

Annuities

Annuity withdrawal

This form is used to request a withdrawal from your annuity contract.

Metropolitan Life Insurance Company

Things to know before you begin:

- This form is not used for 1035 Exchanges or Annuitization.
- The Owner's signature is required in Section 7 of this form. If there is more than one Owner, all Owners must sign. Please use black ink.
- The withdrawal check will be mailed to the Owner's address of record unless otherwise specified in Section 4 or Section 5.
- If funds are made payable to a third party, a Medallion Signature Guarantee is required.
- Withdrawal charges may apply to any withdrawal or surrender.
- Please read the Federal income tax status and withholding section carefully and indicate a withholding election.



Please note: Withdrawal or surrender requests in which the money has already been received in your bank account cannot be returned.

SECTION 1: Contract information

Annuity contract number

► Annuitant information

Annuitant's - First Name	Middle name	Last name

► Owner information

First name	Middle name	Last name

Social Security number/TIN	Phone number

Check here if this is a change of address.

Street address	City	State	ZIP

SECTION 2: Type of withdrawal

Please be aware that withdrawing more than your guaranteed withdrawal amount, called "excess withdrawals", may permanently reduce your future guaranteed withdrawal amounts. If you are considering making an excess withdrawal but are uncertain as to how it will affect your future guaranteed withdrawal amounts, we encourage you to contact us prior to requesting the withdrawal to obtain a personalized, transaction-specific calculation showing the effect of the excess withdrawal.

Important: Please review your contract and/or prospectus for detailed information regarding early withdrawal penalties and other withdrawal provisions. If you have elected Guaranteed Withdrawal Benefit (GWB) or Lifetime Withdrawal Guarantee Benefit (LWG), cumulative withdrawals that exceed the Annual Benefit Payment in any contract year may significantly reduce the value of the GWB or LWG benefit. If you have LWG and you make any withdrawals prior to age 59 1/2, we will not make payments to you over your lifetime. Any withdrawal will reduce your Account Balance and/or Death Benefit. For the LWG, GWB, and Guaranteed Minimum Income Benefit (GMIB), prior withdrawals may affect your ability to take future step-ups or resets.

If you elected the **GMIB Max IV**, or **GMIB Max IV with EDB Max IV** and you take your first withdrawal prior to the 5th contract anniversary, your dollar-for-dollar withdrawal rate will be the greater of: (a) 4.5% each year or (b) your required minimum distribution (RMD). If you take your first withdrawal on or after the 5th contract anniversary, your dollar-for-dollar withdrawal rate will be the greater of: (a) 5% each year or (b) your RMD.

If you elected the **GWB v1** Rider and wish to withdraw an amount that is equal to your Annual Benefit Payment and take a withdrawal prior to the 5th contract anniversary, your Annual Benefit Payment will be the greater of: (a) 5.00% of your Total Guaranteed Withdrawal Amount (TGWA) each year or (b) if applicable, your required minimum distribution (RMD). If you take a withdrawal on or after the 5th contract anniversary, but prior to your 10th contract anniversary, your Annual Benefit Payment will be the greater of: (a) 6.00% of your TGWA each year or (b) if applicable, your RMD. If you take a withdrawal on or after your 10th contract anniversary, your Annual Benefit Payment will be the greater of (a) 7.00% of your TGWA each year or (b) if applicable, your RMD. Cumulative withdrawals in a contract year that exceed your Annual Benefit Payment will reduce your TGWA and Remaining Guaranteed Withdrawal Amount (RGWA) on a proportional basis, which may significantly reduce your future benefits.

If you elected the **GWB v1** Rider and wish to take a withdrawal for a specific dollar amount, that withdrawal amount may not exceed the Annual Benefit Payment amount allowed under the rider.

If you elected a **FlexChoice** living benefit rider and take a withdrawal prior to the Lifetime Withdrawal Age (*age 59 1/2*), your Benefit Base and Death Benefit Base will be reduced in the same proportion as the amount of the withdrawal (*including Withdrawal Charges, if any*) divided by the account value prior to the withdrawal (*a Proportional Adjustment*). This can cause a substantial reduction in your benefits. Prior to the Lifetime Withdrawal Age there is no Annual Benefit Payment (*ABP*). Any withdrawal that occurs after 59 1/2 is considered either a Non-Excess Withdrawal or an Excess Withdrawal. Your ABP is the maximum amount that may be withdrawn in a contract year without triggering a Proportional Adjustment to the Benefit Base. Your first withdrawal after the Lifetime Withdrawal Age determines your Withdrawal Rate. Once determined, the Withdrawal Rate will not change for the remainder of the contract.

A "Non-Excess Withdrawal" is a withdrawal that does not exceed the ABP for the current contract year. Non-Excess Withdrawals do not reduce the Benefit Base but will reduce the Death Benefit Base. An "Excess Withdrawal" is a withdrawal that causes the cumulative withdrawals for the current contract year to exceed the ABP. An Excess Withdrawal, and any subsequent withdrawals that occur in that Contract Year, trigger a Proportional Adjustment to the Benefit Base and Death Benefit Base and can cause a substantial reduction in your benefits.

I request that the Company, subject to the terms of my contract, process the following transaction:

1. FULL WITHDRAWAL

Florida Residents Only

- Check this box: If your insurance agent recommended (advised) you to surrender your annuity contract and the surrender proceeds will NOT be used to fund or purchase another life insurance policy or annuity contract.
- The state of Florida requires that we first provide you with important disclosure information.
 - We are unable to send your surrender proceeds via EFT or wire. We will promptly send you a check.
 - Include your email address or fax number in the space provided below so we can send the important disclosure information to you.

Email address/fax number: _____

2. PARTIAL WITHDRAWAL - Partial withdrawal amount must be a minimum of \$500.

(Check and complete one of the following withdrawal options):

- Net** Partial Withdrawal \$ _____ (*Your check will be for the amount requested. Your account balance will be reduced by this amount plus any applicable withdrawal charges, federal/state tax.*)
- Gross** Partial Withdrawal \$ _____ (*Your check will be for the amount requested less any applicable withdrawal charges, federal/state tax. Your account balance will be reduced by the amount requested.*)

- Contract Penalty Free Withdrawal Amount (if contractually available, 10% each contract year)
- Gain Only Free Amount
- The maximum amount available without a withdrawal charge
- Current Annual Benefit Payment allowed under the **FlexChoice Level** or **FlexChoice Expedite** living benefit rider. *(This option only applies to contracts where the FlexChoice Level or FlexChoice Expedite living benefit rider has been elected.)*
- Current Annual Benefit Payment (net of prior withdrawals in the same contract year) allowed under the **Guaranteed Withdrawal Benefit (GWB)** or **Lifetime Withdrawal Guarantee Benefit (LWG)**. *(This option only applies to contracts where the GWB or LWG Rider has been elected.)*
- _____%** of the current Annual Increase Amount under GMIB. *(This option only applies to contracts where the GMIB rider has been elected.)*
- _____% of the current Withdrawal Rate under the **FlexChoice Level** or **FlexChoice Expedite** living benefit rider. *(This option only applies to contracts where the FlexChoice Level or FlexChoice Expedite living benefit rider has been elected.)*

**Percentage must be less than or equal to the Annual Increase Accumulation Rate, as provided on your contract schedule page, in order for the withdrawal adjustment that applies to the Annual Increase Amount to be equal to the dollar amount of the withdrawals. If box is selected and no percentage is given, we will default to full Annual Increase Amount under GMIB.

SECTION 3: Source of withdrawal - Use whole percentages only

If no source is indicated, the withdrawal will be made from each portfolio or account in the proportion that it bears to the total account balance.

Funding choices	Percentage	Funding choices	Percentage
_____	_____ %	_____	_____ %
_____	_____ %	_____	_____ %
_____	_____ %	_____	_____ %
Total 100%			_____ %

SECTION 4: Special instructions

This section allows the check to be mailed to MetLife for a Long Term Care Payment, Premium for a Life Insurance policy or payment to a Total Control Account. Check one of the following withdrawal options:

- Open a new Total Control Account® (“TCA”) to receive my surrender proceeds of **\$10,000.00 or more**. By establishing a **Total Control Account®** (TCA) in my name. **I confirm that I have read the included material entitled “Total Control Account Features.”** If you already have a TCA issued by the same company that issued the contract you are surrendering and want your proceeds added to that account, please provide your Account #: _____
- Long Term Care payment account #: _____
- Premium for a life Insurance policy account #: _____

Remarks:

SECTION 5: Alternate payment instructions

Note: EFT is not available for MetLife Long Term Care payments, MetLife Life Insurance policy premiums or payments to a MetLife Total Control Account.

To send funds via EFT to a bank, the following information must be provided. Please also attach a photocopy of a voided check, unless Electronic Payments are being sent to a previously established EFT account. If the contract has joint owners, both names must appear on the voided check.

Bank Name	Address	
Bank ABA number	Bank account number	Type of Account <input type="checkbox"/> Checking <input type="checkbox"/> Savings
Account holder - First name	Middle name	Last name

Remarks:

SECTION 6: Federal Income Tax Status And Withholding

The IRS requires us to withhold federal income tax at a rate of 10% from the taxable portion of your payments. You can elect not to have tax withheld. Even if you elect not to have income tax withheld from your payments, you are liable for payment of income tax on the taxable portion of your payments. You may also be subject to tax penalties under the estimated tax payment rules if your payments of estimated tax and withholding, if any, are not adequate. Additionally, a 10% federal tax penalty may apply to the taxable amount if the Owner is under age 59 ½. A distribution from a Roth IRA attributable to a conversion within five years from the conversion may be subject to the 10% penalty tax. You should consult your tax advisor regarding your personal situation.

CHECK ONE:

I elect to have federal income tax withheld from this distribution at a rate of 10% and any state tax where required.

I elect to have federal and state income tax withheld from this distribution, as indicated below:

Federal _____ % State _____ % Owner's state of residence _____

I elect NOT to have federal and state, if applicable, income tax withheld from these distributions.

Note: If none of the withholding elections above is chosen, MetLife is required to withhold 10% of the taxable portion of annuity distributions for federal income taxes. State income tax may also be required to be withheld in certain states if federal tax is withheld.

SECTION 7: Signature(s)

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number, and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and (If you have been notified by the IRS that you are currently subject to backup withholding because of under reporting interest or dividends on your tax return, you must cross out and initial this item.)
3. I am a U.S. citizen or other U.S. person, and
4. I am not subject to FATCA reporting because I am a U.S. person and the account is located within the United States. (If you are not a U.S. Citizen or other U.S. person for tax purposes, please cross out the last two certifications and complete appropriate IRS documentation.)

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Sign Here	Owner's signature	Date (mm/dd/yyyy)
	<hr/>	<hr/>
Sign Here	Joint Owner's signature (if any)	Date (mm/dd/yyyy)
	<hr/>	<hr/>

For MetLife's internal use:
Submitting sales office

Medallion Signature Guarantee

Servicing account office	Agency	Index
<hr/>	<hr/>	<hr/>
Representative - First name	Middle name	Last name
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Notice: The tax law provides that deferred annuities issued after October 21, 1988 by the same insurance company or an affiliate in the same calendar year to the same owner, are combined for tax purposes. As a result, a greater portion of your withdrawals may be considered taxable income than you would otherwise expect. In addition, please note that no agent or representative of The Company is authorized to alter, change or waive any of the terms or conditions of this form or to bind The Company by any statement or representation as to the availability of a withdrawal, if any, under this contract. The Company suggests that you consult your own attorney, accountant or tax advisor for information relating to Federal and state income tax liabilities that may be incurred as a result of a withdrawal.

SECTION 8: How to submit this form

Mail this form to: MetLife – Annuities P.O. Box 10342 Des Moines, IA 50306-0342	Overnight mail only: MetLife – Annuities 4700 Westown Parkway, Ste 200 West Des Moines, IA 50266	Fax: 877-547-9669
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Total control account features

The Total Control Account® (TCA) Settlement option provides...

SECTION 1: Interest

- Your TCA earns interest from the date it is established. MetLife sets the TCA rates weekly. Changes in the interest rate will be applied prospectively. The interest credited to your TCA will never fall below the effective annual yield guaranteed in your Customer Agreement, and will equal or exceed the rate established by at least one of the following indices: the prior week's Money Fund Report Averages™/ Government 7-Day Simple Yield or the Bank Rate Monitor™ National Money Market Rate Index.
- Interest is compounded daily and credited monthly to your TCA. *(Generally, the interest you are paid will be subject to income tax. You should consult your own advisors about your particular tax liabilities and investment options.)*

SECTION 2: Immediate access to funds and flexibility

- The assets backing your TCA funds are maintained in the general account of MetLife or the MetLife insurance company affiliate that issued the underlying policy (the "Issuing Insurance Company").
- **You can withdraw all or part of your TCA balance immediately** or any time thereafter, without penalty or loss of interest, by writing a draft to yourself. You can write drafts from a minimum amount of \$250 up to the full amount, including your interest, in your TCA at any time.
- There are no limits on the number of drafts you can write each month. The drafts MetLife provides to Accountholders are generally accepted by merchants and financial institutions that accept checks. As with any check or draft, please allow time for processing through your bank.
- You can name a beneficiary to receive your TCA balance, in case something happens to you.
- **Please note: A check will be issued to you if required by state law, regulation or direction.**
- The obligation of Metropolitan Life Insurance Company (MetLife) or the Issuing Insurance Company to pay the total benefit or proceeds is satisfied by the delivery of your TCA draftbook.

SECTION 3: No monthly maintenance fees

- There are no monthly maintenance fees for your TCA, and no charges for withdrawals or drafts.
- There are no monthly service or transaction charges. There is no charge for printing or reordering drafts.
- Please note: automatic electronic fund transfers, electronic bill payments, and phone payments are not available from TCA.

You may be charged a fee for special services or overdrawn TCA. The fee will be withdrawn from your TCA. The current special service fees and overdraft fees are: draft copy \$2; stop payment \$10; overdrawn TCA \$15; wire transfer \$10. In accordance with your TCA Customer Agreement, special service fees or fees for overdrawn TCAs are subject to change by the processing bank. MetLife may charge you a fee if you request overnight delivery service. The current fee for overnight delivery service is \$25.00.

SECTION 4: TCA services

- MetLife sends you a quarterly statement regarding Account balances and activity.
- Statements are also sent monthly if there has been withdrawal activity in the Account.
- Dedicated Service Representatives are within easy reach to answer any questions you may have about your TCA, **including interest rates, by calling Customer Service at 1-800-638-7283**. Callers with a TDD may call **1-800-229-3037**. You may also write to Metropolitan Life Insurance Company, PO Box 6300, Scranton, PA 18505-6300, Attn TCA.
- Information about your TCA is available to you electronically through MetLife's eSERVICE website at www.metlife.com.

SECTION 5: Time to decide

- Your rights to elect other available settlement options are preserved. As long as your TCA balance has not dropped below \$2,500, you may place some or all of your TCA balance in any other settlement option that is available to you, subject to that option's minimum dollar requirement.
- Annuity settlement options generally include a check, a TCA, Annuity Income Payments, and in certain instances, continuation of the annuity contract. These options are set forth in your claim form. A Guaranteed Interest Contract (GIC) may be available after your TCA is established. The amount applied will earn interest at a set rate for the period you select, compounded monthly. Interest penalty applies for early withdrawal.
- If you transfer your TCA balance into another settlement option, bear in mind that this will be a new, separate arrangement. Not all contracts allow for a choice of payment method; some contracts may limit the choice under certain circumstances. For more information about options available to you, you can check your policy or certificate, call your assigned financial services representative or call 1-800-638-7283. Callers with a TDD may call 1-800-229-3037.

More useful information about the Total Control Account...

Unless the insured pre-selected an alternative settlement option, payment is usually made by a single check for the total proceeds under any of the following circumstances:

- The proceeds payable are less than \$10,000;
- The claimant resides in a foreign country; or
- The claimant is a corporation or similar entity.

TCAs which become abandoned property as defined by applicable law will be escheated to the appropriate state. This means that if we are unable to contact you after a certain period of inactivity on your TCA (typically three years, but may vary by state), we must close your TCA and pay the funds over to the appropriate state. The funds are still yours, but you must seek them from the state authority or state agency which holds them.

MetLife may limit or suspend access to TCA funds in the event of overpayment, suspected fraud or other situations where entitlement to funds is in question.

Recordkeeping and Draft clearing services for your TCA are provided by The Bank of NY Mellon, 701 Market Street, Philadelphia, PA 19106, pursuant to an administrative agreement.

The assets backing your TCA are maintained in the general account of MetLife or the Issuing Insurance Company. They are not maintained by The Bank of NY Mellon, which provides administrative services, or any other bank or institution. These general accounts are subject to the creditors of MetLife or the respective Issuing Insurance Company. MetLife or the Issuing Insurance Company bears the investment experience of such assets and expects to earn income sufficient to pay interest to TCA Accountholders and to provide a profit on the operation of the TCAs. Regardless of the investment experience of such assets, the effective annual yield on your Account will not be less than the rate guaranteed in your Customer Agreement. Currently TCAs established from annuities have a guaranteed minimum effective annual yield of 3%. The guaranteed minimum effective annual yield may be more or less at the time your TCA is established. **You may call 1-800-638-7283 for more information on current interest rates. Callers with a TDD may call 1-800-229-3037.**

The TCA is not insured by the Federal Deposit Insurance Corporation or any government agency. However, the entire amount of your TCA, including all interest credited to your TCA, is fully guaranteed by the financial strength and claims paying ability of MetLife or the respective Issuing Insurance Company.

FOR FURTHER INFORMATION, PLEASE CONTACT YOUR STATE DEPARTMENT OF INSURANCE.

The Issuing Insurance Company's guaranty is further backed by your respective state insurance guaranty association. Maximum limits vary from state to state and may change over time. Contact the National Organization of Life and Health Insurance Guaranty Associations (www.NOLHGA.com, or telephone number 1-703-481-5206) to learn more.

Total Control Account[®] is a registered service mark of Metropolitan Life Insurance Company.