

2018 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
- 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 \$5,500 (or \$6,500 if over the age of 50) or 100% of compensation to an IRA for the calendar year 2017 or 2018. The deadline for 2017 contributions is Tuesday, April 17, 2018. A non-working spouse may also make a contribution of \$5,500 (or \$6,500 if over the age of 50), provided a joint tax return is filed.

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:
18 January	PP1: 24 December - 6 January	22 January
01 February	PP2: 07 January - 20 January	05 February
15 February	PP3: 21 January - 03 February	20 February
01 March	PP4: 04 February - 17 February	05 March
15 March	PP5: 18 February - 03 March	19 March
29 March	PP6: 04 March - 17 March	02 April
12 April	PP7: 18 March - 31 March	16 April
26 April	PP8: 01 April - 14 April	30 April
10 May	PP9: 15 April - 28 April	14 May
24 May	PP10: 29 April - 12 May	29 May
07 June	PP11: 13 May - 26 May	11 June
21 June	PP12: 27 May - 09 June	25 June
05 July	PP13: 10 June - 23 June	09 July
19 July	PP14: 24 June - 07 July	23 July
02 August	PP15: 08 July - 21 July	06 August
16 August	PP16: 22 July - 04 August	20 August
30 August	PP17: 05 August - 18 August	04 September
13 September	PP18: 19 August - 01 September	17 September
27 September	PP19: 02 September - 15 September	01 October
11 October	PP20: 16 September - 29 September	15 October
25 October	PP21: 30 September - 13 October	29 October
08 November	PP22: 14 October - 27 October	13 November
20 November	PP23: 28 October - 10 November	26 November
06 December	PP24: 11 November - 24 November	10 December
20 December	PP25: 25 November - 08 December	24 December
03 January	PP26: 09 December - 22 December	07 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.

2018 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)
05 January	08 January	11 January
19 January	22 January	25 January
02 February	05 February	08 February
16 February	20 February	22 February
02 March	05 March	08 March
16 March	19 March	22 March
30 March	02 April	05 April
13 April	16 April	19 April
27 April	30 April	03 May
11 May	14 May	17 May
25 May	29 May	31 May
08 June	11 June	14 June
22 June	25 June	28 June
06 July	09 July	12 July
20 July	23 July	26 July
03 August	06 August	09 August
17 August	20 August	23 August
31 August	04 September	06 September
14 September	17 September	20 September
28 September	01 October	04 October
12 October	15 October	18 October
26 October	29 October	01 November
09 November	13 November	15 November
21 November	26 November	29 November
07 December	10 December	13 December