

2019 CONTRIBUTION SCHEDULE

ELIGIBILITY REQUIREMENTS FOR PARTICIPATION

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

- An employee or retiree of a federal agency or military
- 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 to their 2018 and 2019 IRAs in 2019. The deadline for 2018 contributions is April 15, 2019. The contribution level is the lesser of:

- **2018:** \$5,500 (or \$6,500 if over the age of 50) or 100% of compensation,
- **2019:** \$6,000 (or \$7,000 if over the age of 50) or 100% of compensation.

A non-working spouse may also make a contribution provided a joint tax return is filed:

- **2018:** \$5,500 (or \$6,500 if over the age of 50) or 100% of compensation,
- **2019:** \$6,000 (or \$7,000 if over the age of 50) or 100% of compensation.

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:
17 January	PP1: 23 December - 5 January	22 January
31 January	PP2: 06 January - 19 January	04 February
14 February	PP3: 20 January - 02 February	19 February
28 February	PP4: 03 February - 16 February	04 March
14 March	PP5: 17 February - 02 March	18 March
28 March	PP6: 03 March - 16 March	01 April
11 April	PP7: 17 March - 30 March	15 April
25 April	PP8: 31 March - 13 April	29 April
09 May	PP9: 14 April - 27 April	13 May
23 May	PP10: 28 April - 11 May	28 May
06 June	PP11: 12 May - 25 May	10 June
20 June	PP12: 26 May - 08 June	24 June
05 July	PP13: 09 June - 22 June	08 July
18 July	PP14: 23 June - 06 July	22 July
01 August	PP15: 07 July - 20 July	05 August
15 August	PP16: 21 July - 03 August	19 August
29 August	PP17: 04 August - 17 August	03 September
12 September	PP18: 18 August - 31 August	16 September
26 September	PP19: 01 September - 14 September	30 September
10 October	PP20: 15 September - 28 September	15 October
24 October	PP21: 29 September - 12 October	28 October
07 November	PP22: 13 October - 26 October	12 November
21 November	PP23: 27 October - 9 November	25 November
05 December	PP24: 10 November - 23 November	09 December
19 December	PP25: 24 November - 07 December	23 December
02 January	PP26: 08 December - 21 December	06 January

ACCOUNT TYPES

Traditional IRA

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

Roth IRA

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

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.

2019 WITHDRAWAL SCHEDULE

Withdrawals from non-maturing accounts are taken pro-rata (proportionally) from each plan. The percentage of the withdrawal from each plan is based on each plan'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:

- Within the first five (5) years from initial investment date for the Stable Value Account.

The 5% penalty is WAIVED for the Stable Value Account:

- If the withdrawal or transfer is due to the participant's retirement from:
 - Federal Agency
 - Military
 - Duties as a contractor assigned to NSA-W
- If the participant is over the age of 59½
- In the event of death or a disability

In addition, withdrawals made prior to age 59½ are subject to a 10% IRS penalty. Some exceptions do apply; see IRA 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 with GEBA/GEMBA exceed \$500,000.
- You transfer funds from the Stable Value Account, Variable Annuity Contract (VAC) or any GEBA sponsored product.
- 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)
04 January	07 January	10 January
18 January	22 January	24 January
01 February	04 February	07 February
15 February	19 February	21 February
01 March	04 March	07 March
15 March	18 March	21 March
29 March	01 April	04 April
12 April	15 April	18 April
26 April	29 April	02 May
10 May	13 May	16 May
24 May	28 May	30 May
07 June	10 June	13 June
21 June	24 June	27 June
05 July	08 July	11 July
19 July	22 July	25 July
02 August	05 August	08 August
16 August	19 August	22 August
30 August	03 September	05 September
13 September	16 September	19 September
27 September	30 September	03 October
11 October	15 October	17 October
25 October	28 October	31 October
08 November	12 November	14 November
22 November	25 November	29 November
06 December	09 December	12 December