

2010 CONTRIBUTION SCHEDULE

**ELIGIBILITY REQUIREMENTS
FOR PARTICIPATION**

You are eligible to contribute to the plan if you are:

- An employee or retiree of the U.S. Intelligence Community
- Military or a contractor assigned to NSA-W
- A spouse or domestic partner of any of the above

CONTRIBUTION METHODS

- Agency payroll allotment (*NSA & DIA Only*)
- Automatic debit from a savings or checking account
- Personal check or money order made payable to GEMBA

Contributions to more than one type of account will require separate checks. Members making contributions for both themselves and a spouse can use one check for both contributions provided they are contributing to the same type of account (for example, both Roth IRAs or both Traditional IRAs).

**TRADITIONAL or ROTH IRA
CONTRIBUTION LIMITS**

Participants can contribute the lesser of \$5,000 (or \$6,000 if over the age of 50) or 100% of compensation to an IRA for the calendar year 2010. A non-working spouse may also make a contribution of \$5,000 (or \$6,000 if over the age of 50), provided a joint tax return is filed.

ACCOUNT TYPES

Traditional IRA

Depositors must have earned income and be under the age of 70½ for the year the contribution is being made.

<i>Contribution Acceptance Date</i>		<i>Investment Date</i>
<i>Lump sum contributions (check) must be received by noon on:</i>	<i>Contributions by Agency payroll allotment (NSA Only)</i>	<i>All contributions will be invested on:</i>
31 December	PP26: 06 December - 19 December	04 January
14 January	PP1: 20 December - 02 January	19 January*
28 January	PP2: 03 January - 16 January	01 February
11 February	PP3: 17 January - 30 January	16 February*
25 February	PP4: 31 January - 13 February	01 March
11 March	PP5: 14 February - 27 February	15 March
25 March	PP6: 28 February - 13 March	29 March
08 April	PP7: 14 March - 27 March	12 April
22 April	PP8: 28 March - 10 April	26 April
06 May	PP9: 11 April - 24 April	10 May
20 May	PP10: 25 April - 08 May	24 May
03 June	PP11: 09 May - 22 May	07 June
17 June	PP12: 23 May - 05 June	21 June
01 July	PP13: 06 June - 19 June	06 July*
15 July	PP14: 20 June - 03 July	19 July
29 July	PP15: 04 July - 17 July	02 August
12 August	PP16: 18 July - 31 July	16 August
26 August	PP17: 01 August - 14 August	30 August
09 September	PP18: 15 August - 28 August	13 September
23 September	PP19: 29 August - 11 September	27 September
07 October	PP20: 12 September - 25 September	12 October*
21 October	PP21: 26 September - 09 October	25 October
04 November	PP22: 10 October - 23 October	08 November
18 November	PP23: 24 October - 06 November	22 November
02 December	PP24: 07 November - 20 November	06 December
16 December	PP25: 21 November - 04 December	20 December

** Holiday*

Roth IRA

Depositors must have earned income and fall below IRS adjusted gross income (AGI) limits. See IRA Publication 590* for income limits.

Non-Tax Deductible Group Annuity

Members can contribute any amount they choose! There are no income requirements, AGI limitations, or annual contribution limits for contributions to a non-tax deductible group annuity.

** Consult your tax advisor.*

CONTRIBUTION & WITHDRAWAL SCHEDULE FOR THE GEMBA SUPPLEMENTAL RETIREMENT PLAN

2010 WITHDRAWAL SCHEDULE

Withdrawals from non-maturing accounts are taken pro-rata (proportionally) from each contract. The percentage of the withdrawal from each contract is based on each contract's percentage of the total of all like accounts. Like accounts are the same type of account; for example, all Group Annuities or all Traditional IRAs or all Roth IRAs.

PENALTIES

Withdrawal/Transfer requests are subject to a 5% withdrawal penalty when these requests occur:

- Prior to the maturity date of the applicable contract period for the Guaranteed Investment Contract
- Within the first five (5) years from initial investment date for the Stable Value Account.

The 5% penalty is WAIVED for both the Guaranteed Investment Contract and the Stable Value Account:

- If the withdrawal or transfer is due to the participant's retirement from the:
 - U.S. Intelligence Community
 - Military (assigned to NSA-W)
 - Duties as a contactor (assigned to NSA-W)
- If the participant is over the age of 59½
- In the event of death
- For a disability

In addition, withdrawals made prior to age 59½ are subject to a 10% IRS penalty. Some exceptions do apply; see IRS Publication 590.*

WITHDRAWAL FEE

GEBA charges a \$20 fee for each withdrawal. This fee is paid directly to PNC Bank®, custodian of the funds, to cover their \$20 withdrawal fee. We waive the fee in the following instances:

- Your Supplemental Retirement Plan assets exceed \$500,000.
- You transfer funds from the GIC/Stable Value Account to the Variable Annuity Contract (VAC) or vice versa.
- You transfer funds from the GIC/Stable Value Account to the GEBA MAX Fixed Annuity.
- You withdraw funds due to the IRS required minimum distribution (RMD). This applies to the Traditional IRA only - one time per year only.
- You withdraw funds due to the death or disability of the account holder.

* Consult your tax advisor.

<i>Withdrawal request must be received by close of business on:</i>	<i>Withdrawal will be processed on:</i>	<i>Date check mailed directly from PNC Bank (Pittsburgh, PA)</i>
31 December	04 January	07 January
15 January	19 January	22 January*
29 January	01 February	04 February
12 February	16 February	19 February*
26 February	01 March	04 March
12 March	15 March	18 March
26 March	29 March	01 April
09 April	12 April	15 April
23 April	26 April	29 April
07 May	10 May	13 May
21 May	24 May	27 May
04 June	07 June	10 June
18 June	21 June	24 June
02 July	06 July	09 July*
16 July	19 July	22 July
30 July	02 August	05 August
13 August	16 August	19 August
27 August	30 August	02 September
10 September	13 September	16 September
24 September	27 September	30 September
08 October	12 October	15 October*
22 October	25 October	28 October
05 November	08 November	12 November*
19 November	22 November	26 November*
03 December	06 December	09 December
17 December	20 December	23 December

* Holiday

SRP-C&W-10
Last Updated 12/09