

# Defined Contribution Plan Distribution Kit for CSU Safe Harbor Participants

University of California Retirement System (UCRS)

Use the form in the back of this kit if you have left CSU employment and want to take a distribution from the Defined Contribution Plan (DC Plan):

- Read the *Special Tax Notice* on pages 3 through 10.
- After you have completed the form, **be sure to have your Benefits Officer sign the form in Section 5, verifying that you have left CSU employment.** Forms without this required signature will be returned to you.
- Send the completed form to UC Human Resources and Benefits in Oakland.



Information highlighted with this symbol may be particularly important to your distribution decision and how it is processed.



## Special Tax Notice for Plan Distributions

The University of California Retirement System (UCRS) is the plan administrator of the Defined Contribution Plan. UCRS provides this notice to explain federal tax laws that apply to distributions from the Plan and contains important tax information you will need if you decide to take a distribution of your DC Plan money. It will help you to determine:

- whether the distribution is eligible for rollover (see chart on page 5), and, if so,
- what your choices are, and
- how your taxes and tax withholding are affected by the choices you make.

Note—California tax laws may differ from federal tax laws. Therefore, California residents should be aware that certain distribution options described in this notice may result in different tax treatment by the state (see “California Rules and Tax Laws” on page 10).

### Highlights

You may have payment made in either of two ways. You can have all or a portion of the distribution either (1) paid in a DIRECT ROLLOVER to a traditional IRA (not a Roth IRA) or to an employer plan that will accept your rollover, or (2) PAID TO YOU. Your choice will affect the tax withheld, if any, and the tax you owe.

#### If you choose a DIRECT ROLLOVER:

- No federal taxes will be withheld from the distribution.
- The distribution will not be taxed until you withdraw the money from the IRA or employer plan. Depending on the type of IRA or employer plan, subsequent distributions from the new IRA or plan may be subject to different rules or tax treatment than those applicable to distributions paid from the DC Plan.
- The distribution check is payable to your IRA or to the recipient employer plan.

#### If you choose to have your distribution PAID TO YOU:

- 20% federal tax will be withheld from the distribution, as required by law. No exceptions.
- You will receive 80% of the amount you request as a distribution. (California residents—see “California Rules and Tax Laws” on page 10.)
- Any portion of the distribution that you do not roll over within 60 days will be taxable income in the year it is paid. See “60-Day Rollover Option” on page 7.
- Special rules may allow you to reduce the tax you owe on a distribution. See “Additional Tax Information” on page 9.
- Tax penalties may apply if you are not yet age 59½.

#### Waiver of 30-Day Notice Period

You have 30 days from the date this notice was provided to decide whether to have a Plan distribution made payable as a direct rollover to a traditional IRA or employer plan or made payable to you (generally no Plan distribution will be issued before the 30-day period expires). If you want to waive the 30-day notice period before your election is processed, contact UC HR/Benefits (see “Additional Resources and Information” on page 10). Your distribution will then be processed as described on page 4.

*A direct rollover is a tax-free transfer of your money from one retirement or investment vehicle to another.*

*Whether you directly roll over your distribution or have it paid to you, you must report it on your income tax return for the year in which the money is distributed. Use Form 1040A or 1040; you **cannot** use Form 1040EZ to report distributions from retirement plans.*

## Special Tax Notice for Plan Distributions, continued



### **Distribution Processing Dates**

Distribution checks are issued twice a month, around the 7th and the 23rd. If a distribution request is made before midnight on the 21st of the month, the check generally will be mailed around the 23rd of the following month, with account balances valued at the end of the prior month. If a distribution request is made after the 21st but before midnight on the 25th, the check generally will be mailed in two months—around the 7th. Distributions mailed around the 7th of the month are valued at the end of the month two months prior.

Once a check has been issued, it is irrevocable—UC will not accept returned checks, nor reissue a check to another IRA trustee or employer plan.

### **Cancellation of Distribution/ Rollover Request**

Distribution requests may be cancelled in writing, subject to the monthly processing dates (generally the 21st of each month). When writing to cancel a distribution request, include your name, Social Security number, and a statement that you want to cancel a previous distribution request. You must sign and date your cancellation request.

# UCRS Distributions Eligible/Ineligible for Direct Rollover

## Eligible Distributions

Your distribution is eligible for direct rollover if it is one of the following:

### Nonperiodic Distributions

If you withdraw all your money from a plan, it is generally eligible for direct rollover—with exceptions as noted below (see “Ineligible Distributions”). Partial distributions are also generally eligible.

### Group Insurance Contract Annuities

If you buy a commercial annuity through UC’s group insurance contract that is not based on life expectancy and is paid in installments over a period of less than 10 years, the payments are eligible for direct rollover.

## Ineligible Distributions

### Minimum Required Distributions

Beginning April 1 of the year following the year you reach age 70½ (or leave CSU employment, if later), you are required to receive distributions from the Plan in a certain minimum amount. These distributions may not be rolled over. Minimum required distributions are taxable income in the year you receive them. (Any amount paid to you that exceeds the required minimum amount will be subject to the 20% federal withholding unless directly rolled over.)



Note—if you are subject to the minimum distribution requirements and request a direct rollover of your total Plan balance, UC will issue a check for your minimum required distribution (payable to you), before processing the direct rollover of your remaining Plan balance.

*For more information on distributions to surviving spouses, other beneficiaries, and QDRO payees, see page 8.*

	ELIGIBLE	INELIGIBLE
Full distribution	◆	
Partial distribution	◆	
Minimum required distribution		◆
Lump sum death payments:		
to surviving spouse	◆	
to non-spouse beneficiary		◆
QDRO distribution:		
to spouse/former spouse	◆	
to non-spouse		◆

# Making a Direct Rollover

Direct rollovers can only be made to U.S.-based IRAs or employer plans.

## Direct Rollover to an IRA

You will need to establish an IRA (a traditional individual retirement account or annuity) or Simplified Employee Pension (SEP) IRA to receive the direct rollover. Distributions **cannot** be rolled over to Roth IRAs, SIMPLE IRAs, or to Coverdell Education Savings Accounts (formerly known as education IRAs). Before you request payment, you must contact the IRA trustee (usually a bank, mutual fund, or other financial institution) and ask how the check should be drawn to make a direct rollover to an IRA at that institution. UC will issue the check to your IRA trustee and mail it to your home address.



It is your responsibility to deposit the rollover check promptly with the IRA trustee.

### Example

DIRECT ROLLOVER to an IRA.

Total distribution from Plan:	\$10,000
Direct rollover to IRA:	10,000
Tax withheld:	00
Taxable in current year:	00

A direct rollover may be made to an existing or separate IRA.

If you are unsure how to invest your money, you can temporarily establish an IRA until you decide. In this case, you will want to consider whether the IRA you choose will allow you to move all or part of your money to another IRA or employer plan at a later date without penalties or other limitations. Also see IRS Publication 590, *Individual Retirement Arrangements*, for more information on IRAs, including limits on how often you can roll over between IRAs.

## Direct Rollover to a Plan

You may roll over your distribution to the following types of employer-sponsored plans: qualified 401(a) and 401(k) plans, profit-sharing plans, stock bonus plans, money purchase plans, IRC §403(a) annuity plans, IRC §403(b) tax-sheltered annuities, and governmental 457(b) plans.

Before you roll over your distribution, you will have to verify that the administrator of the new plan will accept your rollover.

### Example

DIRECT ROLLOVER to an employer plan.

Total distribution from Plan:	\$10,000
Direct rollover to employer plan:	10,000
Tax withheld:	00
Taxable in current year:	00

You should be aware that money rolled over to the new employer-sponsored plan will generally be subject to the provisions of that plan; for example, the plan's provisions may restrict subsequent distributions or require your spouse's consent for a distribution request. Subsequent distributions may also be subject to different tax treatment (see "Special Tax Treatment for Lump Sum Distributions" on page 9). For these reasons, you may want to verify the distribution provisions with the administrator of the new plan before you roll over your money.

## Part Direct Rollover

If you choose to have part of your distribution paid as a direct rollover and part paid to you, the direct rollover amount must be at least \$500. In this case, two separate checks will be issued—one payable to your IRA or employer plan, and one payable to you.

### Example

Part DIRECT ROLLOVER; part PAID TO YOU.

Total distribution from Plan:	\$10,000
Direct rollover to IRA:	8,000
20% tax withheld (on \$2,000):	400
Paid to you:	1,600
Taxable in current year:	\$ 2,000

## Distributions Paid to You

### Mandatory Withholding

If a distribution is eligible for direct rollover and you have it paid to you, 20% federal income tax must be withheld. (You may also ask to have an additional flat-dollar amount withheld.) For example, if you want \$10,000 paid to you, you must request a distribution of 125% of that amount, or \$12,500.

#### Example

Eligible distribution PAID TO YOU. You keep the money (no rollover).

Total distribution from Plan:	\$12,500
Direct rollover:	00
20% tax withheld (on \$12,500):	2,500
Paid to you:	10,000
Taxable in current year:	\$12,500

### Voluntary Withholding

The 20% mandatory withholding rule does not apply to any part of a distribution that is ineligible for rollover, even though that part is taxable. Instead, federal income tax will be withheld from minimum distributions and distributions paid to non-spouse beneficiaries as follows:

- nonperiodic distributions: 10%, unless you elect no or more withholding (flat-dollar amounts).
- periodic distributions: An amount based on the tax table for a married individual claiming three allowances, unless you elect different (or no) withholding.

(Note—you may not elect to have no withholding if your distribution is being mailed outside the United States or if you are a nonresident alien.)

### 60-Day Rollover Option

If a distribution is eligible for direct rollover and you have it paid to you, you can still decide to roll over all or any part of the money to a traditional IRA or employer plan within 60 days.

If you want to roll over the entire amount of the distribution you requested, you must replace, from your personal savings or other sources, an amount equal to the 20% that was withheld.

#### Example

Eligible distribution PAID TO YOU. You roll over the entire distribution (\$10,000) within 60 days.

Total distribution from Plan:	\$10,000
Direct rollover:	00
20% tax withheld (on \$10,000):	2,000
Paid to you:	8,000
You use from your savings:	2,000
You roll over:	10,000
Taxable in current year:	00

If you roll over only the 80% that you received, you must pay taxes on the remaining 20%.

#### Example

Eligible distribution PAID TO YOU. You roll over the amount you receive within 60 days.

Total distribution from Plan:	\$10,000
Direct rollover:	00
20% tax withheld (on \$10,000):	2,000
Paid to you:	8,000
You roll over:	8,000
Taxable in current year:	\$ 2,000

Note—tax penalties or special tax rules may also apply. See page 9.

*UC is required to withhold federal income tax from your distribution and send it to the IRS to be credited against your taxes for the current year. The distribution will be reported on a form 1099R, which will be sent to you in January following the year in which the distribution was paid. The amount of tax withheld is not necessarily the same as your tax liability.*

*On any amount you roll over (by direct rollover or under the 60-day rollover option), you will owe no tax until you withdraw your money from the IRA or plan. Simply report it on your income tax return for the year in which the money was distributed.*

## Distributions Paid to Surviving Spouses, Other Beneficiaries, and QDRO Payees

Generally, the rules in this notice apply to distributions not only to Plan participants but also to their surviving spouses and to spouses or former spouses receiving a community property settlement under a qualified domestic relations order (QDRO). Some of the rules in this notice also apply to distributions made to non-spouse beneficiaries.

### Distribution to a Surviving Spouse

You may choose to have an eligible distribution:

- paid in a DIRECT ROLLOVER to a traditional IRA or to an employer plan that will accept your rollover, or
- PAID TO YOU.

If paid to you, the distribution is subject to 20% withholding. You can roll over the money yourself (within 60 days) to an IRA or to an employer plan that will accept your rollover.

There is no penalty tax on early distributions.

You may be able to use the special tax treatment for lump sum distributions if the Plan participant met the appropriate age requirements—five years of Plan participation is not required. See “Special Tax Treatment for Lump Sum Distributions” on page 9.

### Distributions to Other Beneficiaries

A distribution to a beneficiary other than a spouse, surviving spouse, or former spouse, is not eligible for rollover. You may, however, be able to use the special tax treatment for lump sum distributions if the Plan participant met the appropriate age requirements—five years of Plan participation is not required. See “Special Tax Treatment for Lump Sum Distributions” on page 9.

For information on federal tax withholding, see “Voluntary Withholding” on page 7.

There is no penalty tax on early distributions.

### QDRO Distributions

If you are a former spouse, you may choose to have an eligible distribution:

- paid in a DIRECT ROLLOVER to a traditional IRA or to an employer plan that will accept your rollover, or
- PAID TO YOU.

If paid to you, the distribution is subject to 20% withholding. You can roll over the money yourself (within 60 days) to an IRA or to an employer plan that will accept your rollover.

There is no penalty tax on early distributions.

If you receive a total distribution, you may be able to use the special tax treatment for lump sum distributions if the Plan participant met the appropriate age requirements and had five years of Plan participation. See “Special Tax Treatment for Lump Sum Distributions” on page 9.

If you are a non-spouse alternate payee, any distribution you receive is not eligible for rollover. Further, you may not use the special tax treatment for lump sum distributions.

## Additional Tax Information

### Penalty Tax on Early Distributions

If you receive a taxable distribution before you reach age 59½ and you do not roll it over, you must pay a 10% federal penalty tax (plus a 2½% California state penalty tax, if applicable), in addition to regular income tax, unless:

- you leave CSU employment during or after the year you reach 55,
- you are permanently disabled,
- you receive a series of substantially equal distributions over your life/life expectancy (or your and your beneficiary's lives/life expectancies),
- you will use it for deductible medical expenses in excess of 7.5% of your adjusted gross income, or
- it is paid to an alternate payee under a QDRO.

### Special Tax Treatment for Lump Sum Distributions

An eligible distribution that is not rolled over will be taxed in the year it is paid; however, if it is a full distribution of your DC Plan balance, it qualifies as a lump sum distribution and may be eligible for special tax treatment, described below.

#### Ten-Year Averaging

If you were born before January 1, 1936, you may make a one-time election to figure the tax on a lump sum distribution by using 10-year averaging (using 1986 tax rates). This rule may reduce the tax you owe.

#### Considerations on Special Tax Treatment

The special tax treatment on a lump sum distribution:

- generally can be elected only once in your lifetime.
- applies to all lump sum distributions you receive during the same year.
- cannot be used if any part of a distribution was rolled over to another plan or to a traditional IRA.
- cannot be used on distributions from the Plan if you have previously rolled over amounts from the Plan.
- cannot be used for Plan distributions if you have rolled over into the Plan amounts from sources other than 401(a) or 401(k) plans.
- cannot be used on a distribution from a traditional IRA, a 403(b) tax-sheltered annuity, or a governmental 457(b) plan.

Additional restrictions apply. Refer to IRS Publication 575 and IRS Form 4972.

*A lump sum distribution is a payment, within one calendar year, of your entire balance from a qualified plan that is payable to you because you have reached age 59½ or have separated from service. The distribution must be paid after the calendar year in which you have completed five years of Plan participation.*

## Additional Tax Information, continued

### California Rules and Tax Laws

In this notice, only federal rollover rules and tax considerations are described in detail (not state or local). For example, California may not allow many types of rollovers that are currently permitted under federal tax law, and it is possible that a rollover that is not provided for under California tax law could subject you to California state tax and penalties on the full amount of the rollover. Also, you should know that California state tax is generally withheld at 10% of the federal rate (i.e., if 20% federal tax is withheld, 2% California state tax is withheld; if 10% federal tax, then 1% California tax). However, even when federal withholding is mandatory, you may elect to have no withholding for California tax.

If your distribution is mailed to an address outside California, you will generally still owe California taxes if you are a resident of California. See your tax advisor or contact your local state tax agency about your state tax liability.

### Additional Resources and Information

The rules described here are complex, and conditions and exceptions may apply that are not included in this notice. Therefore, we recommend that you consult a professional tax advisor before you request a distribution from the plans. Also, for more specific information on the tax treatment of distributions from qualified retirement plans, contact your local IRS office or call **1-800-TAX-FORM** and ask for:

IRS Publication 575,  
*Pension and Annuity Income*

IRS Publication 590,  
*Individual Retirement Arrangements*

IRS Form 4972,  
*Tax on Lump Sum Distributions*

### UC Human Resources and Benefits

If you have additional questions after reading this notice or want specific information about your account in the UC plans, call the UC Customer Service Center at:

1-800-888-8267

Hours: 9:00 a.m.–4:00 p.m. Monday–Friday

Written correspondence should be sent to:

UC HR/Benefits  
P.O. Box 24570  
Oakland CA 94623-1570

You can also obtain a wealth of information about UC's retirement savings and investment plans by visiting UC's benefits website: [www.ucop.edu/bencom](http://www.ucop.edu/bencom)

# Instructions for Requesting a Distribution



## Before Completing the Form

1. **Read the *Special Tax Notice* in the front of this booklet before electing a distribution.** You may also want to consult a tax advisor before making a final decision.
2. If you are a former CSU employee, but are currently working for UC, you may not commingle (roll over, transfer, etc.) DC Plan money you accumulated through your CSU employment with any DC Plan account you have through UC employment.
3. If you decide to make a direct rollover to another employer plan, verify that the administrator of the new plan will accept your rollover.

If you are making a direct rollover to an IRA, the consent of the IRA trustee is not required, but you must be sure to establish an account.

When requesting a direct rollover to an IRA or to an employer plan, do **not** include the rollover forms for the recipient IRA or plan with your distribution request. UC will make the check payable to the IRA or plan and mail it to you. **It is your responsibility to deposit the check with the recipient IRA or plan.**

4. If a distribution paid to you will be sent outside the state of California, California state taxes will not be withheld unless you specify otherwise.
5. If you elect to have the distribution paid to you and you are a nonresident alien living in the United States, it will be subject to 20% federal tax withholding and you may not elect to have no federal taxes withheld. Distributions being mailed to nonresident aliens living outside of the United States will be subject to 30% federal tax withholding unless they elect to have taxes withheld in accordance with their country's tax treaty rate.

6. If you want to have additional federal and/or state income taxes withheld, please attach a note to your distribution request indicating the additional flat-dollar amount(s).
7. Please make a photocopy for your records before returning the original form to UC.



## Distribution Processing Dates

Distribution checks are issued twice a month, around the 7th and the 23rd. If a distribution request is made before midnight on the 21st of the month, the check generally will be mailed around the 23rd of the following month, with account balances valued at the end of the prior month. If a distribution request is made after the 21st but before midnight on the 25th, the check generally will be mailed in two months—around the 7th. Distributions mailed around the 7th of the month are valued at the end of the month two months prior.

Once a check has been issued, it is irrevocable—UC will not accept returned checks, nor reissue a check to another IRA trustee or employer plan.

## Cancellation of Distribution/ Rollover Request

Distribution requests may be cancelled in writing, subject to the monthly processing dates (generally the 21st of each month). When writing to cancel a distribution request, include your name, Social Security number, and a statement that you want to cancel a previous distribution request. You must sign and date your cancellation request.

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*If you have less than \$2,000 in the DC Plan when you leave CSU employment, you must request a full distribution of your Plan balance.*



**DISTRIBUTION REQUEST**  
**DEFINED CONTRIBUTION PLAN—CSU SAFE HARBOR**  
**UBEN 143 – CSU (R5/02) University of California Human Resources and Benefits**

**UBEN 143 CSU**

Complete form in ink and send to:  
 UC HR/Benefits Refunds Unit  
 P.O. Box 24570  
 Oakland, CA 94623-1570

Use this form to choose one of the following payment options for this distribution:

- To have your DC Plan money paid to you: Complete Sections 1, 2, and 5.
- To arrange for a direct rollover of your DC Plan money to a traditional IRA or to an employer plan that will accept your rollover: Complete Sections 1, 3, 4, and 5.
- To arrange for a direct rollover of part of your DC Plan money (\$500 minimum) and to have part (or the remaining balance) paid to you: Complete all sections. In Section 2, indicate how much you want paid to you. (If you want your remaining balance paid to you, skip to Section 3.) In Section 3, indicate the amount of the direct rollover. Complete Section 4 and sign the form in Section 5.



**Your Benefits Officer must sign your form, verifying that you are no longer working for CSU in any capacity.**  
 Distribution requests submitted without your Benefits Officer's signature will be returned to you.

1. PERSONAL INFORMATION		(See back for Privacy Notifications)	
NAME (Last, First, Middle Initial)	SOCIAL SECURITY NUMBER	BIRTHDATE	
MAILING ADDRESS (Number, Street)		DAYTIME PHONE ( )	
(City, State, ZIP, Country)	<input type="checkbox"/> CHECK THIS BOX IF PERMANENT ADDRESS CHANGE	SEPARATION DATE	
CITIZENSHIP—Check the box that applies: <input type="checkbox"/> U.S. Citizen or Permanent Resident, or <input type="checkbox"/> U.S. Citizen Living Abroad, or <input type="checkbox"/> Nonresident Alien of _____ (country) and National of _____ (country)			

**2. DISTRIBUTION PAID TO PARTICIPANT (Complete Section 5 also.)**

You may take a full or partial distribution. If you take a partial distribution, your Plan balance must total at least \$2,000 after the distribution. Check the applicable box.

- I elect a **full** distribution of all my DC Plan money made payable to me.
- OR**
- I elect a **partial** distribution of \$\_\_\_\_\_ of my DC Plan money made payable to me.

I understand that UC must withhold 20% for federal taxes and will also withhold 2% for California state taxes, unless I check the box below. (California state taxes are not withheld from payments sent to a mailing address outside of California.)

Do not withhold California state tax.

**3. DIRECT ROLLOVER (Complete Sections 4 and 5 also.)**

You may elect a direct rollover of all or part of your money. Check the applicable box.

- I elect a direct rollover of **all** my DC Plan money made payable to a traditional IRA or to an employer plan that will accept my rollover.
- OR**
- I elect a **partial** direct rollover of \$\_\_\_\_\_ of my DC Plan money made payable to a traditional IRA or to an employer plan that will accept my rollover (at least \$500).

Check this box  if you elect a **partial** direct rollover and want your remaining account balance made payable to you.

**4. DIRECT ROLLOVER CERTIFICATION**

If you are electing a direct rollover to an IRA, complete Section 4a. If you are electing a direct rollover to an employer plan, complete Section 4b. **(Complete 4a or 4b only.)** In either case, UC will make the check payable to the recipient IRA or plan and will send it to you at the mailing address in Section 1 of this form. **It is your responsibility to forward the check promptly to the recipient IRA or plan.**

**4a. IRA Certification**

NAME OF IRA TRUSTEE (COMPANY NAME)

I certify by my signature on this form that the IRA identified above will accept a direct rollover of my distribution and that the IRA is U.S.-based and is or is intended to be: an individual retirement account described in Internal Revenue Code (IRC) §408(a), an individual retirement annuity (other than an endowment contract) described in IRC §408(b), or a SEP described in IRC §408(k).



**4b. Plan Certification**

NAME OF EMPLOYER

MAKE ROLLOVER CHECK PAYABLE TO TRUSTEE OF

I certify by my signature on this form that the employer plan identified above will accept a direct rollover from the University of California Defined Contribution Plan, a defined contribution plan qualified under IRC §401(a).

**5. REQUIRED SIGNATURES**

- I certify under penalty of perjury that:
  - the information I have provided on this request is complete and true to the best of my knowledge,
  - I have not concealed any relevant facts, and
  - there are no claims against my UCRS assets arising from a marriage during my CSU employment.
- I further certify that I have received and read the *Special Tax Notice* and understand the tax consequences of my distribution request.

PARTICIPANT'S SIGNATURE (must be an original)	DATE
BENEFITS OFFICER VERIFICATION OF SEPARATION	DATE

RETN: Pending

**PRIVACY NOTIFICATIONS**

**STATE**

The State of California Information Practices Act of 1977 (effective July 1, 1978) requires the University to provide the following information to individuals who are asked to supply information about themselves.

The principal purpose for requesting the information on this form is for payment of earnings and for miscellaneous payroll and personnel matters such as, but not limited to, withholding taxes, benefits administration, and changes in title and pay status. University policy and state and federal statutes authorize the maintenance of this information.

Furnishing all information requested on this form is mandatory—failure to provide such information will delay or may even prevent completion of the action for which the form is being filled out. Information furnished on this form may be used by various University departments for payroll and personnel administration, and will be transmitted to the federal and state governments as required by law.

(B)

Individuals have the right to review their own records in accordance with University personnel policy and collective bargaining agreements. Information on applicable policies and agreements can be obtained from campus or Office of the President Staff and Academic Personnel Offices.

The official responsible for maintaining the information contained on this form is the Associate Vice President—University of California Human Resources and Benefits, 300 Lakeside Drive, Oakland, CA 94612-3550.

**FEDERAL**

Pursuant to the Federal Privacy Act of 1974, you are hereby notified that disclosure of your Social Security number is mandatory. Disclosure of the Social Security number is required pursuant to sections 6011 and 6051 of Subtitle F of the Internal Revenue Code and with Regulation 4, Section 404.1256, Code of Federal Regulations under Section 218, Title II of the Social Security Act, as amended. The Social Security number is used to verify your identity. The principal uses of the number shall be to report (1) state and federal income taxes withheld, (2) Social Security contributions, (3) state unemployment and Workers' Compensation earnings, and (4) earnings and contributions to participating retirement systems.

(BB)

Neither The Regents of the University of California nor any officer or affiliated officer of the University makes any recommendation to participants for building supplemental retirement savings, and the various options available for contributions should not be construed in any respect as judgment regarding the prudence or advisability of such investments or as tax advice.

By authority of The Regents, University of California Human Resources and Benefits, located in Oakland, administers all benefit plans in accordance with applicable plan documents and regulations, custodial agreements, University of California Group Insurance Regulations, group insurance contracts, and state and federal laws. No person is authorized to provide benefits information not contained in these source documents, and information not contained in these source documents cannot be relied upon as having been authorized by The Regents. Source documents are available for inspection upon request (1-800-888-8267). What is written here does not constitute a guarantee of plan coverage or benefits—particular rules and eligibility requirements must be met before benefits can be received. The University of California intends to continue the benefits described here indefinitely; however, the benefits of all employees, annuitants, and plan beneficiaries are subject to change or termination at the time of contract renewal or at any other time by the University or other governing authorities. The University also reserves the right to determine new premiums, employer contributions and monthly costs at any time. Health and welfare benefits are not accrued or vested benefit entitlements. UC's contribution toward the monthly cost of the coverage is determined by UC and may change or stop altogether, and may be affected by the state of California's annual budget appropriation. If you belong to an exclusively represented bargaining unit, some of your benefits may differ from the ones described here. Contact your Human Resources Office for more information.

In conformance with applicable law and University policy, the University is an affirmative action/equal opportunity employer. Please send inquiries regarding the University's affirmative action and equal opportunity policies for staff to Director Mattie Williams, University of California Office of the President, 300 Lakeside Drive, Oakland, CA 94612 and for faculty to Executive Director Sheila O'Rourke, University of California Office of the President, 1111 Franklin Street, Oakland, CA 94607.

Website address: [www.ucop.edu/bencom](http://www.ucop.edu/bencom)



University of California  
Human Resources and Benefits  
300 Lakeside Drive, 5th Floor  
Oakland, CA 94612-3557

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