

2011 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.

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

* Holiday

Roth IRA

Depositors must have earned income and fall below IRS adjusted gross income (AGI) limits. See RA 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

2011 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.

Withdrawal request must be received by close of business on:	Withdrawal will be processed on:	Date check mailed directly from PNC Bank (Pittsburgh, PA)
30 December	03 January	06 January
14 January	18 January	21 January
28 January	31 January	03 February
11 February	14 February	17 February
25 February	28 February	03 March
11 March	14 March	17 March
25 March	28 March	31 March
08 April	11 April	14 April
22 April	25 April	28 April
06 May	09 May	12 May
20 May	23 May	26 May
03 June	06 June	09 June
17 June	20 June	23 June
01 July	05 July	08 July
15 July	18 July	21 July
29 July	01 August	04 August
12 August	15 August	18 August
26 August	29 August	01 September
09 September	12 September	15 September
23 September	26 September	29 September
07 October	11 October	14 October
21 October	24 October	27 October
04 November	07 November	10 November
18 November	21 November	25 November
02 December	05 December	08 December
16 December	19 December	22 December