

# Participant User Guide

PLANWITHEASE.COM®

# Participant User Guide

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## Introduction

**P**lanwith**ease**.com<sup>®</sup> is an online administrative system that helps Plan Sponsors (generally your employer) manage their 403(b), 401(a) and/or 457 plans in accordance with the Internal Revenue Code requirements for those types of plans.

This document outlines how you can access and view your account(s) on planwith**ease**.com. It also provides information on how to complete a transaction request through the planwith**ease**.com website.

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### ICON KEY

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 Contact Us

 Important!

 Tip

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You may not be able to access all of the features noted in this document. planwith**ease**.com will only show you the features and transactions your Plan Sponsor has chosen to offer under their plan document and/or through planwith**ease**.com.



If you have questions, or need assistance with information not covered in this guide, please contact us at 855-464-6928 or [customerservice@planwithease.com](mailto:customerservice@planwithease.com).



If you do not see your Investment Provider/Account listed, some companies have decided that they will no longer provide investments for 403(b) plans, or cannot agree to provide the required electronic sharing of data needed to facilitate compliance with the IRS Regulations. [planwithease.com](http://planwithease.com) will not be able to provide approval services for these companies and no account data from these companies will appear on [planwithease.com](http://planwithease.com).

If you currently have an account with such an Investment Provider, you will need to work directly with your Plan Sponsor to make any changes or authorize any transactions for that account.

## Tips on Getting Started



To ensure that you can receive and view all of the information you will need from [planwithease.com](http://planwithease.com), please take the following steps as you get started!

- You must have an email address. Add [customerservice@planwithease.com](mailto:customerservice@planwithease.com) to your email contacts list to ensure that you receive all communications from [planwithease.com](http://planwithease.com). You can use your work email address if your employer allows, or you can set up a free account with various internet service providers.
- Enable or allow "pop-up" windows from [planwithease.com](http://planwithease.com) in your internet browser

## Accessing [planwithease.com](http://planwithease.com)

1. Enter the following web address: [www.planwithease.com](http://www.planwithease.com)

Welcome to planwithease.com®

Account Login

Already enrolled in your plan? Login to planwithease.com.

planwithease.com

Enter User ID

Enter Password

Participant  Sponsor

[Forgot Password?](#)

Login



planwithease.com®



**Login assistance**  
If you need assistance logging into planwithease.com the first time, instructions are available.

**Video Demonstration**  
This brief demonstration provides an overview of how planwithease.com can be used to manage your retirement account. Watch the [video](#) now.

Message Center

[Participant Assistance by Email, Fax or Postal Mail](#) +

[Participant Assistance by Telephone](#) +

[My Retirement Outlook® Calculator](#) +

[Financial Calculators](#) -

These calculators can make the decision-making process easier by helping you figure out where you stand now—and where you'd like to end up in the future—so you can invest more wisely today. Try the [calculators](#) today.

Financial Education



Review these topics to learn more about retirement plans, saving and investing.

[About 403\(b\) Plans](#)  
[About 457\(b\) Plans](#)  
[About 401\(a\) Plans](#)

[Investing 101](#)  
[College Planning](#)  
[Estate Planning](#)  
[Preparing to Retire](#)  
[The Cost of Retirement](#)  
[Retirement Readiness](#)  
[Sources of Retirement Income](#)

2. Enter your Username/ID in the field provided. Your Username/ID for your first login is your Social Security Number, in a nine-digit format with no dashes.
3. Enter your Password in the field provided. Your initial Password is the two digit month of your birth and the last two digits of the year of your birth (MMYY). Click on Login to complete the login process.
4. When you login for the first time, you will be prompted to select three different security questions and to create your own unique Username/ID and password.
5. Select three different Alternate Verification Questions and provide the verification answer for resetting your password. (Examples below)
  - What is your father's middle name (system will default all to this question)
  - What is your mother's maiden name?

- What is your pet's name?
- What is your City of Birth?
- What is your favorite hobby?
- What High School did you attend?
- What is your favorite food?
- What was the model of your first car?

Criteria for the User ID are:

- Must be between 6 and 15 characters (letters and numbers only – no special characters).
- Must contain at least one letter and one number, and letters are case sensitive.
- Cannot be the same as your Password or your Social Security Number.
- Cannot contain three letters or numbers in a row that are one character different (e.g., you cannot use ABC123).
- May contain special characters such as !, @, #, \$, %, ^, &.

Criteria for the Password are:

- Must be between 6 and 15 characters.
- May contain special characters such as !, @, #, \$, %, ^, &.
- Must contain at least one letter and one number, and letters are case sensitive.
- Cannot be the same as your Username/ID or your Social Security Number.
- Cannot contain three letters or numbers in a row that are one character different - in other words, you cannot use ABC123.
- Cannot contain two consecutive characters that are the same (e.g., you cannot use apple01, but aple01 is acceptable).

After your initial login, you will use your own User ID and Password to gain access to your information. Should you forget either, there is a help utility available to you on the site.

If you forget your Password, select the Forgot Password link to access the Contact Us page of the site.

- Select the **reset** link in the **Forgot Password** section of the **Contact Us** page.
- On the **Forgot Your User ID** or **Password** page select the **Participant** radio button.
  - Enter your Social Security Number.
  - Click **Submit** to continue.
  - Type in your Alternate Verification answer and click **Submit**.
  - You will receive an email with your login instructions.

Each time you log into your account from a different computer, it will ask you to answer one of the security questions in order to gain access.



If you have questions or need assistance please contact us at 855-464-6928 or [customerservice@planwithease.com](mailto:customerservice@planwithease.com).

## Edit Personal Information

Once you have logged in for the first time you will be prompted to review and edit your personal information. You **MUST** provide the email address you want planwithease.com to use in sending notices to you. Select the Submit button.



If your Plan Sponsor has elected to utilize the Online or Fillable Salary Reduction Agreement Service offered by planwithease.com, there are additional steps you will need to take to complete the initial log-in process. Refer to [Online/Fillable Salary Reduction Agreement Process](#) within this Guide.

## Navigating the Site

The following options are available from the main menu:

Option	Description
<b>Dashboard</b>	
Account Balance	<p>Provides a brief overview of your information.</p> <ul style="list-style-type: none"> <li>• Provides your account balance with an “as of” date. <ul style="list-style-type: none"> <li>○ Account information is displayed by investment provider.</li> </ul> </li> <li>• Features a link to the Manage Investments page.</li> </ul>
Contribution Rate	<p>Displays your current contributions.</p> <ul style="list-style-type: none"> <li>• Contribution information is shown by money source.</li> <li>• Features a direct link to update your contribution rate.</li> </ul>
Recent Activity	<p>Displays any recent activity, including changes in contributions, transaction requests, or password changes.</p>
<b>Manage Investments</b>	
Change Elections	<p>You would use this function to change the amount you currently contribute to the Investment Providers under your Salary Reduction Agreement. The method of allocation (dollar or percent) is chosen by your Plan Sponsor, so both options may not appear to you. Use the option provided. It is also used to change the percentage of contributions you want to go to a particular contract within each Investment Provider.</p>
Exchanges/ Rollovers/ Transfers	<p>Used to request Exchanges within the plan, Rollovers into and out of the plan, as well as Transfers into and out of the plan and if Plan allows, Inter-Employer Plan Transfers.</p>
<b>Request Transactions</b>	
Loans and Withdrawals	<p>Withdrawals – Used for requesting In-Service withdrawals (Disability, De minimis, Government Buyback, Hardship, Age 59 and a half, Rollover Amounts, or Age 70 and a half) or a withdrawal such as Severance from Employment, as allowed by the plan. Not all of the options listed may show, depending upon</p>

	<p>the provisions of the plan document governing your plan. Investment Providers may also have additional limitations within their contracts.</p> <p>Loans – Used for requesting a General Purpose or Residential Loan under your plan. Your Plan Sponsor determines the loan availability within the plan. Note that each Investment Provider may have additional limitations within their contracts.</p>
Transaction History	Provides a detailed list of all the transactions you have requested through planwith <b>ease</b> .com. In Transaction History, you can Cancel or Print any request listed. You will have to change the “Show Account History From” to display the proper history.
<b>Documents</b>	
Documents	This section shows the reports available to you regarding prior transactions you have completed, such as Salary Reduction Agreements, transaction approvals, transaction cancellations, etc.
<b>Forms</b>	
Forms	This shows the forms available to you online. For example, if your plan allows printable Salary Reduction Agreements, the form would be located here, as well as the Additional Documentation.
<b>Edit Personal Information</b>	
Edit Personal Information	This section displays your personal information. The only information you can edit is your email address for notifications and your Alternate Verification Questions and Answers. All other changes to personal information (such as Name, Birth Date, Date of Hire, etc.) must be submitted through your Plan Sponsor, and will appear on planwith <b>ease</b> .com once the data has been updated by your Plan Sponsor.
<b>Participant User Guide</b>	
Participant User Guide	Selecting this option will open a new browser window with this Participant User Guide document that may be saved or printed as needed.
<b>Qualified Domestic Relations Order (QDRO)</b>	
QDRO	Selecting this option will open a new browser window with the QDRO instructions/form, if applicable.

Terms of Use/Online Privacy	
Terms of Use/Online Privacy	Clicking on this section will open a new browser window with important Terms of Use, as well as Security and Online Privacy information regarding the use of the website.
Plan Selection	
Plan Selection	If applicable, this option allows you to select the plan you view (e.g., 403(b) plan or 457(b) plan).
Icons	
Important Message	 <p>Displays messages regarding any updates.</p>
Settings	 <p>Used to change your User ID and/or Password.</p>
Logout	 <p>Used to log out of the site.</p>

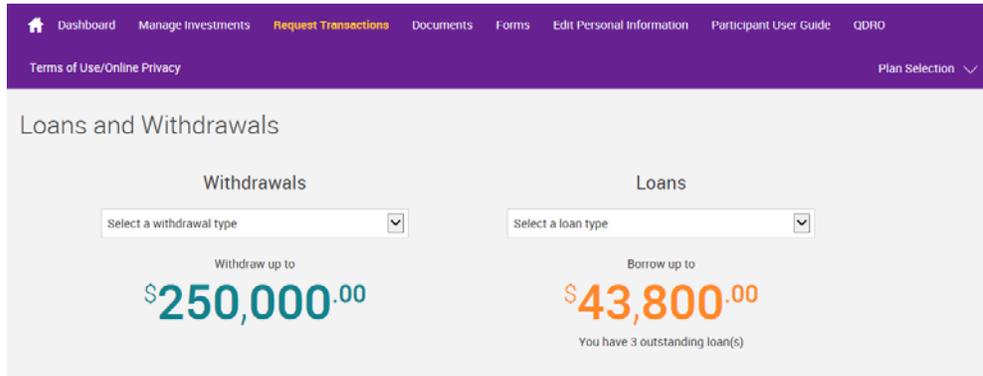
## Request Transactions

General Purpose and Residential Loans



If your current Investment Provider does not appear as an option, this company may not be providing data to planwith**ease**.com. All transaction requests for Investment Providers that have chosen not to share data or ones who are sharing data, but may not currently be feeding your plan, will not be processed through planwith**ease**.com. You will need to work directly with your Plan Sponsor (Employer) regarding the processing of this transaction or having the Investment Provider feed the data to planwith**ease**.com. Your Plan Sponsor may need to reach out to planwith**ease**.com for further assistance before approving the transaction.

1. From the main menu mouse over **Request Transactions** and then select **Loans and Withdrawals**.



2. Select the appropriate drop down box based on the transaction type(s) authorized by the plan.

If Transaction Type Is...	Then select one of these options from the drop down box ...
Loan	<ul style="list-style-type: none"> <li>• Personal Loan</li> <li>• Residential Loan</li> </ul>

3. Select **Get Started**.
4. In the **Amount Requested** field, type in the amount of the request next to the appropriate Investment Provider and, if available, the Contract Number you are requesting the transaction from. The system will not allow you to request more money than available from each Investment Provider.

Loans Print

Select the proper loan type by selecting your option within the dropdown box.

General Purpose Loan

General purpose loans are allowed under the plan. Your investment provider(s) may apply contractual terms and restrictions in addition to these plan provisions. To request a loan, select the investment provider and enter the dollar amount of the loan you want to request. Due to market fluctuations, applicable investment provider contract rules, and/or plan rules, a lesser amount may be available to you once your request is submitted to your investment provider.

**NOTE:** This loan information is based on information from your Investment Provider(s). Your Investment Provider(s) may apply contractual terms and restrictions in addition to your plan's provisions. Contracts/Accounts from which loans are not allowed are not displayed. The Amount Requested cannot exceed the amount eligible within the plan and any other plans of the employer for which planwithease.com is the administrator.

Amount eligible to loan from all your plans with your employer\*: \$43,800.00  
 Total amount available within this plan: \$43,800.00  
 Number of loans available: 96

Investment Providers	Amount Available by Provider	Amount Available by Contract/Account	Amount Requested	As of Date
<input type="checkbox"/> PROVIDER 1 1-PA-2546780	\$43,800.00	\$43,800.00	\$ 0.00	01/01/2019
<b>TOTAL AMOUNT</b>			\$0.00	



If **SUBMIT** is chosen, you will move to the next screen to review the request. If **RESET** is chosen, it will reset the amounts to \$0.00.

5. Select the **I Agree** or **Cancel** button. If Cancel is selected, it will take you back to **step 3**.
6. Upon completion of a General Purpose Loan, an alternate window will be generated with the Approval Certificate in PDF format. You will need to print the certificate and send it to your Investment Provider along with any forms the Investment Provider requires to process the request.
7. Upon completion of a Residential Loan, the Confirmation Number for your requested transaction will appear, and will again note the supporting documentation which must be sent to planwith**ease**.com for review.
8. The address or fax number to send the additional documentation for a Residential Loan can be found by selecting “Forms” from the main menu. Select the “Additional Documentation Form”. You will need to sign the second page and send all pages to planwith**ease**.com with the required supporting documents.
9. You will receive a Transaction Confirmation Notice from planwith**ease**.com via email informing you that the transaction request was received, noting the date, time and confirmation number for the transaction request.

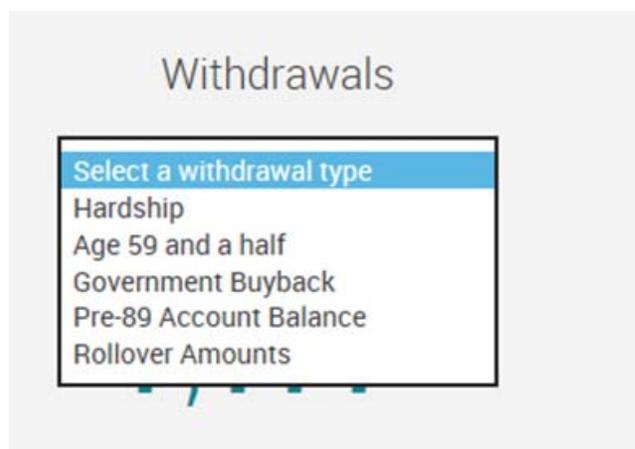
10. For a Residential Loan, once the planwith**ease**.com processor has reviewed the supporting documentation you will receive an email notification letting you know if more information is needed or that a certificate (approving or denying the request) is available for view and print on planwith**ease**.com.

## Hardship, Government Buyback, Rollover Amounts, Age 59 and a half Withdrawal, Severance from Employment Withdrawal, Required Minimum Distribution, Disability, and De minimis Withdrawals



If your current Investment Provider does not appear as an option, this company may not be providing data to planwith**ease**.com. All transaction requests for Investment Providers that have chosen not to share data or ones who are sharing data, but may not currently be feeding your plan, will not be processed through planwith**ease**.com. You will need to work directly with your Plan Sponsor (Employer) regarding the processing of this transaction or having the Investment Provider feed the data to planwith**ease**.com. Your Plan Sponsor may need to reach out to planwith**ease**.com for further assistance before approving the transaction.

1. On the main menu select **Request Transactions** and then **Loans and Withdrawals**. Make a selection from the **Select a withdrawal type** drop-down and then select **Get Started**.
2. Under “Withdrawals,” select the appropriate drop-down item based on the transaction type(s) authorized by the plan.



3. Select **Get Started**.

If Transaction Type Is...	Then select one of these options from the drop down box ....
Withdrawal	<ul style="list-style-type: none"> <li>• Hardship</li> <li>• Government Buyback</li> <li>• Severance from Employment</li> <li>• Age 59 and a half</li> <li>• Disability</li> <li>• De minimis (457 plans only)</li> </ul>
Required Minimum Distribution	<ul style="list-style-type: none"> <li>• Severance from Employment</li> <li>• Age 59 and a half</li> </ul>

4. If you select **Hardship**, you need to also select the reason for the withdrawal in the drop-down next to “**Select Hardship Reason**” once the box appears on the screen. (The system will automatically default to the first option of **Funeral/Burial Expenses**.)

Select Hardship reason:

Funeral/Burial Expenses

Higher Education Expenses

Medical Care

Prevent Eviction

Purchase Principal Residence

Repair Principal Residence

Please forward the following documentation to planwithease.com for approval of the hardship request.

1. Invoice for funeral home services.
2. Invoice or statement of burial expenses.

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Available Amounts - Hardship

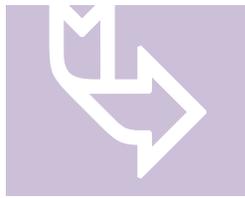
Investment Providers	Available Amount	Amount Available Per Contract	Amount Requested	As of Date
> PROVIDER 1	\$189,900.00			01/01/2019
<b>TOTAL</b>	<b>\$189,900.00</b>		<b>\$0.00</b>	

RESET
SUBMIT



The system will list what supporting documentation is needed based on the reason selected for the Hardship Withdrawal. This additional documentation along with the Additional Documentation Form (ADF) **MUST** be submitted to planwith**ease**.com for review. You can locate the ADF by selecting **Forms** from the purple banner.

- In the “**Amount Requested**” field, type in the amount of the request next to the appropriate Investment Provider and, if available, the Contract Number you are requesting the transaction from. The system will not allow you to request more than available within each Investment Provider and Contract Number.



If you are requesting a Full Withdrawal, under the Full Withdrawal column, check the box next to the investment provider that you are withdrawing the funds from.

Select the appropriate withdrawal type:

Age 59 and a half

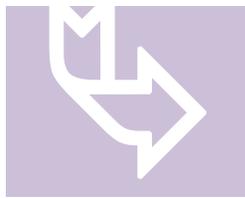
Your plan allows you to withdraw contributions and earnings from your 403(b) plan when you have obtained age 59 ½. To request an Age 59 ½ withdrawal, select the Investment Provider from which you will be making the withdrawal(s) and then enter the amount requested.

**NOTE:** If requesting a full withdrawal of your account, please indicate this by checking the box in the Full Withdrawal column below. If requesting a withdrawal for a required minimum distribution (RMD) or a systematic withdrawal, please utilize the Full Withdrawal option. This ensures that your Investment Provider is notified of the full amount available for withdrawal in order to calculate the appropriate RMD amount. If you are a participant in a 403(b) plan, IRS rules permit you take your RMD from one 403(b) contract based on the aggregated values in all of your 403(b) contracts.

Available Amounts - Age 59 and a half

Investment Providers	Available Amount	Amount Available Per Contract	Full Withdrawal	Maximum Amt Without CDSC	Amount Requested	As of Date
<input checked="" type="checkbox"/> PROVIDER 1 1-PA-2546780	\$250,000.00	\$250,000.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	\$ 0.00	01/01/2019
<b>TOTAL</b>	<b>\$250,000.00</b>				<b>\$0.00</b>	

- Select the **SUBMIT** or **RESET** button.

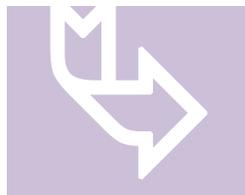


If **SUBMIT** is chosen, you will move to the next screen to review the request. If **RESET** is chosen, it will reset the amounts to \$0.00.

- Select the **I Agree** or **Cancel** button. If **Cancel** is selected, it will take you back to **step 3**.

8. Upon completion of Government Buyback, Severance from Employment, Age 59 and a half, or Disability an alternate window will be generated with the Approval Certificate in PDF format. You will need to print the certificate and send it to your Investment Provider along with any forms the Investment Provider requires to process the request.
9. Upon completion of a Hardship or De minimis request, the Confirmation Number for your requested transaction will appear, and will again note the supporting documentation along with the Additional Documentation Form (ADF) or De minimis form MUST be submitted to planwith**ease**.com for review. You can locate the ADF or De minimis form by selecting Forms from the purple banner.
10. For a Hardship or De minimis request, the address or fax number to send the additional documentation to can be found by selecting “Forms” on the main menu. Select the “Additional Documentation Form”. You will need to sign the second page and send all pages to planwith**ease**.com with the required supporting documents.
11. For a Hardship or De minimis request, once the planwith**ease**.com processor has reviewed the supporting documentation, you will receive an email notification letting you know that a certificate (approving or denying the request) is available for view and print on planwith**ease**.com.
12. You will receive a Transaction Confirmation Notice from planwith**ease**.com via email informing you that the transaction request was received, noting the date, time, and confirmation number for the transaction request.

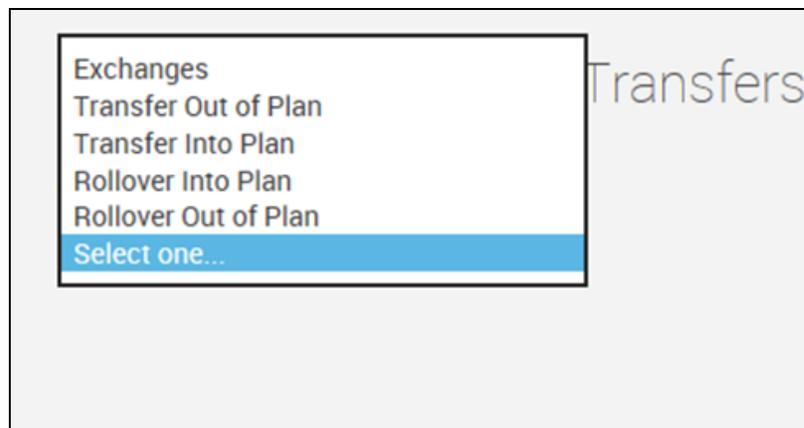
## Requesting an Exchange, Rollover, or Transfer



If your current Investment Provider does not appear as an option, this company may not be providing data to planwith**ease**.com. All transaction requests for Investment Providers that have chosen not to share data or ones who are sharing data, but may not currently be feeding your plan, will not be processed through planwith**ease**.com. You will need to work directly with your Plan Sponsor (Employer) regarding the processing of this transaction or having the Investment Provider feed the data to planwith**ease**.com. Your Plan Sponsor may need to reach out to planwith**ease**.com for further assistance before approving the transaction.

If you are requesting the full amount for the Exchange/Rollover/Transfer, then in the drop down for “**Select the type of Transfer you would like to perform**” you will need to select **Percent** and enter **100%** next to the IP you are moving the funds from.

1. On the main menu select **Manage Investments** and then select **Exchanges/Rollovers/Transfers**.
2. Select the appropriate drop down box for the transaction type(s) authorized by the plan.
  - Exchanges
  - Rollovers into the plan
  - Transfers into the plan
  - Rollovers Out of the plan
  - Transfers out of the plan
  - Inter-Employer Plan Transfers



3. Complete the steps below as they pertain to the appropriate transaction request.

Exchanges



An “exchange” refers to a “contract exchange,” which is the movement of assets among contracts issued by the approved investment providers in your 403(b) plan.



If the investment provider(s) has sent planwithease.com information regarding your accounts, they will be available for you to select. If they have not yet sent, you can type in the new contract information.

1. Select the Investment Provider and the Contract Number you wish to move funds from.
2. Select whether you wish to move the funds by Dollars or Percent.
3. Enter in the amount or percentage you wish to move.
4. Select the Investment Provider and the Contract Number(s) you wish to move the funds to.
5. If you need to add a new contract, use the drop down next to Contract to select “**New**” and enter the Contract/Account Number.

Steps to Request Exchanges

Transfer/Rollover type: Exchanges  
Source: Employee 403(b)1  
Select the type of transfer you would like to perform: Dollars

This option allows you to exchange assets among investment providers which your employer has approved for this 403 (b) plan. To request an exchange, select the investment provider from which you will be transferring and the dollar amount or percentage to be transferred. Select the investment provider which will be receiving the transfer.

Investment Provider to Investment Provider

Investment Provider	Current Balance	From	To	As of Date
<b>Transfer from</b>				
Select Investment Provider				
Contract		\$ 0.00		
<b>Transfer to</b>				
Select Investment Provider				
Contract				

RESET SUBMIT

6. Select the **SUBMIT** or **RESET** button. If **SUBMIT** is selected, it will take you to the next screen to review the request. If **RESET** is chosen it will reset the amounts to \$0.00.
7. Review the request and select the **I Agree** or **Cancel** button. If **Cancel** is selected, it will take you back to **step 1**.
8. A separate window will appear with the Approval Certificate you will need to print and send to the Investment Provider along with any forms they may require.

9. You will receive a Transaction Confirmation Notice from [planwithease.com](http://planwithease.com) via email informing you that the transaction request was received, noting the date, time and confirmation number for the transaction request.

#### Rollovers



A “rollover” allows for the movement of assets from one investment provider to another (not necessarily within your 403(b) plan) such as an IRA, 401(k), 457 etc., once certain IRS guidelines have been met. To be eligible to rollover funds, you must have either attained age 59 and a half, become disabled or terminated your employment with the Sponsor (Employer) offering your 403(b) plan.

#### Rollovers into the Plan

1. Type in the name of the Investment Provider and the Contract Number(s) you wish to roll funds over from next to the Investment Provider and Contract Number you wish to roll the funds into.
2. Select the **SUBMIT** or **RESET** button. If **SUBMIT** is chosen it will take you to the next screen to review the request. If **RESET** is chosen it will clear the fields.
3. Review the request and select **I Agree** or **Cancel**. If **Cancel** is selected it will take you back to **step 1**.
4. A separate window will appear with the Approval Certificate that you will need to print and send to the Investment Provider along with any forms they may require in order to process the transaction.
5. You will receive a Transaction Confirmation Notice from [planwithease.com](http://planwithease.com) via email informing you that the transaction request was received, noting the date, time and confirmation number for the transaction request.

#### Rollovers out of the Plan



You are only eligible to rollover funds out of the Plan if you have already qualified for another distribution transaction under the plan, such as Disability, De minimis, Age 59 and a half, Rollover Amounts or Severance from Employment.

You must request approval of the Rollover out based upon one of the distributions as allowed under your plan. You will note on your individual investment provider’s paperwork that the funds are to be rolled over to a different plan, versus distributed to you in cash.

1. Use the drop down next to “Transfer/Rollover type” and select Rollover Out of the Plan.
2. Next to “Select a Qualifying event before continuing” select the reason for the rollover out.
3. Next to “Qualifying Event” select Yes.
4. Next to “Select the type of transfer/rollover you would like to perform” use the drop down to select either Dollars or Percent.
5. Under Rollover To Investment Provider type in the Investment Providers name you are rolling the funds into.
6. Under Contract/Account type in the Contract Number you are rolling the funds into.
7. If a Full Withdrawal put a check in the box under “Full Withdrawal”.
8. If you are entering an amount, put the amount being requested under Amount Requested.
9. Select the **SUBMIT** or **RESET** button. If **SUBMIT** is chosen, you will move to the next screen to review the request. If **RESET** is chosen, it will reset the amounts to \$0.00.
10. Review the request and select the **I Agree** or **Cancel** button. If **Cancel** is selected it will take you back to **step 1**.
11. A separate window will appear with the Approval Certificate that you will need to print and send to the Investment Provider along with any forms they may require.
12. You will receive a Transaction Confirmation Notice from planwith**ease**.com via email informing you that the transaction request was received, noting the date, time and confirmation number for the transaction request.

#### Transfers



A “transfer” refers to a “plan-to-plan transfer” which allows you to move funds from one 403(b) plan to the 403(b) plan of a different Sponsor (Employer).

## Transfers into the Plan

1. Type in the Investment Provider and the Contract Number(s) you are transferring funds from next to the appropriate Investment Provider and Contract Number you wish to transfer the funds to.

### Transfer Into Plan

Steps to Request a Transfer Into Plan

**Transfer/Rollover type:**  
Transfer Into Plan

This option allows you to transfer assets from another 403(b) plan. Select the investment provider(s) below that you want to transfer from another plan. Once you have selected an existing investment provider, type in the name of the investment provider and contract/account number you are transferring.

*\*Please note: Transfers are subject to acceptance by the investment provider to which you are transferring into. Also, future contributions cannot be allocated to a Deselected Investment Provider.*

Available Investment Providers	Transfer From Investment Provider	Contract/Account
Voya Retirement Ins and Annuity		
NewA	<input type="text"/>	<input type="text"/>
VOYA789	<input type="text"/>	<input type="text"/>

RESET SUBMIT

2. Select the **SUBMIT** or **RESET** button. If **SUBMIT** is chosen, you will move to the next screen to review the request. If **RESET** is chosen, it will clear the fields.
3. Review the request and select the **I Agree** or **Cancel** button. If **Cancel** is chosen, it will take you back to **step 1**.
4. A separate window will appear with the Approval Certificate that you will need to print and send to the Investment Provider along with any forms they may require.
5. You will receive a Transaction Confirmation Notice from planwith**ease**.com via email informing you that the transaction request was received, noting the date, time and confirmation number for the transaction request.

## Transfers out of the Plan

1. Select whether you wish to move the funds by Dollars or Percent.
2. Type in the appropriate Investment Provider and the Contract Number(s) you are transferring funds to next to the Investment Provider you are transferring funds from.

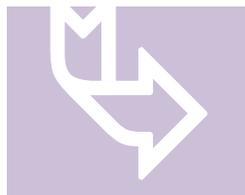
3. Enter the amount or percentage, in whole numbers, that you wish to transfer.
4. Select the **SUBMIT** or **RESET** button. If **SUBMIT** is chosen, you will move to the next screen to review the request. If **RESET** is chosen, it will reset the amounts to \$0.00.
5. Review the request and select the **I Agree** or **Cancel** button. If **Cancel** is selected it will take you back to **step 1**.
6. A separate window will appear with the Approval Certificate that you will need to print and send to the Investment Provider along with any forms they may require.
7. You will receive a Transaction Confirmation Notice from [planwithease.com](http://planwithease.com) via email informing you that the transaction request was received, noting the date, time and confirmation number for the transaction request.

## Qualified Domestic Relations Order (QDRO)



A “QDRO” refers to a Qualified Domestic Relations Order. The first set of Steps detail how to submit a QDRO on the account. Use the second set of steps to request a transaction if an account has been placed on hold due to QDRO.

1. On the main menu, select **QDRO**.
2. Once you select **QDRO**, this will open a new window with the **QDRO form**. Please print this out and follow the directions listed on the form.



If you need information on how to submit the initial **QDRO** form for review, select QDRO on the main menu, and print the PDF form. This will have all the information that is required to send to [planwithease.com](http://planwithease.com) and the address or fax number to send it to.

1. On the main menu, select the type of transaction request to perform.
2. Follow the steps previously noted in this document for the appropriate transaction requests.
3. When the appropriate transaction request steps are completed, the Confirmation Screen will include a notation indicating that the request cannot be approved at this time because of the pending QDRO. You will be notified via email of any

questions that arise in order to process your transaction request, and will be instructed to go to the [planwithease.com](http://planwithease.com) website to retrieve the certificate

4. After the [planwithease.com](http://planwithease.com) representative reviews the transaction request, you will receive an email notification that an approval or denial certificate is available for you to view/print on [planwithease.com](http://planwithease.com).

If Transaction Request is....	Then ....
Approved	You must print the Approval Certificate and send it to the appropriate Investment Provider along with any other forms they may require to process your requested transaction.
Denied	You will be informed of any additional documentation that must be sent to <a href="http://planwithease.com">planwithease.com</a> for further review.

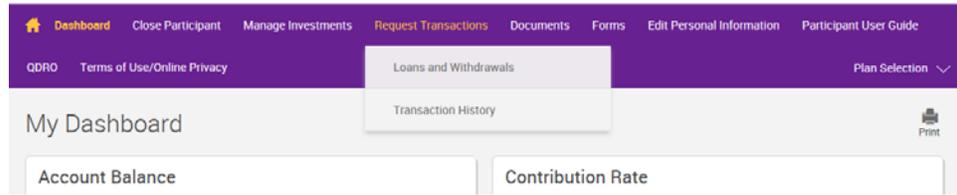
5. You will receive a Transaction Confirmation Notice from [planwithease.com](http://planwithease.com) via email informing you that the transaction request was received, noting the date, time and confirmation number for the transaction request.
6. When [planwithease.com](http://planwithease.com) is notified by the Investment Provider that the QDRO distribution has been paid out to the Alternate Payee, a [planwithease.com](http://planwithease.com) representative will “Unpend” the account. This will allow you to request any future transactions without providing additional information due to the QDRO.

## Transaction History



The steps below describe how to View or Cancel a previously requested transaction. It is critical to cancel any Loan or Hardship requests that were made in error or were never taken with an Investment Provider because they reduce the amount available for future requests.

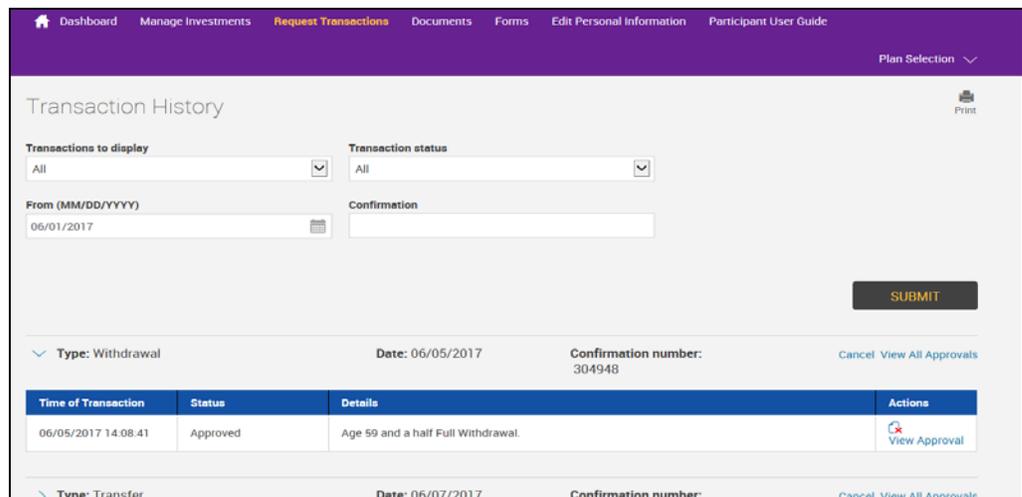
1. On the main menu, under **Request Transactions**, select **Transaction History** from the drop-down.



2. In the drop down for **Transactions** select the type of transaction (e.g., Loans, Withdrawals, Exchanges/Rollovers/Transfers, Allocation Change, Contribution Change).
3. In the drop down for **Transaction Status** select the status of the transaction (e.g., Approved, Denied, Additional Information, Cancelled, Expired, Pending).
4. Enter the date (mm/dd/yyyy) of the transaction in the **Show Account History From** or use the drop down calendar icon  to select the specific date.
5. Enter the **Confirmation Number**, if known, in the **Confirmation** box. You can search using only the Confirmation Number.
6. Select the **Submit** button.
7. Select the ( > ) sign next to **Details** to open the transaction. This will show the details for the chosen transaction and any other transaction under your account using this confirmation number.
8. To view or print an Approval Certificate, click on **View Approval** icon .
9. To cancel a request, select the **Cancel Request** icon . The box below notes how to cancel single and multiple Investment Provider requests.

If Cancelling...	Then ....
A Single Request	<ol style="list-style-type: none"> <li>1. On the right hand side of the page select the <b>Cancel Request</b> icon  .</li> <li>2. Review the Details of the request to be cancelled and select the <b>Continue</b> button.</li> <li>3. Request is cancelled.</li> </ol>
A request taken from	<ol style="list-style-type: none"> <li>1. Select the <b>Plus</b> icon  next to <b>Details</b> for the request to</li> </ol>

<p>multiple Investment Providers.</p> <p>*This step will need to be done to cancel each of the requests individually.</p>	<p>cancel.</p> <ol style="list-style-type: none"> <li>2. On the right hand side of the page select the <b>Cancel Request</b> icon  next to the one being cancelled. (Each request will need to be done separately.)</li> <li>3. Review the Details of the request to be cancelled and select the <b>Continue</b> button.</li> <li>4. Click on Return to go back to <b>Transaction History</b> to cancel other parts of the requests and follow the above steps for each part of the transaction.</li> </ol>
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## View or Delete Reports and Forms



The steps below note how to view or delete previously requested Reports or Forms.

1. On the main menu select **Documents** or **Forms**.

Item	Description
Documents	Shows all reports you have requested (i.e. Transaction Approval,

	Denial, Cancellation, and Additional Information Requested letters).
Forms	Shows all of the forms your Plan Sponsor has made available to you (i.e. Additional Documentation and Salary Reduction Agreements).

2. Select the ( > ) sign next to **Reports/ Letters** to view all available documents. This will show the details for the chosen transaction and any other transaction under your account using this confirmation number.
3. Select the ( > ) sign next to **Forms** to view all available documents. This will show the details for the chosen transaction and any other transaction under your account using this confirmation number.
4. Select the **Report/Letter** or **Form** you would like to view by clicking on the document's name. An alternate window will be generated with the requested Report/Letter or Form in a PDF format.
5. To delete a previously requested Report/Letter or Form, select the box under the **Delete Tab** on the far right side of the screen for the form you want to delete.

Name	Size	File Type	From Date	To Date	<input type="checkbox"/> Delete All
▼ Reports/Letters group: None					
Approval Letter	87kb	Adobe Acrobat	04/05/2019	04/05/2019	<input checked="" type="checkbox"/> Delete
Cancellation Letter	100kb	Adobe Acrobat	04/04/2019	04/04/2019	<input type="checkbox"/> Delete
Cancellation Letter	99kb	Adobe Acrobat	04/04/2019	04/04/2019	<input type="checkbox"/> Delete
Salary Reduction Agreement 403b	98kb	Adobe Acrobat	03/28/2019	03/28/2019	<input type="checkbox"/> Delete
Approval Letter	96kb	Adobe Acrobat	03/26/2019	03/26/2019	<input type="checkbox"/> Delete
Approval Letter	96kb	Adobe Acrobat	03/26/2019	03/26/2019	<input type="checkbox"/> Delete
Approval Letter	96kb	Adobe Acrobat	03/26/2019	03/26/2019	<input type="checkbox"/> Delete

6. Select the **Delete** button.

## Investment Provider and/or Contribution Changes



The following steps show how to change the Investment Provider(s) who receives your contributions or to change your Salary Reductions, if these transactions are allowed online by your Plan Sponsor. If your Plan Sponsor chose the On-line or Fillable option for your Salary Reduction Agreement, the steps below must be completed. If the Printable option was chosen, you will need to print out the form to be filled out and returned to your Plan Sponsor.



If the name of your current Investment Provider does not appear as an option, that company is not providing data to planwith**ease**.com and no changes for that Investment Provider may be processed through planwith**ease**.com. You will need to work directly with your Plan Sponsor to make any changes for that account.

#### Contribution Changes/Investment Provider Elections

1. On main menu, select **Manage Investments** and then **Get Started** under **Change Elections**.
2. Select the available source for the contribution you want to change (e.g., pre-tax, Roth) by way of the **Edit** option offered below the source.
3. In the Action column, select the action for each money source.

Item	Description
No changes	No changes will be made to the specified money source.
Stop Contributions	Used to stop existing contributions to a specified money source.
Change Contributions	Used to change an existing deferral or to start a new deferral to a specified money source.



**NOTE:** If you currently have deductions from your pay that are not displayed on this screen in the “Current Contribution Rate” field, you will still need to select “Change” to change the amount, or “Stop Contributions” to stop an existing deduction. Your payroll office will have the proper information in their system. If you have made changes to your deductions prior to February 13, 2011, it will not be displayed here. Going forward, your changes will be stored and displayed here.

4. Next, select either Dollar Amounts or Percentages (if applicable) for the type of deduction you want for each money source, either Percent or Dollar if your plan allows both options. If your plan only allows one or the other, their selection will be displayed as not selectable.

5. In the New Contribution Rate field (which will be labeled as the money source being changed, e.g., Roth, Pre-Tax, etc.), enter the amount or percent of the election you wish to have deducted from your pay each pay period.
6. Input the effective date (mm/dd/yyyy), or select to choose the date from the calendar. Changes may not be effective immediately, depending upon when your employer’s payroll department implements the requested change. Please allow for at least one payroll cycle for the change to take effect. **NOTE:** The dates **MUST** be the same in both the Contribution Elections and Investment Elections portions of the screen.
7. If more than one money source is available, this process will be repeated until you’ve made elections to each option.
8. Select the Investment Provider(s) and, if available, the Contract Number for the allocation changes by clicking ( > ) next to the Investment Provider.



If your investment provider has submitted a data file to planwith**ease**.com with your contract information, it will appear here. If this is a new contract or the investment provider has not yet submitted planwith**ease**.com data, you may click on the [+ Add Contract](#) button to add a contract. Type in the Contract Number, if known. Otherwise, you may leave the word “New” in the box.

9. Enter the whole number percentage to be directed to each Investment Provider in both the New IP Election and New Contract Election field.



If you are allocating funds to more than one Investment Provider, the allocation percentage must equal 100% across all Investment Providers. In addition, if you have more than one contract within an Investment Provider, the allocation percentage must total 100% under that specified Investment Provider.

Investment Provider	Current IP Election	New IP Election	Contract Number	Current Contract Election	New Contract Election	Action
<input type="checkbox"/> <b>Voya Retirement Ins and Annuity</b>	0%	<input type="text" value="50 %"/>	<input type="text" value="New"/>			<a href="#">+ Add Contract</a>
<b>Total</b>				0%	<input type="text" value="100 %"/>	<a href="#">delete</a>
<b>100%</b>						
<input type="checkbox"/> <b>VALIC</b>	0%	<input type="text" value="50 %"/>	<input type="text" value="New"/>			<a href="#">+ Add Contract</a>
<b>Total</b>				0%	<input type="text" value="100 %"/>	<a href="#">delete</a>
<b>100%</b>						

10. Click on the checkbox beside “I authorize the investment election changes to this money source” for each money source, in order to record your elections and move

to the next step. A “Reset Investment Elections” button is available to clear election changes made in error.

11. Select the **Next** button.

12. Review the request and select **Submit, Go Back** or **Cancel**.

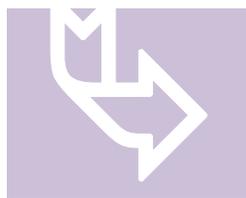


Selecting **Cancel** will clear any changes and take you back to the **Manage Investments** page and selecting **Go Back** will return you to the previous page.



The manner in which your Plan Sponsor chooses to handle Salary Reduction Agreements will determine the next step.

Option	Description
Salary Reduction Agreement	
Online	Once required information is completed online, the data will be sent to Plan Sponsor.
Fillable Form	Once required information is completed online, print a copy, sign it, and take it to your Plan Sponsor.
Printable Form	You may only print a blank form on <a href="http://planwithease.com">planwithease.com</a> . You must then fill the form out, sign it, and take it to your Plan Sponsor.



If your Plan Sponsor has selected Online/Fillable Salary Reduction Agreement, you will receive a Transaction Confirmation Notice from [planwithease.com](http://planwithease.com) via email informing you that your transaction was received along with the date, time and confirmation number for the transaction.

*Voya Retirement Insurance and Annuity Company, One Orange Way, Windsor, CT 06095-4774, provides these plan administration services under the trade name [planwithease.com](http://planwithease.com)®. [planwithease.com](http://planwithease.com) services may not be available in all states.*

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Updated: 05/2019*