UC Account Distribution Guide

Defined Contribution Plan (401(a)) and Tax–Deferred 403(b) Plan

UC Account Distributions

You can use the system-wide UC HR/Benefits website, "http://atyourservice.ucop.edu," to request distributions from the University of California Defined Contribution Plan (401(a)) and/or Tax-Deferred 403(b) Plan.

Your UC PIN

You will need to use your UC PIN to access "Your Benefits Online" to request a distribution. If this is the first time using "Your Benefits Online," try using "0000" (four zeros).

If you've lost or forgotten your PIN, and you are an active employee, you can reset your PIN by clicking on the button that says, "Forgot Your PIN?" You will need your SSN and will be asked a series of random questions—Note: if asked for your UC ID#, it can be found on your UC pay stub or earnings statement.

NEED HELP? All plan members and participants, whether actively employed, retired or no longer working for UC, can call the UC Customer Service Center at 1-800-888-8267. Select option "1" to continue and option "4" for customer service.

You cannot request a distribution of your DC Plan Pretax Account if:

- You are currently working for UC, regardless of whether you are contributing to the plan or not.
- You have separated from employment and less than 30 days have passed since your last payroll activity. Note that payroll activity may continue beyond your final day at work. Check with your Departmental Payroll Representative to determine the last day of your payroll activity.

You cannot request a distribution on the atyourservice website if:

- 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 survivor, beneficiary or an active Plan participant
- You are an alternate payee named in a qualified domestic relations order (QDRO).

In addition, you cannot use the *atyourservice* website for the following transactions:

- To request a 403(b) Plan hardship distribution.
- To take a minimum required distribution.
- To request a refund of excess contributions.
- To take a distribution of money you accumulated in the DC Plan Pretax Account as a non-exempt student employee.
- To take systematic withdrawals from the DC and/or 403(b) plans.
- To elect University of California Retirement Plan (UCRP) retirement income, disability Income, or a lump sum cashout.
- To take a distribution of your CAP balance. If you have left UC employment, call 1-800-888-8267 to discuss a distribution of your CAP funds.
- To purchase an annuity through UC's group insurance contract.
- To take a 403(b) Plan distribution if you are an active UC employee under age 59½.
- To request a distribution from Calvert or Fidelity mutual funds:
    - Call Calvert (1-800-368-2745) or
    - Fidelity (1-800-343-0860)

  directly to request these transactions.

Call UC Customer Service Center at 1-800-888-8267 and obtain information on how to request distributions that cannot be done online.

Select option "1" to continue and option "4" for customer service. Customer service will mail you the appropriate forms.

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How to Request a Distribution Using the Internet

- Go to: http://atyourservice.ucsf.edu
- Click on the tab in the upper right corner that describes your UC status: “Employees”, “Former Employees”, or “Annuitants.”
- On the right hand side, click on the button that says “Your Benefits Online.”
- Enter your Social Security Number and your UC PIN and click “Logon.”
- In the “Your Money” section, click on “Request a Distribution.”
- Read the instructions and select the plan from which you wish to take a distribution (refund or rollover).
- Read the Special Tax Notice for Plan Distributions. There can be large expenses and/or delays for making mistakes, so make sure you understand your options. Click “close this window” when finished.
- Check the box that confirms that you have read the Special Tax Notice for Plan Distributions.
- Review your address for accuracy and check the box if it is correct. If it is not, follow the instructions beneath the check box. Remember, the check will be mailed to this address; make sure it is correct. Note that checks can not be sent to an address outside the United States. Contact UC Customer Service Center for the appropriate distribution form.
- Scroll down the page to insert a phone number where you can be reached and click the button that confirms you are no longer working at UC. UC must have evidence that you have separated before they will release funds from the DC Pretax Plan.

You may choose to directly rollover all or part of the money to another eligible employer plan or an IRA, or you may have all or part of it paid directly to you. When a direct rollover is elected, no taxes are withheld. If you choose to have all or part of the money paid directly to you, UC will automatically withhold 20% for federal taxes and ask you to choose how to have California taxes withheld.

Refer to the Special Tax Notice for Plan Distributions to learn about your options, potential penalties and tax consequences. Click the “Continue” button when finished.

- If you have elected a direct rollover, you must select one of the three buttons in order to name an institution or employer plan to receive the check. The first drop-down box contains the names of several large, popular IRA sponsors. The second box allows you to name an IRA sponsor that is not named in the first box. The third box allows you to type in the name of an employer plan to receive the check from UC. Click the “Continue” button when finished.
- If you are rolling over the money directly to another employer plan, you must certify that the new plan is eligible to accept rollovers from the UC plan (click “Cancel” if it is not an eligible plan and reconsider your options). Click “OK” if the new plan is an eligible plan. You will then be asked to “Review and Confirm.”
- This page repeats what actions you have selected. Make sure the plans are correct and that the proper institution or employer plan is listed. Click the “Confirm” button and you will be given (and make note of) your confirmation number. The transaction is not registered until a confirmation number is issued.
- Remember, UC will mail the check to you. It will be made out either to you if you have requested that it be paid to you, or to the institution you named if you have elected a direct rollover.
- Check with the new plan sponsor to obtain whatever forms they require to process your rollover. When you receive the check from UC, send it with the new plan’s forms to the new plan sponsor.
- Some plans will hold your money in a non-interest-bearing account until you select your investment choices. Be sure to make your selections when you send the forms and the rollover check to the recipient institution.

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