

Please return completed form to:

**G E B A**

P.O. Box 206  
Annapolis Junction, MD 20701

FOR GEBA Use Only  
Date Received (mm/dd/yyyy)

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NOTE: For partial withdrawal types (a) through (c) above, the amount withdrawn from each account/division will bear the same proportion as the total amount withdrawn bears to the contract/certificate's total balance.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	
<b>Fixed Interest Account</b>	<b>Cash/Cash Equivalent</b>	%
American Funds® Balanced Allocation Portfolio	Asset Allocation	%
American Funds® Growth Allocation Portfolio	Asset Allocation	%
American Funds® Moderate Allocation Portfolio	Asset Allocation	%
Met/Franklin Templeton Founding Strategy Portfolio	Asset Allocation	%
MetLife Aggressive Strategy Portfolio	Asset Allocation	%
MetLife Conservative Allocation Portfolio	Asset Allocation	%
MetLife Conservative to Moderate Allocation Portfolio	Asset Allocation	%
MetLife Moderate Allocation Portfolio	Asset Allocation	%
SSgA Growth and Income EFT Portfolio	Asset Allocation	%
SSgA Growth ETF Portfolio	Asset Allocation	%
BlackRock Money Market	Money Market	%
Western Asset Management U.S. Government Portfolio	Government Bond	%
American Funds® Bond Fund	Aggregate Bond	%
Barclays Capital Aggregate Bond Index Portfolio	Aggregate Bond	%
BlackRock Bond Income Portfolio	Aggregate Bond	%
PIMCO Total Return Portfolio	Aggregate Bond	%
Western Asset Management Strategic Bond Opportunities Portfolio	Multi-Sector Bond	%
PIMCO Inflation Protected Bond Portfolio	Inflation-Protected Bond	%
Met/Franklin Income Portfolio	Conservative Allocation	%
Black Rock Diversified Portfolio	Moderate Allocation	%
MFS® Total Return Portfolio	Moderate Allocation	%
Black Rock Large Cap Value Portfolio	Large Cap Value	%
Davis Venture Value Portfolio	Large Cap Value	%
FI Value Leaders Portfolio	Large Cap Value	%
Met/Franklin Mutual Shares Portfolio	Large Cap Value	%
MFS® Value Portfolio	Large Cap Value	%
Lord Abbett Bond Debenture Portfolio	High Yield Bond	%
BlackRock Large Cap Core Portfolio	Large Cap Blend	%
MetLife Stock Index Portfolio	Large Cap Blend	%
Met/Templeton Growth Portfolio	Global Equity	%
Oppenheimer Global Equity Portfolio	Global Equity	%
Met/Artisan Mid Cap Value Portfolio	Mid Cap Value	%
Lord Abbett Mid Cap Value Portfolio	Mid Cap Value	%
Baillie Gifford International Stock Portfolio	International Developed	%
Harris Oakmark International Portfolio	International Developed	%
MFS® Research International Portfolio	International Developed	%
MSCI EAFE® Index Portfolio	International Developed	%
American Funds Growth Fund	Large Cap Growth	%
Black Rock Legacy Large Cap Growth Portfolio	Large Cap Growth	%
Janus Forty Portfolio	Large Cap Growth	%
Jennison Growth Portfolio	Large Cap Growth	%

Legg Mason ClearBridge Aggressive Growth Portfolio	Large Cap Growth	%
T. Rowe Price Large Cap Growth Portfolio	Large Cap Growth	%
Lazard Mid Cap Portfolio	Mid Cap Blend	%
MetLife Mid Cap Stock Index Portfolio	Mid Cap Blend	%
Clarion Global Real Estate Portfolio	Real Estate	%
Neuberger Berman Genesis Portfolio	Small Cap Value	%
American Funds Global Small Capitalization Fund	Global Small Cap	%
Loomis Sayles Small Cap Core Portfolio	Small Cap Blend	%
Russell 2000® Index Portfolio	Small Cap Blend	%
BlackRock Aggressive Growth Portfolio	Mid Cap Growth	%
Morgan Stanley Mid Cap Growth Portfolio	Mid Cap Growth	%
T. Rowe Price Mid Cap Growth Portfolio	Mid Cap Growth	%
Invesco Small Cap Growth Portfolio	Small Cap Growth	%
Loomis Sayles Small Cap Growth Portfolio	Small Cap Growth	%
T. Rowe Price Small Cap Growth Portfolio	Small Cap Growth	%
RCM Technology Portfolio	Sector/Technology	%
	<b>TOTAL:</b>	%

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

FEDERAL Tax Withholding
Zero Federal Withholding
10% Federal Withholding
____% Federal Withholding

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 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.

Required Minimum Distributions for Traditional IRA's begins at age 70 ½; the first distribution must be made by April 1<sup>st</sup> 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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