



Solutions today for a secure financial tomorrow.

Please return this form to: GEBA, P.O. Box 206, Annapolis Junction, MD 20701-0206.
 Call us with questions at (301) 688-7912 or (800) 826-1126.

Member Information:

Name: _____ SSN: _____ Member #: _____
 (if unknown, leave blank)
 Address: _____
 City: _____ State: _____ ZIP: _____
 Home Phone: _____ Work Phone (black number): _____
 Email Address: _____

Membership Status:

Active Intelligence Community Employee Military (Assigned to NSA-W) Retired Intelligence Community Employee
 Contractor (Assigned to NSA-W): Contract company name _____
 Spouse of employee/retiree/military: Spouse's name _____ SSN: _____
 Domestic Partner of employee/retiree/military: Partner's name _____ SSN: _____

Reason for Withdrawal:

Retirement
 Disability
 Death
 Other: _____

Date of Withdrawal: *(see annual withdrawal schedule for due dates)*

Next Withdrawal Date
 On Specified Withdrawal Date: _____
 Quarterly first date of the quarter last date of the quarter
 Annually: _____
 Upon Guaranteed Investment Contract Maturity

Withdrawal Instructions:

Total Distribution - *Withdrawal of my Entire Annuity Account Balance* Partial Distribution: \$ _____
 Check is to be made payable to: Participant Trustee Beneficiary(ies) Other: _____
MAIL TO:
 Name: _____ SSN: _____ Percent: _____
 Address: _____ City: _____ State: _____ ZIP: _____
 If being sent directly to a bank on your behalf, please provide account number: _____

Total 1035 Exchange
 I designate the following as recipient for the portion of my eligible 1035 Exchange that I elected to directly transfer:
 Name of Financial Institution*: _____ Account #: _____
 Address: _____ City: _____ State: _____ ZIP: _____
**In addition to this form, participants transferring funds to another financial institution must submit completed 1035 exchange paperwork from the new institution.*

Tax Withholding Instructions:

STATE Tax Withholding

- Zero State Withholding
- 27% of the Federal Tax Amount (VT)
- 4% State Withholding (GA, NC, VA)
- 5% State Withholding - (ME, DE, OK, IA, KS, AR, NE)
- 5.3% State Withholding (MA)
- 7.75% State Withholding (MD)
- 8% State Withholding (OR)
- 10% of the Federal Tax Amount (CA)

FEDERAL Tax Withholding

- Zero Federal Withholding
- 10% Federal Withholding
- ____% Federal Withholding

Even if you elect not to have income tax withheld, you are liable for payment of income tax on the taxable portion of your distribution. You may also be subject to tax penalties under the estimated tax payment rules if your payments of estimated tax and withholding, if any, are not accurate.

Important State Tax Withholding Notice: If your state of residence is not listed, we cannot process state tax withholding on your withdrawal. If you elect state tax withholding, the appropriate 4P Form for your state must be on file with GEBA or accompany this withdrawal form in order to process your withdrawal with state tax withholding. Please see your local state tax office or tax advisor for forms.

Processing Information:

Withdrawals are processed according to the GEMBA annual contribution/withdrawal schedule. All withdrawal request forms must be received in the GEMBA office before the close of business on the Friday prior to the desired withdrawal date. A complete withdrawal form or written withdrawal request, including an original signature, must be received in order to process a withdrawal, no telephone or email requests will be accepted. Distributions are prorated over all applicable Annuity accounts (GIC and SVA) and may not be specified from a particular contract. All withdrawals are distributed by check and mailed from the custodian within 4 days of the withdrawal date, therefore, they should arrive within 7-10 days, depending on the postal service. **Once funds are requested of the custodian for the benefit of the member, the withdrawal request is final and cannot be rescinded.**

Applicable Penalties and Fees:

All withdrawals from a **GIC** IRA account are subject to a 5% withdrawal penalty UNLESS one of the following applies:

- Upon Maturity
- Member has attained age 59 ½
- Member retired from US Intelligence Community
- Disability
- Death

All withdrawals from a **SVA** (IRA and Group Annuity) are subject to a 5% withdrawal penalty UNLESS one of the following applies:

- Member has attained age 59 ½
- SVA has been open at least 5 years
- Disability
- Death

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

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

Member Signature:

I hereby certify that I have read and understand the contents of this withdrawal request form, including information provided on processing information and applicable fees.

Signature: _____ Date: _____

GEMBA Authorized Signature: _____ Date: _____

For Office Use Only:

Tax Code: _____ 5% Penalty: _____ Processing Fee: _____

Notes: