

Systematic Withdrawal Program — MetLife Growth and IncomeSM Annuity

Use this form to establish, update, or delete a systematic withdrawal program for your Metropolitan Life Insurance Company annuity contract **ONLY** (contract number begins with "81"). Type on screen or print out and fill in. For best results, use CAPITAL letters and black ink. Need more room for information or signatures? Use a copy of the relevant page or a blank sheet.

Helpful to Know

- You cannot start this program until the youngest annuitant is age 59½. The first withdrawal taken after the youngest annuitant turns 59½ determines the withdrawal percentage for the remainder of the contract's duration.
- If you make any withdrawals outside this program, the program will end immediately.
- If you have taken a partial withdrawal during the current contract year, your systematic withdrawal program cannot be restarted until on or after your next contract anniversary.
- For qualified contracts, the program may not meet your Required Minimum Distribution (RMD) requirements depending on the start date, frequency of withdrawals, or modifications to an existing program.
- If you have multiple contracts, you will need to file a copy of this form for each one.
- Allow 30 days for this feature to be added to your contract.
- Be sure that your withdrawals (including any modifications to your program) comply with IRS rules and deadlines. 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. Request Type

- Check one.
- If you check this box, provide **ONLY** the information that is changing.
- Establish a new systematic withdrawal program.
 - Change an existing systematic withdrawal program.
 - Delete the existing systematic withdrawal program. ▶ Skip to Section 7.

3. Systematic Withdrawal Amount/Calculation

You may ask Fidelity to calculate the amount of your systematic withdrawal or calculate the amount yourself. Withdrawals will be paid on the schedule that you indicate in Section 4. Systematic withdrawal programs are subject to certain restrictions. Please see the MetLife Growth and Income Annuity prospectus or call an annuity specialist at 800-634-9361 for more details.

Fidelity-Calculated Options

Check **ONLY** one calculation option and provide any required information.

- Distribute the **eligible annual Guaranteed Withdrawal Benefit (GWB) amount**. For qualified contracts, we will distribute the Required Minimum Distribution (RMD) instead, if higher.
- Distribute the **annual RMD amount**. For qualified contracts **ONLY**. Note that RMDs cannot be made until after December 31 of the year in which your contract was issued.

Self-Calculated Option

To find out if yours is a "qualified contract," contact Fidelity.

- Distribute the following **Per Payment** amount:

Amount Must be at least \$50.

\$

Total annual withdrawal amount **cannot exceed your eligible GWB amount**. For contracts funded with qualified plan assets, you are responsible for determining that the amount you request meets or exceeds your RMD amount.

Form continues on next page. ▶▶

4. Withdrawal Schedule

We may sometimes make payments later than the date you request in this section. Examples include payments that are scheduled for a day when the stock market is closed or for a day that is a non-business day. Withdrawals will be taken from all your investment options proportionately, at the time of withdrawal.

Important: If you have taken a partial withdrawal during the current contract year, your systematic withdrawal program START DATE cannot be until on or after your next contract anniversary. If you have questions prior to completing this section, please call 800-634-9361.

Check **ONLY** one and provide start date.

Frequency

- Annually
 Semiannually
 Quarterly
 Monthly

Date of First Payout

Month MM	Year YYYY

Withdrawals will occur on the 1st of the month indicated.

5. Withdrawal Method

Be sure to note whether the withdrawal method you choose requires that you obtain a Medallion signature guarantee in Section 7.

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 <i>Mutual fund accounts ONLY.</i>

Allow 2–3 business days after the date of withdrawal for the funds to be deposited in your bank account.

- Electronic funds transfer (EFT) to bank or credit union account using EFT instructions ALREADY IN PLACE on the contract.

Checking or Savings Account Number

Allow 4 business days to set up EFT.

- Set up EFT to bank or credit union account. *Your annuity contract and non-annuity account must have at least one owner's name in common.*
- Checking *▶ Attach either a voided check with your full name preprinted on it or an account statement. Do NOT attach deposit slip.*
- Savings *▶ Attach either a deposit slip with your full name preprinted on it or account statement and provide bank routing number.*

Ask your bank for the correct routing number.

If you do not attach a voided check, or a savings deposit slip or bank statement, you **MUST** obtain a Medallion signature guarantee in Section 7.

Bank Routing Number <i>Nine digits, starts 0, 1, 2, 3, or 4.</i>	Bank Name
Checking or Savings Account Number	Checking or Savings Account Owner Name

- 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 \$10,000.*

6. Tax Withholding

Systematic withdrawals from your annuity are subject to federal and, where applicable, state income tax withholding, unless you choose not to have withholding apply, below (and if you provided a U.S. address). If you do not elect out of withholding, federal income tax will be withheld at the rate of 10% from the taxable portion of your annuity withdrawal amount, unless you indicate a higher percentage below. In certain states, if we withhold federal income tax, we are required to withhold state income tax. If you request state withholding that is less than your state's withholding minimum, we will withhold your state's minimum required amount.

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. Withholding instructions provided will remain effective for all withdrawals until you either revoke them or give us new instructions.

Check one in each column.

Contract owner's legal/residential address determines which state's tax rules apply.

Federal

- Do NOT withhold federal taxes.
- Withhold federal taxes at the rate of:
- | | |
|------------|---|
| 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 | % | or | Dollar Amount | \$ |
| | | | | |

Form continues on next page. ▶▶

7. Signature and Date *ALL contract owners must sign and date.*

By signing below, you:

- Authorize and request Metropolitan Life Insurance Company to make the periodic withdrawals indicated on this form from the contract listed in Section 1.
- Acknowledge that nonqualified withdrawals will be taxed as ordinary income, and may be subject to a 10% early withdrawal penalty if taken before age 59½.
- Certify under penalties of perjury that you are a U.S. citizen or other U.S. person (including a resident alien individual).
- Indemnify Metropolitan Life Insurance Company, and its agents, representatives, parents, affiliates, subsidiaries, officers, directors, employees, and successors from any liability in the event that you fail to meet the IRS requirements.
- Acknowledge, if any portion of this contract was funded within the last 180 days by any method other than an annuitized payment stream that extends for at least 10 years or at least one person's lifetime, that any withdrawals from the existing or new contract could nullify the partial 1035 protection or result in an adverse tax consequence.
- Acknowledge that Fidelity may, under certain circumstances, share some of my data with a third-party fraud prevention service for the purpose of verifying that I am an authorized signatory of the Bank Account which I would like to link to the Annuity. Such data may, for the purpose of fraud prevention, include my name, bank account identification information, Social Security number, and date of birth. If Fidelity is unable to validate my account, I will be advised of that fact, and will be provided with a statement of my rights under the Fair Credit Reporting Act.

Customers requesting EFTs

- Authorize and request Fidelity to make EFT withdrawals from the contract listed in Section 1 by initiating debit entries to that contract.

A Medallion signature guarantee is required next to each signature below if:

- **Setting up EFT in Section 5** and no check, savings deposit slip, or bank statement is attached.
- Your withdrawal amount is over \$100,000.
- Withdrawals are sent to someone other than the account owner.
- Contract's address of record has been changed within the past 10 days AND the withdrawal amount is over \$10,000.

You can get a Medallion signature guarantee from most banks, credit unions, and other financial institutions. A notary seal/stamp is NOT a signature guarantee.

▼ MEDALLION SIGNATURE GUARANTEE ▼

	Print Owner Name
	Date MM DD YYYY
DATE	▶
	Owner Signature
SIGN	▶

▼ MEDALLION SIGNATURE GUARANTEE ▼

	Print Joint Owner Name
	Date MM DD YYYY
DATE	▶
	Joint Owner Signature
SIGN	▶

Individual providing signature guarantee *Providing this information will avoid delay or rejection of your request.*

Guarantor Name	Phone	Extension



Did you sign the form? Send the ENTIRE form to Fidelity. You will receive a Revised Annuity Profile.

Questions? Call 800-634-9361.

Regular Mail *Except NY*

Annuity Service Center
PO Box 770001
Cincinnati, OH 45277-0050

Regular Mail *NY only*

Annuity Service Center
PO Box 770001
Cincinnati, OH 45277-0051

Overnight Mail

Fidelity Investments
100 Crosby Parkway, KC2Q
Covington, KY 41015

MetLife Growth and IncomeSM annuity (Policy Form Series No. 6800 (10/09)) is issued by Metropolitan Life Insurance Company (MetLife), New York, NY 10166. The contract's financial guarantees are solely the responsibility of the issuing insurance company. Fidelity Brokerage Services, Member NYSE, SIPC, and Fidelity Insurance Agency, Inc., are the distributors; they are not affiliated with any MetLife company.
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