

Please return completed form to:

G E B A

P.O. Box 206
Annapolis Junction, MD 20701

Serving Our Members For



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Member Number

VAC MetLife - Withdrawal Form - Supplemental Retirement Plan

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.

1. General Information

Member Name (First, Middle, Last)		Account type: <input type="checkbox"/> IRA <input type="checkbox"/> NQL
Social Security Number	GEBA Member Number	MetLife Asset Builder Contract Number

2. Withdrawal Election

Partial Withdrawal – Complete (a), (b), (c), or (d). Please send a check for:

(a) \$ _____ (specify an amount) (b) _____ percent of total value.

(c) The dollar amount(s) OR percentage(s) of the amount(s) in the account/division(s) specified below:

NOTE: For partial withdrawal types (a) through (c) above, the amount withdrawn from each account/division will bear the **same** proportion as the total amount withdrawn bears to the contract/certificate's total balance.

Funding Options	Asset Class	
Fixed Interest Account	Cash/Cash Equivalent	%
Western Asset Management US Government	1-5 Year Fixed	%
American Funds Bond Fund	Aggregate Bond	%
BlackRock Bond Income	Aggregate Bond	%
Barclays Capital Aggregate Bond Index	Aggregate Bond	%
PIMCO Total Return	Aggregate Bond	%
Western Asset Management Strategic Bond Opportunities	Multi-Sector Bond	%
PIMCO Inflation Protected Bond	Treasury Inflation Protected Securities	%
Lord Abbett Bond Debenture	High Yield	%
Black Rock Diversified	Balanced	%
Met/Franklin Income	Balanced	%
Met/Franklin Templeton Founding Strategy	Balanced	%
MFS Total Return	Balanced	%
Clarion Global Real Estate	REIT's	%
Met/Templeton Growth	Global	%
Oppenheimer Global Equity	Global	%
BlackRock Large Cap Value	Large Cap Value	%
Davis Venture Value	Large Cap Value	%
FI Value Leaders	Large Cap Value	%
MFS Value	Large Cap Value	%
Met/Franklin Mutual Shares	Large Cap Value	%
American Funds Growth-Income Fund	Large Cap Blend	%
BlackRock Large Cap Core	Large Cap Blend	%
Legg Mason Value Equity	Large Cap Blend	%
MetLife Stock Index	Large Cap Blend	%
Met/Artisan Mid Cap Value	Mid Cap Value	%
Neuberger Berman Mid Cap Value	Mid Cap Value	%
FI Mid Cap Opportunities	Mid Cap Growth	%
Lazard Mid Cap	Mid Cap Blend	%
MetLife Mid Cap Stock Index	Mid Cap Blend	%
American Funds Global Small Cap Fund	Global Small Cap	%
Harris Oakmark International	International	%
Artio International Stock	International	%
MFS Research International	International	%
Morgan Stanley EAFE Index	International	%
BlackRock Strategic Value	Small Cap Value	%
Loomis Sayles Small Cap Core	Small Cap Blend	%
Russell 2000 Index	Small Cap Blend	%
American Funds Growth Fund	Large Cap Growth	%
Black Rock Legacy Large Cap Growth	Large Cap Growth	%

Janus Forty	Large Cap Growth	%
Jennison Growth	Large Cap Growth	%
Legg Mason Partners Aggressive Growth	Large Cap Growth	%
Oppenheimer Capital Appreciation	Large Cap Growth	%
T. Rowe Price Large Cap Growth	Large Cap Growth	%
Loomis Sayles Small Cap Growth	Small Cap Growth	%
Met/AIM Small Cap Growth	Small Cap Growth	%
T. Rowe Price Small Cap Growth	Small Cap Growth	%
BlackRock Aggressive Growth	Mid Cap Growth	%
T. Rowe Price Mid Cap Growth	Mid Cap Growth	%
RCM Technology	Sector/Technology	%

Portfolios that invest in Exchange Traded Funds		
SSGA Growth and Income EFT	Balanced - Flexible	%
SSGA Growth ETF	Large Cap Blend	%

Allocation Portfolios		
American Funds Moderate Allocation	Asset Allocation	%
American Funds Balanced Allocation	Asset Allocation	%
American Funds Growth Allocation	Asset Allocation	%
MetLife Conservative Allocation	Asset Allocation	%
MetLife Conservative to Moderate Allocation	Asset Allocation	%
MetLife Moderate Allocation	Asset Allocation	%
MetLife Moderate to Aggressive Allocation	Asset Allocation	%
MetLife Aggressive Allocation	Asset Allocation	%
	TOTAL:	%

Please enter any dollar(s) and percentage(s) in WHOLE numbers only (e.g. \$1 not \$1.25 and 33% not 33 1/3%).

3. Withholding Election

Income Tax Information and Withdrawal Election

- MetLife is required to withhold 10% of the taxable portion of any distribution for Federal Income tax **unless you elect *not* to have tax withheld.**
- Even if you elect not to have Federal income tax withheld, you are liable for any tax on the withdrawal. You may also be subject to tax penalties under estimate tax rules if the withholding amounts or estimate tax payments are not sufficient.
- Some states require us to withhold state income tax when we withhold Federal income tax.
- Taxable withdrawals made before age 59 ½ may be subject to a 10 percent penalty tax (in addition to ordinary income tax) unless the distribution meets a specific exception.
- Withdrawals of amounts attributable to a taxable conversion to a Roth IRA, within five years from the conversion, may be subject to penalty taxes, if you are under age 59 ½ unless the distribution meets specific exceptions.

Be sure to make your election here:

Election of Tax Withholding: (IRA withdrawals are 100% taxable)

STATE Tax Withholding	
<input type="checkbox"/> Zero State Withholding	<input type="checkbox"/> 7.75% State Withholding (MD)
<input type="checkbox"/> 27% of Federal Tax Amount (VT)	<input type="checkbox"/> 8% State Withholding (OR)
<input type="checkbox"/> 4% State Withholding (NC, VA, GA)	<input type="checkbox"/> 10% of Federal Tax Amount (CA)
<input type="checkbox"/> 5% State Withholding - (ME, DE, OK, IA, KS, AR, NE)	<input type="checkbox"/> 5.3% State Withholding (MA)

FEDERAL Tax Withholding
<input type="checkbox"/> Zero Federal Withholding
<input type="checkbox"/> 10% Federal Withholding
<input type="checkbox"/> ____% Federal Withholding

4. Withdrawal Options

GEBA charges a \$20 fee for each withdrawal. We waive the fee for the following:

- Your Supplemental Retirement Plan assets exceed \$500,000.
- You transfer funds from the Variable Annuity Contract (VAC) to the GIC.
- You transfer funds from the Variable Annuity Contract (VAC) 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.

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. Please consult your tax advisor on tax related issues.

5. Member Signature

Member's Signature	Date Signed	GEBA Authorized Signature	Date Signed
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