

# Transfer Order

MetLife Annuities – Transfers into 403(b), 457(b), and Qualified Plans

## 1. Instructions for Financial Services Representative

- A. Call the Current Account Custodian/Trustee, Contract Issuer, or Plan Administrator for the correct address and other transfer requirements, including use of their withdrawal forms and compliance with their replacement requirements.
- B. Complete Sections 2-6. Complete Sections 7 or 8, if applicable.
- C. For all transfers and rollovers, mail this form and any paperwork required to set up a new account (if applicable) to MetLife, New Business Department, PO Box 10356, Des Moines, IA 50306-0356.
- D. For distributions of securities other than mutual funds or variable annuities, also complete the appropriate forms from the Stock Redemption Service kit and mail to the address in item C above.

I hereby direct my Current Account Custodian, Contract Issuer or Plan Administrator to transfer funds from my current account or plan to my MetLife annuity as follows:

## 2. Current Account Custodian/Trustee, Contract Issuer, or Plan Administrator and Account Information

Financial Institution's Name		Company Phone Number
Mailing Address (overnight mailing address - no PO Boxes)		
City	State	ZIP
Participant's Name		Participant's Social Security Number
Account or Contract Number (a separate transfer form is needed for each account)		Product Name
Source of Assets:	<input type="checkbox"/> Mutual Fund <input type="checkbox"/> Stocks/Bonds <input type="checkbox"/> Life Insurance <input type="checkbox"/> Annuity Contract	
	<input type="checkbox"/> Other _____	
Total Number of Accounts Being Transferred (including the account identified above)		Total Number: _____
Total Dollar Amount Being Transferred (including the account identified above)		Total Dollars: \$ _____

## 3. Transfer Instructions (Checks or wires only; do not transfer securities such as stocks and bonds.)

**Amount:** (If you need more space, please attach a separate page with client's signature.)

Liquidate all 100% Estimated Transfer Amount: \$ \_\_\_\_\_  
 Specific dollar amount \$ \_\_\_\_\_  
 Liquidate \_\_\_\_\_ % Estimated Transfer Amount \$ \_\_\_\_\_  
 Liquidate the shares or positions indicated below and send the proceeds from the sale of my securities to MetLife.

Securities	Number of Shares	Estimated Value
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

**Effective (please check only one box):**

Immediately. (I am aware that early withdrawal penalties may apply.)  
 On \_\_\_\_/\_\_\_\_/\_\_\_\_ (maturity date). (Allow 15 business days between the date the form is submitted and the maturity date.)

**Payment:**

Pay by check.  
 Pay by wire. (Transfer fees are the responsibility of the account owner.)

**4. Type of Transfer/Rollover (in the first column below, check only one type of transaction)**

	FROM	TO	COMMENTS OR ADDITIONAL INFORMATION NEEDED	
<p>For A-K below, rollovers may not include distributions of after-tax contributions, distributions from the Thrift Savings Plan for U.S. federal government employees that are based on combat zone pay, certain payments spread over long periods, required minimum distributions, hardship withdrawals, or distributions of excess contributions. No rollovers may be made to SIMPLE 401(k) plans. Use the Stock Redemption Service to facilitate liquidation of securities being distributed from a qualified plan. If the direct rollover is from a SIMPLE IRA you may only initiate the rollover after the end of the two-year period that started on the first day contributions were made to your SIMPLE IRA.</p>				
<input type="checkbox"/>	A.	<input type="checkbox"/> <b>Qualified Plan*</b> <input type="checkbox"/> <b>Governmental 457(b) Plan</b> <input type="checkbox"/> <b>Traditional IRA (including SEP-IRA &amp; SAR-SEP IRA)</b> <input type="checkbox"/> <b>SIMPLE IRA</b>	<input type="checkbox"/> <b>MetLife Keogh Annuity for Qualified Plan of Unincorporated Business</b> <input type="checkbox"/> <b>MetLife Corporate Annuity for Qualified Plan of Incorporated Business or State or Local Government</b> <input type="checkbox"/> <b>MetLife 403(b) Annuity</b>	<p>This Direct Rollover not taxable, although it will be reported to the IRS. Indicate the source of the direct rollover funds in the "From" column.</p> <p>If the plan is a qualified plan, governmental 457(b) plan, or employer-sponsored 403(b) plan, the current plan administrator must sign in section 6. Your spouse's consent may also be required.</p> <p>For rollovers or transfers into qualified plans, employer-sponsored 403(b) plans, and 457(b) plans, the new plan administrator must indicate the plan's acceptance of the rollover or transfer by signing in Section 6.</p>
<input type="checkbox"/>	B.	<b>Designated 401(k) or 403(b) Roth Account</b>	<b>Designated 401(k) or 403(b) Roth Account</b>	For Direct Rollovers the new plan administrator must indicate the plan's acceptance of the rollover or transfer by signing in Section 6.
<input type="checkbox"/>	C.	<b>403(b) Annuity or 403(b)(9) Church Plan</b>	<b>Qualified Plan</b>	This Exchange is not tax-reportable. Plan administrator approval from the current plan and/or the new plan is required.
<input type="checkbox"/>	D.	<b>403(b)(7) Custodial Account</b>	<b>Qualified Plan</b>	This Exchange is not tax-reportable. Plan administrator approval from the current plan and/or the new plan is required.
<input type="checkbox"/>	E.	<b>Governmental 457(b) Plan</b>	<b>MetLife 457(b) Annuity within the same plan</b>	This Trustee to Trustee transfer is not tax-reportable. The plan's trustee or employer representative must sign in Section 6.
<input type="checkbox"/>	F.	<b>Governmental 457(b) Plan</b>	<b>MetLife 457(b) Annuity within a different Governmental 457(b) plan</b>	<p>This Trustee-to-Trustee transfer is not tax-reportable. To make this transfer, you must have had a severance from employment from the sponsor of the transferor plan, unless both the transferor and transferee plans are located in the same state and the sponsor of the transferor plan is transferring all of that plan's assets to the transferee plan. (Other restrictions may apply.)</p> <p>The trustee or employer representative of both the current and new plans must sign in Section 6. Your spouse's consent may be required.</p>
<input type="checkbox"/>	G.	<b>Tax-Exempt 457(b) Plan</b>	<b>MetLife 457(b) Annuity within the same plan</b>	This Trustee-to-Trustee transfer is not tax-reportable. The plan's trustee or employer representative must sign in Section 6.
<input type="checkbox"/>	H.	<b>Keogh Plan of an unincorporated business</b>	<b>MetLife Keogh Annuity within the same plan</b>	
<input type="checkbox"/>	I.	<b>401(a) Qualified Plan of a Corporation</b>	<b>MetLife Corporate Annuity within the same plan</b>	
<input type="checkbox"/>	J.	<b>SEP</b>	<b>SEP</b>	
<input type="checkbox"/>	K.	<b>SIMPLE</b>	<b>SIMPLE</b>	
<input type="checkbox"/>	L.	<b>Other _____</b>	<b>Other _____</b>	You should consult with your tax advisor and/or plan administrator.

\* Generally, "qualified plan" includes 401(k), profit sharing, money purchase, defined benefit, target benefit and Keogh plans, as well as qualified annuity plans under IRC§403(a) that are established in the U.S. (i.e., the 50 states and the District of Columbia). It also includes the Thrift Savings Plan for U.S. federal government employees.

## 5. MetLife Account Information

Indicate how you want your transferred or rolled over amount invested under a MetLife annuity:

- Deposit into my existing MetLife annuity: \_\_\_\_\_ (MetLife account number)  
 Open a new MetLife annuity. (A MetLife annuity application must accompany this form.)

Your transferred or rolled over amount will be applied to your MetLife annuity according to the future contribution allocation instructions in effect for your MetLife annuity when MetLife receives the transferred or rolled over amount, unless you include a completed Contribution Allocation/Fund Transfer form.

## 6. Authorization

I hereby authorize my current Account Custodian/Trustee, Contract Issuer or Plan Administrator to liquidate and transfer funds from my current account to my MetLife annuity.

- Original Contract attached  Original Contract has been lost or destroyed

Account Owner: Current tax laws are subject to change. I understand I should consult with my tax advisor if I have questions about the tax treatment of my transfer or rollover or my annuity contracts. **I understand MetLife is not responsible for the tax consequences of this transaction.** I understand that only certain withdrawals are eligible for transfer/rollover to my MetLife annuity and it is my sole responsibility to ensure any amounts transferred/rolled over are eligible for such treatment. I understand that tax treatment of this transaction under my state's tax law may vary from federal tax law treatment. By signing below, I affirm the amounts I am transferring/rolling over to my MetLife annuity are eligible for transfer/rollover treatment. If I am making a rollover from a qualified plan, TSA, or governmental 457(b) plan, I irrevocably elect to treat the distribution from my prior plan as a rollover contribution. I understand MetLife will rely upon my representations to accept my transfer or rollover to my MetLife annuity. I am aware that I am not required to transfer or roll over these previously accumulated amounts. I have determined the dollar amount of the early withdrawal penalties (if applicable) and understand my prior provider may assess a penalty before transferring this money to MetLife. I hereby authorize my current Account Custodian/Trustee, Contract Issuer, or Plan Administrator to provide MetLife, at its request, information regarding the status of my request for a direct transfer or direct rollover.

### IMPORTANT INFORMATION REGARDING 90-24 TRANSFERS

Participant Notification - Point of Sale Disclosure - Contract Exchanges

The IRS announced new Section 403(b) Regulations which establish requirements that your employer will need to meet, including a written plan document by January 1, 2009. In addition, if you initiate a contract exchange (previously known as a 90-24 transfer) after September 24, 2007, you will need to understand the impact of the regulation changes. If you complete such a contract exchange after September 24, 2007, you should understand that the account being established will both a) need to be part of the plan and b) have an information sharing arrangement between the issuer of the contract/account and your employer by January 1, 2009. If these items are not in place by January 1, 2009, **your contract/account will no longer retain a tax deferred status under Section 403(b).** If this occurs, you may be able to avoid unfavorable tax consequences if before January 1, 2009 your contract/account is exchanged for a contract/account with an issuer that meets the new requirements or, if eligible, your contract/account is rolled into an IRA. **MetLife intends to work with your employer to establish an information sharing arrangement, and make the account part of the plan.**

**Circular 230 Disclaimer - The information contained in this communication (including attachments) concerning Federal tax issues is not intended to (and cannot) be used by anyone to avoid IRS penalties. This communication is intended to support the sale of MetLife insurance and annuity products. You should seek advice based on your particular circumstances from an independent tax advisor.**

MetLife and its agents and representatives may not give legal or tax advice. Any discussion of taxes in this communication or related to this communication is for general information purposes only and does not purport to be complete or to cover every situation. Tax law is subject to interpretation and legislative change. Tax results and the appropriateness of any product for any specific taxpayer may vary depending on the facts and circumstances. You should consult with and rely on your own independent legal and tax advisers regarding your particular set of facts and circumstances.

- By checking this box I acknowledge that this is an exchange from a MetLife or affiliate annuity contract to a MetLife annuity contract and that I have received the "Enterprise Annuity Transfer Disclosure Form" and understand the implications of this exchange.**

\_\_\_\_\_  
Account Owner Signature

\_\_\_\_\_  
Date

Releasing Plan Administrator (direct rollover of Eligible Rollover Distribution only): I have reviewed the Transfer Order form and represent that our plan/account, as noted in Section 3, qualifies as such under federal tax law and that the amount being directly rolled over is eligible for such treatment.

\_\_\_\_\_  
Plan Administrator Signature

\_\_\_\_\_  
Date

## 7. Signature Guarantee

Your current provider may require that your signature be guaranteed. Please contact them for their requirements. A signature guarantee must be provided by a bank, member of a national securities exchange, savings and loan association, credit union, broker, or other acceptable financial institution. **A notary public cannot provide a signature guarantee.**

PLACE MEDALLION STAMP HERE

## 8. Payment Information

Please make check payable to:

Metropolitan Life Insurance Company, FBO \_\_\_\_\_, and reference both the following  
Owner and if applicable, Joint Owner

Contract # \_\_\_\_\_ and Transfer # \_\_\_\_\_ on the check.

Please mail the check to the address marked below.

**Regular Mail:**

MetLife  
P.O. Box 7777  
Dept. W5095  
Philadelphia, PA 19175-5095

**Overnight Address:**

MetLife-Transfer of Assets  
Dept. W5095  
701 Market Street 199-3490  
Philadelphia, PA 19106-1532

## 9. Letter of Acceptance (For Home Office Use Only)

MetLife has established an annuity for this account owner and accepts the liquidation and transfer of the assets and will apply it to a MetLife annuity contract.

BY: \_\_\_\_\_  
Authorized Signature from MetLife Title Date

## 10. Important Information Needed from Current Custodian/Trustee/Insurer/Plan Administrator

- a. **Revenue Ruling 90-24 direct transfers to a MetLife 403(b), 403(b)(7) & 403(b)(9) annuity** (in Section 4): Current provider please attach to the check a form to provide a breakdown of contributions and earnings by type, date, and IRS withdrawal restriction.
- b. **Direct transfers to a MetLife Governmental 457(b) and Tax Exempt 457(b) annuity** (in Section 4): Current provider please attach to the check a description of the transferred contributions by type and amount. Please show separately contributions and earnings amounts.
- c. **Direct transfers to a MetLife annuity under a Qualified Plan** (in Section 4): Current provider please attach to check a description of transferred contributions and earnings by type and amount.