

# Withdrawal—One-Time

## MetLife Growth and Income<sup>SM</sup> Annuity

Use this form to make a one-time withdrawal from or to surrender your Metropolitan Life Insurance Company annuity contract. Type on screen or print out and fill in using CAPITAL letters and black ink. If you need more room for information or signatures, use a copy of the relevant page.

### Helpful to Know

- To make one-time withdrawals from more than one annuity, use a separate form for each contract.
- Review your contract for conditions and policies that apply to withdrawals from your annuity, including frequent trading policies.
- A one-time withdrawal from your contract will suspend systematic withdrawals for the remainder of the contract year. You can reestablish them on or after your next contract anniversary.
- Excess withdrawals—any withdrawal greater than your contract's guaranteed withdrawal benefit (GWB)—will

result in a reduction of future guaranteed withdrawal amounts. To discuss how an excess withdrawal could affect your future withdrawals, call Fidelity.

- The first withdrawal taken after the youngest annuitant turns 59½ determines the withdrawal percentage for the remainder of the contract's duration.
- It is your responsibility to ensure that your withdrawals comply with IRS rules. All transactions made using this form are reported to the IRS. You may want to consult a tax advisor.

## 1. Contract Owner(s)

Phone numbers will be used if we have questions, but will not be used to update your account information. ►

Contract Owner Name	Annuity Contract Number		
Joint Contract Owner Name if applicable			
Trust or Entity Name if applicable			
Evening Phone	Daytime Phone	Extension	

## 2. Withdraw Part of Your Contract Value

► Skip to Section 3 on next page if you are surrendering your contract.

The amount you receive will be the amount you request MINUS any taxes and fees triggered by your withdrawal. Withdrawals taken during the first five contract years may be subject to a 2% surrender fee.

Check ONLY one request option and provide any required information.

ONLY the following amount:

Dollar Amount \$50 minimum
\$

Maximum annual GWB amount. Amount for this contract year that does not trigger surrender charges or reduce GWB value.

ONLY the following annuity fund and amount:

Annuity Fund Name or Symbol			
<input type="checkbox"/> ALL units	<input type="checkbox"/> ONLY this percentage:	Percentage	Dollar Amount
		%	\$

Form continues on next page. ►►

## 3. Surrender Your Contract

The amount you receive will be the amount you request MINUS any taxes and fees triggered by your withdrawal.

Withdraw ENTIRE contract amount (surrender). Amount will be the cash value of your contract on the day we process your request.  
 Original contract has been lost or destroyed.  Original contract attached.

## 4. Withdrawal Method

Be sure to note whether the withdrawal method you choose requires that you obtain a Medallion signature guarantee in Section 6.

Check one and provide any required information.

Directly deposited to a Fidelity nonretirement account. Withdrawals to a brokerage account will be deposited to the core position only. Requires Medallion signature guarantee if going to an account of which you are not an owner.

Fidelity Nonretirement Account Number	Fidelity Fund Name or Symbol Mutual fund accounts ONLY.

Provide bank information ONLY if there are multiple EFT instructions on the contract identified in Section 1. ►

Electronic funds transfer (EFT) to bank or credit union account using EFT instructions ALREADY IN PLACE on the contract. To add EFT to a contract, go to [Fidelity.com/eft](http://Fidelity.com/eft).

Bank Account Number	Bank Name

Check paid to an alternate payee or mailed to an alternate address:  
Requires Medallion signature guarantee.

Alternate Payee Name			
Address			
City	State/Province	ZIP/Postal Code	Country

Check mailed to the address of record. ▷ Default if no choice indicated or if we are unable to process your choice.  
Requires Medallion signature guarantee if the contract's address of record has been changed within the past 10 days AND the withdrawal amount is over \$30,000.

## 5. Tax Withholding

Withdrawals from your annuity are subject to federal and, where applicable, state income tax withholding, unless you choose not to have withholding apply below. If you do not elect out of withholding, federal income tax will be withheld at the rate of 10% ("Default Withholding") from the taxable portion of your annuity withdrawal amount, unless you indicate a higher percentage below.

To request federal withholding of a percentage less than 10%, you must attach IRS Form W-4R, available at [Fidelity.com/W-4R](http://Fidelity.com/W-4R). Your election on Form W-4R will govern your federal withholding if you attach it to this form. Default Withholding will apply if you do not attach IRS Form W-4R and you do not make a federal withholding selection below. Default Withholding will also apply if payments are delivered outside of the United States or if you do not provide your correct taxpayer identification number. Distributions to Non-U.S. Persons for tax purposes (also called a nonresident alien) are subject to 30% withholding unless you provide a valid IRS Form W-8BEN (or other appropriate Form W-8) and a lower rate of withholding applies under the applicable income tax treaty.

If you choose not to have withholding apply, or if you do not have enough federal income tax withheld, you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient.

State requirements vary from mandating withholding, allowing voluntary withholding, and not imposing a state income tax. We will follow your state's income tax withholding rules even if they are different from your withholding election on this form. If you reside in a state that does not have a state income tax, we will not withhold. Some states may require their state-specific form to opt out of withholding or request withholding. If we do not receive the state-specific form (e.g., MI W-4P, W-4MNP, and CT-W4P), we will withhold at the applicable state rate.

Check one in each column.

### Federal

Do NOT withhold federal taxes.  
 Withhold federal taxes at the rate of (must be at least 10%):

Percentage
%

No dollar amounts. Note that if there is federal withholding, certain states require that there also be state withholding.

### State

Do NOT withhold state taxes unless required by law.  
 Withhold state taxes at the applicable rate.  
 Withhold state taxes at the rate, or in the amount, of:

Percentage	Dollar Amount
%	\$

State of Residence
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