



Please return completed form to:
 GEBA Wealth Management
 1362 Mellon Road, #100
 Hanover, MD 21076

Phone: (410) 657-8060 or (800) 826-1126
 Fax: (443) 403-0321
 Email: info@gebawealth.com
 www.GEBA.com
 www.GEBAWealth.com

Solutions today for a secure financial tomorrow.

VAC METLIFE - WITHDRAWAL FORM - SUPPLEMENTAL RETIREMENT PLAN

MEMBER INFORMATION

First Name	Last Name	Member ID:
Social Security Number:	Account type: <input type="checkbox"/> IRA <input type="checkbox"/> NQL	MetLife Asset Builder Contract Number

Withdrawal Election

Partial Withdrawal – Complete (a), (b), (c), or (d).

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NOTE: For partial withdrawal types (a) through (c) above, the amount withdrawn from each account/division will bear the same proportion as the total amount withdrawn bears to the contract/certificate's total balance.

Fund Name	Percentage to Withdraw
MetLife Fixed Interest Account	

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

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)

<u>STATE Tax Withholding</u>	
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)

<u>FEDERAL Tax Withholding</u>
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 or 72, whichever is applicable; 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.

Member Signature

Member's Signature	Date Signed	GEBA Authorized Signature	Date Signed