU

1. Name _____
Last First Middle
2. _____ - _____ - _____ 3. _____ / _____ / _____ 4. (_____) _____ - _____
Social Security Number Date of Birth (mm/dd/yyyy) Daytime Phone (Area Code and Number)
5. Address _____
Street address or box number
6. City _____ 7. _____ 8. _____
State/Country Zip Code

II. TRANSFER REQUEST

Indicate how you want to combine your TSP accounts:

9. Transfer my uniformed services TSP account **into my civilian TSP account** (only if you are separated from the uniformed services). **Note:** Tax-exempt balances cannot be transferred into a civilian TSP account; therefore, any tax-exempt balances will remain in your uniformed services account until you withdraw that money from your account.
- OR**
- Transfer my civilian TSP account **into my uniformed services TSP account** (only if you are separated from Federal civilian employment).

III. INFORMATION FOR SPOUSAL CONSENT

10. Are you married (even if separated from your spouse)?
 Yes (Complete Item 11.) No (Go to Section V.)
11. Are you covered by the Civil Service Retirement System (CSRS)?
 Yes (Complete Item 12.) No (Go to Section V.)
12. Are you transferring your uniformed services TSP account **into your civilian TSP account**?
 Yes (Your spouse must complete Section IV.) No (Go to Section V.)

IV. SPOUSE'S CONSENT

This section must be completed if you are a married CSRS participant **and** you are transferring money **from** your uniformed services TSP account **to** your civilian TSP account. Before the transfer can be made, your spouse must consent to the transfer by signing and dating Items 13 and 14 below.

CSRS participants only

Note to spouse: Your spouse cannot withdraw money (or obtain a loan) from his or her *uniformed services* TSP account without your written consent. However, because your spouse is covered by the Civil Service Retirement System (CSRS), you do not have the same rights with respect to money in your spouse's *civilian* TSP account. You are entitled only to notification that your spouse has applied for a loan or withdrawal from his or her civilian TSP account. Thus, by signing this consent to transfer money to your spouse's CSRS civilian account, you are giving up your spousal consent rights with regard to a loan or withdrawal of that money.

Spouse's Consent: By signing below, I consent to my spouse's request to transfer the money in his or her uniformed services TSP account to his or her CSRS civilian account.

13. _____ 14. _____
Spouse's Signature Date Signed
15. Check here if you cannot obtain your spouse's signature. (See back of form.)

V. YOUR CERTIFICATION AND AUTHORIZATION

By signing below, you are authorizing the TSP to combine your uniformed services TSP account and your civilian TSP account. You are also certifying to the accuracy of the spousal information provided in Section III. In addition, you understand that tax-exempt balances in your uniformed services account, if any, cannot be transferred into a civilian TSP account. **Warning:** Any intentional false statement in this application or willful misrepresentation concerning it is a violation of law that is punishable by a fine of as much as \$10,000 or imprisonment for as long as 5 years, or both (18 U.S.C. 1001).

16. _____ 17. _____
Participant's Signature Date Signed



INFORMATION AND INSTRUCTIONS

To use this form, you must have both a uniformed services and a civilian TSP account. Once you have separated from either the uniformed services or Federal civilian service, you can use this form to combine your TSP accounts. You can transfer only the TSP account related to the employment from which you have separated into your other TSP account. If you have separated from both the uniformed services and Federal civilian service, you can combine your accounts in any way you choose (as long as you have not withdrawn your account or are not receiving monthly payments from it). However, tax-exempt balances (from contributions from combat zone pay) cannot be transferred into a civilian TSP account.

Note: Amounts that you are transferring will be deposited into your remaining account as employee contributions. The funds will be allocated according to your most current contribution allocation on file with the TSP for that account. They will also be subject to all of the rules and regulations applicable to all employee contributions for that account. However, they are not subject to the IRS elective deferral limit, which limits the amount of tax-deferred contributions you can make to a retirement plan in a particular year.

Make a copy of the completed form for your records. Mail the original to: **TSP Service Office, National Finance Center, P.O. Box 61500, New Orleans, LA 70161-1500.**

If you have questions, call the ThriftLine at 1-TSP-YOU-FRST (1-877-968-3778) or the TDD at 1-TSP-THRIFT5 (1-877-847-4385). Outside the U.S. and Canada, please call 1-504-255-8777.

Money that is transferred from one TSP account into another remains tax-deferred, and transfers between TSP accounts do not count against the IRS annual limit on contributions. The appropriate tax rules will apply when the money is ultimately withdrawn from the TSP.

SECTION I. Complete the requested information.

SECTION II. Check the box to indicate how you want to combine your TSP accounts. **Note:** If you have a tax-exempt balance in your uniformed services TSP account as a result of contributions from combat zone pay and you are electing to transfer your uniformed services TSP account into your civilian TSP account, the tax-exempt balance **cannot** be transferred into your civilian TSP account. That balance will remain in your uniformed services TSP account (and continue to receive tax-deferred earnings) until you request its withdrawal. You can use Form TSP-U-70, Request for Full Withdrawal, or, if you are eligible, Form TSP-U-77, Request for Partial Withdrawal When Separated, when you are ready to withdraw. If the TSP account from which you are transferring has \$200 or less, cashout rules will apply when you separate, and you will not be eligible to combine your TSP accounts.

SECTION III. Complete Item 10 to indicate whether you are married (even if separated from your spouse). Then follow the instructions provided after your response.

SECTION IV. If you are transferring your uniformed services TSP account into your civilian TSP account in which you participate under the Civil Service Retirement System (CSRS), **your spouse must complete this section.**

Information and Warning for CSRS Participants: Spouses' rights will change once your uniformed services and civilian TSP accounts are combined. This is because your spouse must provide written consent to a loan or in-service withdrawal from a uniformed services TSP account. For a post-employment withdrawal, he or she is entitled to a 50% joint and survivor annuity with level payments, and no cash refund feature, unless he or she waives this right.

In contrast, the spouse of a TSP participant who is under the CSRS retirement system receives only notification of any loans or withdrawals from the participant's account. This means that,

depending on the way in which you choose to combine your accounts, your spouse will either gain additional control of loans and withdrawals from your account or your spouse's rights will be diminished. The following explains how these changes will affect you and your spouse.

i If you are transferring your uniformed services TSP account into your civilian TSP account, your spouse must consent to this transfer because once the transfer is complete, your spouse will no longer have the right to consent (or refuse to consent) to any future loans or withdrawals; he or she will only receive notice of a loan or withdrawal from that account.

ii If you are transferring your civilian TSP account into your uniformed services TSP account, you will be able to take a loan or in-service withdrawal or make a post-separation withdrawal (other than the prescribed annuity) from your uniformed services TSP account only with the written consent of your spouse.

Spousal rights of Federal Employees' Retirement System (FERS) participants are not affected, because those rights are the same under FERS and the uniformed services; therefore, if you are covered by FERS, you do not need to have your spouse complete this section.

To consent to the transfer, your spouse must sign and date Items 13 and 14. If you cannot obtain your spouse's signature because his or her whereabouts are unknown, you must submit Form TSP-U-16, Exception to Spousal Requirements, with the required documentation.

SECTION V. Read the certification and sign and date Items 16 and 17 in order to authorize the TSP to combine your accounts as requested.

PRIVACY ACT NOTICE. We are authorized to request this information under 5 U.S.C. chapter 84. Executive Order 9397 authorizes us to ask for your Social Security number, which will be used to identify your TSP accounts. We will use the information you provide on this form to combine your uniformed services and civilian TSP accounts. This information may be shared with other Federal agencies for statistical, auditing, or archiving purposes. In addition, we may share the information with law enforcement agencies investigating a violation of civil, criminal, or military

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 also disclose relevant portions of the information to appropriate parties engaged in litigation. 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.