

CHECKLIST FOR REFUND REQUESTS FROM EORP

1) Please complete **FORM E6 – APPLICATION FOR A SEPARATION REFUND** (2 pages):

Member information: Complete all information requested.	<input type="checkbox"/>
Refund options: Select your distribution election.	<input type="checkbox"/>
<ul style="list-style-type: none"> • For Direct Deposit: Submit a copy of a voided check OR a letter from your bank which states your name, account and routing number. 	<input type="checkbox"/>
AND/OR	
<ul style="list-style-type: none"> • For Rollovers: Agreement of depository trustee: Must be completed by your financial institution. 	<input type="checkbox"/>
Notary signature required: Have the forms packet notarized by a notary public (page 2).	<input type="checkbox"/>

2) Please complete **FORM E6 - EMPLOYER CERTIFICATION OF TERMINATION** (Page 3):

Employer certification of termination: <ul style="list-style-type: none"> • Complete the leave of absence without pay section if applicable. • Once submitted, PSPRS will forward to your former employer for completion (page 3). 	<input type="checkbox"/>
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3) If applicable, have your financial institution complete **FORM U3 - AGREEMENT OF DEPOSITORY TRUSTEE** (1 page):

<ul style="list-style-type: none"> • Must be completed by your financial institution. 	<input type="checkbox"/>
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4) **IDENTIFICATION REQUIRED:**

<ul style="list-style-type: none"> • Include a clear copy of the front and back of a government issued picture ID (<i>e.g., driver's license, a state issued photo ID or passport</i>). 	<input type="checkbox"/>
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Submit completed packet to activemembersgroup@psprs.com.

If you need assistance as you complete this packet, contact the Active Members Group by email or (602) 255-5575.

Note: Forms that are incomplete will be returned and may result in processing delays

PUBLIC SAFETY PERSONNEL RETIREMENT SYSTEM

3010 East Camelback Road, Suite 200
Phoenix, Arizona 85016-4416
(602) 255-5575 | www.psprs.com

**FORM E6
01/2026**

FAX: (602) 296-2368

Email: ActiveMembersGroup@psprs.com

APPLICATION FOR A SEPARATION REFUND

SECTION 1 – MEMBER INFORMATION			
SSN	Name	Date of Birth (MM/DD/YYYY)	
Current mailing address		Phone Number	
City	State	ZIP	Email Address
Name of Employer		Start Date	Termination Date
SECTION 2 – DISTRIBUTION ELECTION			
<input type="checkbox"/> FULL REFUND/DISTRIBUTION TO MEMBER: PSPRS is directed to make full payment to me, the member, less any applicable withholding described in the special tax notice received with this election form (20% federal withholding).		<input type="checkbox"/> Deposit directly into my (select one) <input type="checkbox"/> Checking* <input type="checkbox"/> Savings* <input type="checkbox"/> Send me a paper check	
		Banking Institution	
		Routing Number	
		Account Number	
<p>*REQUIRED: Include a voided check from the account listed above or letter from financial institution with your name, account and routing number, and account type.</p>			
AND/OR			
<input type="checkbox"/> ROLLOVER/TRUSTEE TRANSFER AND PARTIAL REFUND/DISTRIBUTION Payment to Rollover (Select one.) <input type="checkbox"/> Rollover ALL my money <input type="checkbox"/> Send me \$ _____, rollover the rest Any amount sent to you will have applicable taxes withheld. If you would like the remaining amount deposited directly, please complete the direct deposit section above.		<input type="checkbox"/> Type of Account* (select one) <input type="checkbox"/> Traditional IRA <input type="checkbox"/> Other eligible plan	
		Name of institution	
		Account number	
		Institution street address	
		City	State
<p>*REQUIRED: The financial institution must complete the agreement of depository trustee form (FORM U3)</p>			

SECTION 3 – ACKNOWLEDGEMENTS, SIGNATURE & NOTARY

- I hereby make application for the refund of my contributions to the Elected Officials’ Retirement Plan as well as any enhanced refund as provided by law. I fully understand that if I have five (5) or more years of membership under the plan, that I may elect early retirement or elect a deferred option (see below). I understand that by withdrawal of my contributions, I am forfeiting these rights and any other rights to benefits under the plan, that my service credits therein will be cancelled, and membership will cease (A.R.S. § 38-804). Further, I understand that if I am again employed in a position covered under the plan, these service credits may be reinstated only if a written election is filed with the Board of Trustees within ninety (90) days of taking office and I redeposit my refund contributions within one (1) year, along with interest to date of redeposit (A.R.S. § 38-804). I further understand that pursuant to A.R.S. § 38-921, I may be entitled to transfer my service credits to a new state retirement system upon subsequent employment in a position not covered by EORP and that by withdrawing my contributions, I am forfeiting all of these rights. **If the refund option is selected, the refund check will be mailed to the address shown above or the designated financial institution(s) on the attached forms(s), or per my request will be direct deposited within twenty (20) business days after this application is filed and my final wage deduction is transmitted to this office and my termination of covered employment has been verified by the appropriate governing authority.**
- I am aware that I have at least 30 days to decide whether I want to elect a direct rollover or to elect a cash distribution of my taxable monies and I am electing to waive this 30-day waiting period.
- I have received and read the special tax notice regarding these taxable monies and understand the tax consequences explained in the notice and election form.
- I understand that if I divorce during my employment, I need to provide a copy of my divorce decree or domestic relations order. NOTE: A.R.S. §§ 38-860, 38-910, 38-822 states that if you have been involved in a divorce, the system/plan is not liable for any benefits you receive. You are considered trustee to the funds and will be the sole party against with whom an action may be brought to recover the payment.
- I authorize the deposit of my refund check(s) to the institution above and to debit my account and reimburse the PSPRS for purposes of error corrections. I further authorize the financial institution to provide the PSPRS with my address/ contact information and name/address of joint account holders or legal representatives.
- I declare under penalty of perjury that the above information is true, correct, and complete to the best of my knowledge and belief.

Member Signature

Date

NOTARY ACKNOWLEDGMENT for FORM E6 (3 pages)

STATE OF _____

COUNTY OF _____

On this _____ day of _____, 20____, before me personally appeared _____
(Name of Signer)

Whose identity was proven to me on the basis of satisfactory evidence to be the person who he or she claims to be and acknowledged that he or she signed the above/attached: Application for a separation refund.

(Seal)[Affix seal here]

 Notary public [Notary public signature]

LUMP SUM DISTRIBUTION ELECTION FORM FOR REFUNDS

FORM U3
Refunds
01/2026

To be completed by the financial institution of the eligible retirement plan or IRA.

AGREEMENT OF DEPOSITORY TRUSTEE

In accordance with the authorization of the depositor on the front of this form, we agree to deposit the forthcoming rollover / trustee to trustee transfer amount from the PSPRS in the following type of account:

Check One:	
<input type="checkbox"/>	1) Section 401(a) Qualified Defined Benefit Plan
<input type="checkbox"/>	2) Section 401(a) Qualified Defined Contribution Plan (includes Section 401K)
<input type="checkbox"/>	3) Section 403(a) Qualified Annuity Plan
<input type="checkbox"/>	4) Section 403(b) Tax Sheltered Annuity
<input type="checkbox"/>	5) Section 408(a) Traditional IRA (includes SEP IRA)
<input type="checkbox"/>	6) Section 408(b) Individual Retirement Annuity
<input type="checkbox"/>	7) Section 457 Governmental Deferred Compensation Plan

Member's name: _____

Account number: _____

The following portion must be completed by a representative of the financial institution (not the member).

Name of financial institution (Trustee) Authorized signature

Mailing address Date

City State Zip

Once complete, this form may be
emailed, faxed or mailed to:

Board of Trustees
c/o Public Safety Personnel Retirement System
3010 E Camelback Rd, Suite 200
Phoenix Arizona 85016-4416

SPECIAL TAX NOTICE REGARDING PLAN PAYMENTS

This notice explains how you can continue to defer federal income tax on your retirement savings in the Public Safety Personnel Retirement System, Corrections Officer Retirement Plan or Elected Officials' Retirement Plan (the "plan") and contains important information you will need before you decide how to receive your plan benefits. Because PSPRS cannot provide you with tax advice and tax rules are complex, you may wish to consult a qualified tax professional before you made a withdrawal decision.

Your right to waive the 30-day notice period. After receiving this notice, you have at least 30 days to consider whether to have your withdrawal directly rolled over. If you do not wish to wait until this 30-day notice period ends before your election is processed, you may waive the notice period by making an affirmative election on the appropriate application indicating whether or not you wish to make a direct rollover. Your withdrawal will then be processed in accordance with your election as soon as practical.

YOUR ROLLOVER OPTIONS

You are receiving this notice because all or a portion of a payment you are receiving from the "plan" is eligible to be rolled over to an IRA or an eligible employer plan. This notice is intended to help you decide whether to do such a rollover. The term "IRA" as used in this notice includes only traditional IRAs and individual retirement annuities. It does not include Roth IRAs, SIMPLE IRAs, or Coverdell Education Savings Accounts. An "eligible employer plan" includes a plan qualified under section 401(a) of the Internal Revenue Code, including a 401(k) plan, profit-sharing plan, defined benefit plan, stock bonus plan, and money purchase plan; a section 403(b) tax sheltered annuity plan; and an eligible section 457(b) plan maintained by a governmental employer (governmental 457 plan).

Rules that apply to most payments from a plan are described in the "General Information about Rollovers" section. Special rules that only apply in certain circumstances are described in the "Special Rules and Options" section.

GENERAL INFORMATION ABOUT ROLLOVERS

How can a rollover affect my taxes?

You will be taxed on a payment from the Plan if you do not roll it over. If you are under age 59½ and do not rollover, you will also have to pay a 10% additional income tax on early distributions (unless an exception applies). However, if you do a rollover, you will not have to pay tax until you receive payments later and the 10% additional income tax will not apply if those payments are made after you are age 59½ (or if an exception applies).

Where may I roll over the payment?

You may roll over the payment to either an IRA (an individual retirement account or individual retirement annuity) or an employer plan (a tax-qualified plan, section 403(b) plan, or governmental 457(b) plan) that will accept the rollover. The rules of the IRA or employer plan that holds the rollover will determine your investment options, fees, and rights to payment from the IRA or employer plan (for example, no spousal consent rules apply to IRAs and IRAs may not provide loans). Further, the amount rolled over will become subject to the tax rules that apply to the IRA or employer plan.

How do I do a rollover?

There are two ways to do a rollover. You can do either a direct rollover or a 60-day rollover.

1. **If you do a direct rollover**, the Plan will make the payment directly to your IRA or an employer plan. You should contact the IRA sponsor or the administrator of the employer plan for information on how to do a direct rollover.
2. **If you do not do a direct rollover**, you may still do a rollover by making a deposit into an IRA or eligible employer plan that will accept it. You will have 60 days after you receive the payment to make the deposit. If you do not do a direct rollover, the Plan is required to withhold 20% of the payment for federal income taxes. This means that, in order to roll over the entire payment in a 60-day rollover, you must use other funds to make up for the 20% withheld. If you do not roll over the entire amount of the payment, the portion not rolled over will be taxed and will be subject to the 10% additional income tax on early distributions if you are under age 59½ (unless an exception applies).

How much may I roll over?

If you wish to do a rollover, you may roll over all or part of the amount eligible for rollover. Any payment from the Plan is eligible for rollover, except:

- Certain payments spread over a period of at least 10 years or over your life or life expectancy.
- Required minimum distributions after age 70½ (or after death).

- Corrective distributions of contributions that exceed tax law limitations.
- After-tax contributions. (At this time the Plan has not been amended to allow such contributions to be rolled over).

The Plan administrator or the payer can tell you what portion of a payment is eligible for rollover.

If I don't do a rollover, will I have to pay the 10% additional income tax on early distributions?

If you are under age 59½, you will have to pay the 10% additional income tax on early distributions for any payment from the Plan (including amounts withheld for income tax) that you do not roll over, unless one of the exceptions listed below applies. This tax is in addition to the regular income tax on the payment not rolled over.

The 10% additional income tax does not apply to the following payments from the Plan:

- Payments made after you separate from service if you will be at least age 55 in the year of separation.
- Payments that start after you separate from service if paid at least annually in equal or close to equal amounts over your life or life expectancy (or the lives or joint life expectancy of you and your beneficiary).
- Payments from a governmental defined benefit pension plan made after you separate from service if you are a public safety employee, and you are at least age 50 in the year of separation.
- Payments made due to disability.
- Payments after your death.
- Corrective distributions of contributions that exceed tax law limitations.
- Payments made directly to the government to satisfy a federal tax levy.
- Payments made under a qualified domestic relations order (QDRO).
- Payments up to the amount of your deductible medical expenses.
- Certain payments made while you are on active duty if you were a member of a reserve component called to duty after September 11, 2001, for more than 179 days.

If I do a rollover to an IRA, will the 10% additional income tax apply to early distributions from the IRA?

If you receive a payment from an IRA when you are under age 59½, you will have to pay the 10% additional income tax on early distributions from the IRA, unless an exception applies. In general, the exceptions to the 10% additional income tax for early distributions from an IRA are the same as the exceptions listed above for early distributions from a plan. However, there are a few differences for payments from an IRA, including:

- There is no exception for payments after separation from service that are made after age 55.
- The exception for qualified domestic relations orders (QDROs) does not apply (although a special rule applies under which, as part of a divorce or separation agreement, a tax-free transfer may be made directly to an IRA of a spouse or former spouse).
- The exception for payments made at least annually in equal or close to equal amounts over a specified period applies without regard to whether you have had a separation from service.
- There are additional exceptions for (1) payments for qualified higher education expenses, (2) payments up to \$10,000 used in a qualified first-time home purchase, and (3) payments after you have received unemployment compensation for 12 consecutive weeks (or would have been eligible to receive unemployment compensation but for self-employed status).

Will I owe State income taxes?

This notice does not describe any State or local income tax rules (including withholding rules).

SPECIAL RULES AND OPTIONS

If your payment includes after-tax contributions

After-tax contributions included in a payment are not taxed. You will receive a separate payment for the after-tax contributions. At this writing the Plan does not have the authority to allow a direct rollover of your after-tax contributions.

If you miss the 60-day rollover deadline

Generally, the 60-day rollover deadline cannot be extended. However, the IRS has the limited authority to waive the deadline under certain extraordinary circumstances, such as when external events prevented you from completing the rollover by the 60-day rollover deadline. To apply for a waiver, you must file a private letter ruling request with the IRS. Private letter ruling requests require the payment of a nonrefundable user fee. For more information, see IRS Publication 590, Individual Retirement Arrangements (IRAs).

If you were born on or before January 1, 1936

If you were born on or before January 1, 1936, and receive a lump sum distribution that you do not roll over, special rules for calculating the amount of tax on the payment might apply to you. For more information, see IRS Publication 575, Pension and Annuity Income.

If you are an eligible retired public safety officer and your pension payment is used to pay for health coverage or qualified long-term care insurance

If the Plan is a governmental plan, you retired as a public safety officer, and your retirement was by reason of disability or was after normal retirement age, you can exclude from your taxable income plan payments paid directly as premiums to an accident or health plan (or a qualified long-term care insurance contract) that your employer maintains for you, your spouse, or your dependents, up to a maximum of \$3,000 annually. For this purpose, a public safety officer is a law enforcement officer, firefighter, chaplain, or member of a rescue squad or ambulance crew.

If you are not a plan participant

- **Payments after death of the participant.** If you receive a distribution after the participant's death that you do not roll over, the distribution will generally be taxed in the same manner described elsewhere in this notice. However, the 10% additional income tax on early distributions and the special rules for public safety officers do not apply, and the special rule described under the section "If you were born on or before January 1, 1936," applies only if the participant was born on or before January 1, 1936.
 - **If you are a surviving spouse.** If you receive a payment from the plan as the surviving spouse of a deceased participant, you have the same rollover options that the participant would have had, as described elsewhere in this notice. In addition, if you choose to do a rollover to an IRA, you may treat the IRA as your own or as an inherited IRA.

An IRA you treat as your own is treated like any other IRA of yours, so that payments made to you before you are age 59½ will be subject to the 10% additional income tax on early distributions (unless an exception applies) and required minimum distributions from your IRA do not have to start until after you are age 70½.

If you treat the IRA as an inherited IRA, payments from the IRA will not be subject to the 10% additional income tax on early distributions. However, if the participant had started taking required minimum distributions, you will have to receive required minimum distributions from the inherited IRA. If the participant had not started taking required minimum distributions from the plan, you will not have to start receiving required minimum distributions from the inherited IRA until the year the participant would have been age 70½.

- **If you are a surviving beneficiary other than a spouse.** If you receive a payment from the plan because of the participant's death and you are a designated beneficiary other than a surviving spouse, the only rollover option you have is to do a direct rollover to an inherited IRA. Payments from the inherited IRA will not be subject to the 10% additional income tax on early distributions. You will have to receive the required minimum distributions from the inherited IRA.
- **Payments under a qualified domestic relations order.** If you are the spouse or former spouse of the participant who receives a payment from the plan under a qualified domestic relations order (QDRO), you generally have the same options the participant would have (for example, you may roll over the payment to your own IRA or an eligible employer plan that will accept it). Payments under the QDRO will not be subject to the 10% additional income tax on early distributions.

Other special rules

If your payments for the year are less than \$200, the Plan is not required to allow you to do a direct rollover and is not required to withhold for federal income taxes. However, you may do a 60-day rollover.

You may have special rollover rights if you recently served in the U.S. Armed Forces. For more information, see IRS Publication 3, Armed Forces' Tax Guide.

FOR MORE INFORMATION

You may wish to consult with the plan administrator or payer, or a professional tax advisor, before taking a payment from the plan. Also, you can find more detailed information on the federal tax treatment of payments from employer plans in: IRS Publication 575, Pension and Annuity Income; and IRS Publication 590, Individual Retirement Arrangements (IRAs). These publications are available from a local IRS office, on the web at www.irs.gov, or by calling 1-800-TAX-FORM.