



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
Excess Contribution
Mandatory Distribution
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: Traditional IRA Roth IRA

Total Distribution - Withdrawal of my Entire IRA 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 Trustee Transfer Partial Trustee Transfer: \$
I designate the following as recipient of a portion of my eligible trustee transfer distribution that I elected to directly transfer:
Name of Financial Institution: Account #:
Address: City: State: ZIP:
Note: In addition to this form, participants transferring funds to another financial institution must submit completed IRA transfer 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 before 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 IRA accounts (GIC and SVA) and may not be specified from a particular contract. All withdrawals are distributed by check and mailed from the bank 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** 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 MAXFixed 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.

IRS penalties apply to withdrawals made before the member attains age 59 ½. Please consult your tax advisor on tax related issues.

Required minimum distribution for Traditional IRA's begins at age 70 ½; the first distribution must be made by April 1st of the following year. No fees apply to a mandatory distribution. No mandatory distribution required for a ROTH.

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:

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

Notes: