



# Thrift Savings Plan BULLETIN for Service TSP Representatives

**Subject:** Form TSP-65, Request to Combine Uniformed Services and Civilian TSP Accounts

**Date:** January 17, 2002

The Federal Retirement Thrift Investment Board has developed [Form TSP-65](#), Request to Combine Uniformed Services and Civilian TSP Accounts. A copy of this form is available from the TSP Web site ([www.tsp.gov](http://www.tsp.gov)).\*

**Purpose of Form TSP-65.** If an individual separates from civilian service and has a uniformed services Thrift Savings Plan (TSP) account, the individual may ask the TSP to transfer the civilian account to his or her uniformed services account. If an individual separates from the uniformed services and has a civilian TSP account, the individual may ask the TSP to transfer the uniformed services account to his or her civilian TSP account. However, the TSP will not transfer tax-exempt combat zone contributions to a civilian TSP account. To request the transfer, a participant must complete Form TSP-65 and submit it to the TSP Service Office.

For more information about tax-exempt combat zone contributions, see TSP Bulletin 01-U-3, dated July 19, 2001,

**Dissemination of Form TSP-65.** Participants can obtain Form TSP-65 from the TSP Web site or from the TSP Service Office (telephone number: (504) 255-6000). At this time, services will not be responsible for providing the form to participants and consequently will not receive supplies of this form.

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\* Only one version of this form has been developed. There will not be a separate form for uniformed services members and civilian employees. Consequently, Form TSP-65 is available from either the uniformed services or civilian section of the Web site.

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**Inquiries:** Questions concerning this bulletin should be directed to the Federal Retirement Thrift Investment Board at **(202) 942-1460**.

**Chapter:** This bulletin may be filed in Chapter 8, Withdrawal Program.

**Completion of Form TSP-65.** The back of Form TSP-65 contains instructions for completing the form. Sections I (Information About You), II (Transfer Request), III (Information for Spousal Consent), and V (Your Certification and Authorization) must be completed by all participants. Section IV (Spouse's Consent) must be completed by participants who are covered by the Civil Service Retirement System (CSRS) and who are requesting to transfer their uniformed services account to their civilian account. This consent is necessary because the rights of spouses who are married to CSRS participants are different from (and less stringent than) the rights of spouses who are married to uniformed services participants or participants covered by the Federal Employees Retirement System.



PAMELA-JEANNE MORAN  
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# 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 on the back before completing this form.** Please type or print.

### I. INFORMATION ABOUT YOU

1. Name \_\_\_\_\_  
Last First Middle
2. \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ 3. \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
Social Security Number Date of Birth (mm/dd/yyyy)
4. (\_\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_  
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. (See back of form.)
- 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 get a loan) from his or her *uniformed services* TSP account without your signature. 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 only entitled 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 signature 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

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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 combat zone contributions) cannot be transferred into a civilian TSP account.

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**. Telephone number: (504) 255-6000, TDD: (504) 255-5113.

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.

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**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 a final withdrawal of that balance from the uniformed services account. You can use Form TSP-U-70, Withdrawal Request, when you are ready to withdraw. If the TSP account from which you are transferring has \$3,500 or less, cashout rules will apply when you separate. Therefore, you must submit this request before a cashout is made.

**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 TSP 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.

- **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.
- **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.

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**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.