

Participant User Guide

Introduction

planwith**ease**.com[®] 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 on planwith**ease**.com. It also provides information on how to complete a transaction request through the planwith**ease**.com website.

Please note: 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.

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Please note: 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 final IRS Regulations. planwith**ease**.com will not be able to provide approval services for these companies and no account data from these companies will appear on planwith**ease**.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, please take the following steps as you get started!

- You must have an email address. Add customerservice@planwithease.com to your email contacts list to ensure that you receive all communications from 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 "pop-up" windows from planwithease.com in your internet browser by going to your Windows Explorer toolbar, click on "Tools" then "Pop-up Blocker" and select "Click-Off Pop-up Blocker".

Accessing planwithease.com

Below are the steps you use to access planwithease.com:

Steps

1. Access the Internet.
2. Enter the following web address: www.planwithease.com

The screenshot shows the planwithease.com website. At the top left is the logo and the text "planwithease.com". Below the logo are navigation links for "Home" and "Contact Us". A purple banner reads "Welcome to planwithease.com". On the left, there is an "Account Login" section with a dropdown menu set to "planwithease.com", fields for "Enter User ID" and "Enter Password", radio buttons for "Participant" (selected) and "Sponsor", a "Forgot Password?" link, and a "Login" button. To the right of the login section is a large image of a hiker on a mountain peak with the text "Where do you stand?" and a sub-headline "Are you on track?". Below the main content area are three columns: "planwithease.com" with a "Login assistance" section and a "Video Demonstration" section; "Message Center" with a list of services like "Participant Assistance by Email, Fax or Postal Mail" and "My Retirement Outlook® Calculator"; and "Financial Education" with a list of topics like "About 403(b) Plans" and "Investing 101".

3. Enter your Username/ID in the field provided. Your Username/ID for your first login is your Social Security Number.
4. 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.
5. When you login for the first time, you will be prompted select 3 different security questions and to create your own unique Username/ID and password.

Please 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 Username/ID are:

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

Criteria for the Password are:

- It must be between 6 and 15 characters (letters and numbers only - no special characters).
- It must contain at least one letter and one number, and letters are case sensitive.
- It cannot be the same as your Username/ID or your Social Security Number.
- It cannot contain three letters or numbers in a row that are one character different - in other words, you cannot use ABC123.
- It cannot contain two consecutive characters that are the same - in other words you cannot use apple01, but aple01 would be fine!

After your initial login, you will use your own user name and password to gain access to your information. Should you forget either, there is a help utility available to you on the site. All you need to do is click on "Forgot Login Credentials" to initiate this.

- Click the radio button next to Participant then enter your SSN 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.

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 planwith**ease**.com to use in sending notices to you. Select the **Save and Continue** button.

Note:

If your Plan Sponsor has elected to utilize the Online or Fillable Salary Reduction Agreement Service offered by planwith**ease**.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.

After you review your personal information and provide your email address, you will have access to the following information on planwith**ease**.com by selecting the corresponding link across the top navigation menu bar:

Section	Description
Participant Summary	<p>Provides a brief overview of your information.</p> <p>In the upper right corner is an Important Messages area. This area should always be reviewed as important updates will be displayed here.</p> <p>Personal Information:</p> <ul style="list-style-type: none"> • Displays your E-mail address, Date of Birth and Hire Date. <p>At-a-glance:</p> <ul style="list-style-type: none"> • Account Summary, Division and Division ID if your plan uses this function. <p>Status and Service:</p> <ul style="list-style-type: none"> • Employment Status, Employment Status Date, Plan Status, and Plan Status date <p>Account Summary by Money Source</p> <ul style="list-style-type: none"> • Show your account balance within each money source you have your funds with. <p>Account Summary by Investment Provider:</p> <ul style="list-style-type: none"> • Shows your account balance within each Investment Provider. Clicking on + next to an Investment Provider will expand the information to show balances at the contract level.
Account Summary	<p>“Account Summary By Investment Provider” will show your account balance within each Investment Provider. Clicking on the + sign next to an Investment Provider will expand the information to show balances at the contract level. The “As of” date is the date the Investment Provider last provided account balance information to planwithease.com.</p>
Investment Provider Information	<p>Shows the list of Investment Providers within your plan and, if available, a hyperlink that will take you to the Investment Provider’s web page or information sheet for additional information. If “Deselected” is listed next to the Investment provider it means this provider can no longer receive any future contributions.</p>

Request Transactions

As a reminder, 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. Not all of the transactions listed below may be available to you.

If you have questions about the transactions available under your plan, please contact your Plan Sponsor for more information.

Contribution Changes/Investment Provider Elections	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.
Exchanges/ Rollovers / Transfers	Used to request an 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.
Loans	Used for requesting a General Purpose or Residential Loan under your plan. Your Plan Sponsors determines the loan availability within the plan. Note that each Investment Provider may have additional limitations within their contracts.
Withdrawals	Used for requesting In-Service withdrawals (Disability, De minimis, Government Buyback, Hardship, Age 59 and a half, or Rollover Amounts) or a withdrawal such as Severance from Employment, as allowed by the plan. Not all of the options listed may show, depending upon the provisions of the plan document governing your plan. Investment Providers may also have additional limitations within their contracts.
Transaction History	Provides a detailed list of all the transactions you have requested through planwith ease .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.

Documents

Reports/ Letters	This section shows the reports available to you regarding prior transactions you have completed, such as Salary Reduction Agreements, transaction approvals, transaction cancellations, etc.
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 Form.

Personal Profile

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 ease .com once the data has been updated by your Plan Sponsor.
Username/ID and Password Change	This allows you to change your Username/ID and password to planwith ease .com. See the screen for detailed criteria.

Participant User Guide

Clicking on this section will open a new browser with this Participant User Guide document that may be saved or printed as needed.

QDRO

Clicking on this section will open a new browser with a form that must be submitted in order to access your funds if you are in a Domestic Relations Order situation.

Terms of Use/Online Privacy

Clicking on this section will open a new browser with important Terms of Use and Online Privacy information regarding the use of our website.

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.



If you are having any problems with requesting transactions, please refer to the “Steps to Request” that are located at the top of each initial transaction screen.

Steps

1. Log into planwith**ease**.com as described earlier in this document.
2. On the top navigation bar under Request Transactions select **Loans**
3. Select the appropriate drop down box based on the transaction type(s) authorized by the plan:

If transaction type is....	Then select this option from the drop down box...
Loan	<ul style="list-style-type: none">• General Purpose Loan• Residential Loan

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 than available within each Investment Provider.

planwithease.com®

Participant Summary | Investments | Request Transactions | Documents | Personal Profile | Participant User Guide | Terms of Use/Online Privacy | QDRO

Contribution Changes/Investment Provider Elections | Loans | Exchanges/Rollovers/Transfers | Contribution Change | Withdrawals | Transaction History

Loans Golf Course University 403(b) ▾

[Steps to Request a Loan](#)

Select loan type: 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*: \$10,000.00
 Total amount available within this plan: \$10,000.00
 Number of loans available: 98
 *This amount only considers plans for which planwithease.com is the administrator.

Investment Providers	Amount Available by Provider	Amount Available by Contract/Account	Amount Requested	As of Date
AXA Equitable Life Assurance Society - 1	\$5,000.00			10/10/2010
AXA1		\$5,000.00	\$0.00	
Voya Retirement Insurance and Annuity Co	\$7,490.00			10/10/2010
		\$7,490.00	\$0.00	
Total amount:			\$0.00	

Note: 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 letter in PDF format. You will need to print the approval letter 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" on the top navigation bar under "Documents". 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 that a letter (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



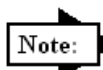
If your current Investment Provider does not appear as an option, this company may not be providing data to planwith**ease**.com. All transaction requests for Investment Providers that have chosen not to share data or ones who are sharing data, but may not currently be feeding your plan, will not be 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.

Steps

1. Log into planwith**ease**.com as described earlier in this document.
2. On the top navigation bar under Request Transactions, select **Withdrawals**.
3. Next to “Choose the proper Withdrawal type by selecting your option within the drop down box select the appropriate drop down box based on the transaction type(s) authorized by the plan:

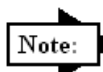
If transaction type is...	Then select this option from the drop down box...
Withdrawal	<ul style="list-style-type: none"> • Hardship • Government Buyback • Severance from Employment • Age 59 and a half • Disability • De minimis (457 plans only)
Required Minimum Distribution	<ul style="list-style-type: none"> • Severance from Employment OR • Age 59 and a half

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 Funeral Expenses)



The system will list what supporting documentation is needed based on the reason for the Hardship Withdrawal reason selected. This additional documentation **MUST** be submitted to planwith**ease**.com for review.

5. 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.

Participant Summary | Investments | Request Transactions | Documents | Personal Profile | Participant User Guide | Terms of Use/Online Privacy | QDRO

Contribution Change | Investment Provider Elections | Loans | Exchanges/Rollovers/Transfers | Contribution Change | **Withdrawals** | Transaction History

Withdrawals Golf Course University 403(b) ▼

[Steps to Request a Withdrawal](#)

Choose the proper Withdrawal type by selecting your option within the dropdown box: Age 59 and a half ▼

Your plan allows you to withdraw contributions and earnings from your 403(b) plan when you have obtain age 59 and a half. To request an Age 59 and a half withdrawal, select the investment provider and enter the dollar amount from which you will be making the withdrawal(s).

NOTE: If you are requesting a Full Withdrawal of your account please utilize the check box under Full Withdrawal next to the Investment Provider you are requesting the funds from.

NOTE: If requesting a withdrawal for a Required Minimum Distribution or a Systematic Withdrawal, please utilize the Full Withdrawal option. This will ensure that your Investment Provider is notified of the full amount available for withdrawal to calculate the appropriate Required Minimum Distribution amount. If you are a participant in a 403(b) plan, IRS rules permit you take your Required Minimum Distribution from one 403(b) contract based on the aggregated values in all of your 403(b) contracts.

Available Age 59 and a half Amounts						
Investment Providers	Available Amount	Amount Available Per Contract	Full Withdrawal	Maximum Amt Without CDSC	Amount Requested	As of Date
AXA Equitable Life Assurance Society - 1	\$10,200.00					10/10/2010
AXA1		\$10,200.00	<input type="checkbox"/>	<input type="checkbox"/>	\$0.00	
Voya Retirement Insurance and Annuity Co	\$9,000.00					10/10/2010
		\$9,000.00	<input type="checkbox"/>	<input type="checkbox"/>	\$0.00	
Total amount:	\$19,200.00				\$0.00	

6. Select the **Submit** or **Reset** button.

Note: 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.

7. 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 letter in PDF format. You will need to print the approval letter 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 which must be sent to planwith**ease**.com for review.
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 top navigation bar under "Documents". 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 letter (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

Note:

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.

Steps

1. Log into planwith**ease**.com as described earlier in this document.
2. On the top navigation bar under Transactions, select Exchange/Rollover/Transfer.
3. Then 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
4. 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.

Note:

Please note: If the investment provider(s) has sent planwith**ease**.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.

Steps

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

Close Participant | Participant Summary | **Investments** | Request Transactions | Documents | Personal Profile | Participant User Guide | QDRO | Terms of Use/Online Privacy

Exchanges/Rollovers In/Transfers | Loans | Withdrawals/Rollovers Out | Transaction History

Exchanges 403b

Last Name

[Steps to Request Exchanges](#)

Transfer/Rollover type:

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.

Select the type of transfer you would like to perform:

Investment Provider to Investment Provider				
Investment Provider	Current Balance	From	To	As of Date
Transfer from:				
Investment Provider:	<input type="text" value="Select Investment Provider"/>			
Contract:	<input type="text"/>		\$0.00	
Transfer to:				
Investment Provider:	<input type="text" value="Select Investment Provider"/>			
Contract:	<input type="text"/>			

5. 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.
6. Review the request and select the **I Agree** or **Cancel** button. If Cancel is selected, it will take you back to Step 1.
7. A separate window will appear with the Approval letter you will need to print and send to the Investment Provider along with any forms they may require.
8. 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.

Rollovers

A "rollover" allows you to move assets from one investment provider to another (not necessarily within your 403(b) plan) such as an IRA, 401(k), 457 etc., once you have met certain IRS guidelines. To be eligible to rollover funds, you must have either attained age 59 $\frac{1}{2}$, Disabled or terminated your employment with the Sponsor (Employer) offering your 403(b) plan.

Rollovers into the Plan

Steps

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 letter 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 planwith**ease**.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

Steps

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.

Steps

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 the reason for the rollover out.
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 requesting 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 letter 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

Steps

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.

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Contribution Changes/Investment Provider Elections | Loans | Exchanges/Rollovers/Transfers | Contribution Change | Withdrawals | Transaction History

Transfer Into Plan Golf Course University 403(b)

[Steps to Request a Transfer Into Plan](#)

Transfer/Rollover type:

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.

Transfer From Investment Provider	Contract/Account	Available Investment Providers
		Voya Retirement Insurance and Annuity Co
<input type="text"/>	<input type="text"/>	0
<input type="text"/>	<input type="text"/>	-100
<input type="text"/>	<input type="text"/>	...

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 letter 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

Steps

13. 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.
14. Enter in the amount or percentage, in whole numbers, that you wish to transfer.
15. 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.
16. Review the request and select the **I Agree** or **Cancel** button. If Cancel is selected it will take you back to Step 1.
17. A separate window will appear with the Approval letter that you will need to print and send to the Investment Provider along with any forms they may require.
18. 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.

Qualified Domestic Relations Order

A "QDRO" refers to a Qualified Domestic Relations Order. The first set of Steps detail on 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.

Steps

1. Log into planwith**ease**.com using the above procedures.

2. On the top navigation bar, select QDRO.
3. Once you select QDRO, this will open a new window with the QDRO paperwork. Please print this out and follow the directions listed on the form.



If you need information on how to submit the initial QDRO forms for review, select QDRO on the top navigation bar and print the PDF Form. This will have all the information of what is required to send to planwithease.com and the address or fax number to send it to.





Steps

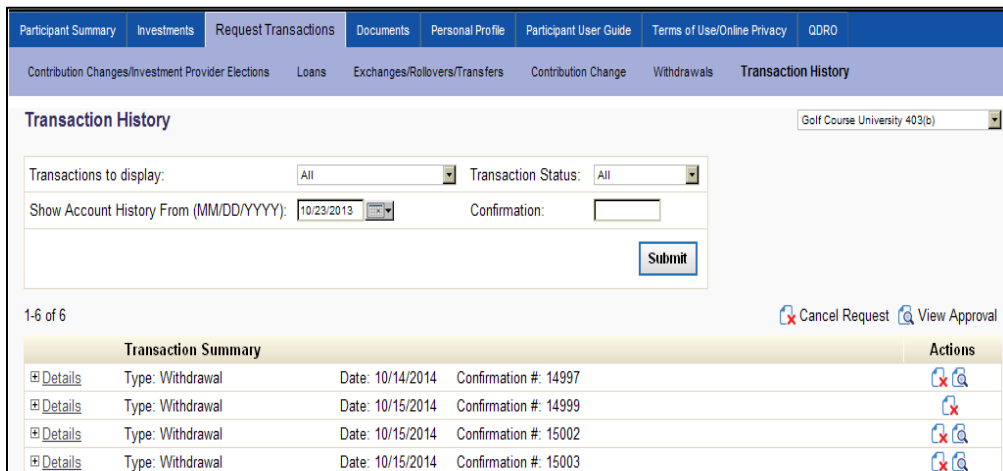
1. Log into planwithease.com using the above procedures.
2. On the top navigation bar, select the type of transaction request to perform.
3. Follow the steps previously noted in this document for the appropriate transaction requests.
4. When the appropriate transaction request steps are completed, the 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 of any questions that arise in order to process your transaction request via email instructing you to go to planwithease.com website to retrieve the letter.
5. After the planwithease.com representative reviews the transaction request, you will receive an email notification that an approval or denial letter is available for you to view/print on planwithease.com.
 - If the transaction request is approved, you must print the letter and send it to the appropriate Investment Provider along with any other forms they may require to process your requested transaction.
 - If the transaction request is denied, you will be informed of any additional documentation that must be sent to planwithease.com for further review
6. You will receive a Transaction Confirmation Notice from planwithease.com via email informing you that the transaction request was received, noting the date, time and confirmation number for the transaction request.
7. When planwithease.com is notified by the Investment Provider that the QDRO distribution has been paid out to the Alternate Payee, a 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 the vendor because they reduce the amount available for future requests.

Steps

1. Log into planwithease.com using above procedures.
2. On the top navigation bar under Request Transactions select Transaction History.
3. In the drop down for Transactions to display select the type of transaction. (Example: Loans, Withdrawals, Exchanges/Rollovers/Transfers, Allocation Change, Contribution Change)
4. In the drop down for Transaction Status select the status of the transaction. (Example: Approved, Denied, Additional Information, Cancelled, Expired, Pending)
5. 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.
6. Enter the Confirmation Number, if known, in the Confirmation box. You can search using only the confirmation number.
7. Select the **Submit** button.
8. 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.
9. To view or print an approval letter, click on View Approval icon .
10. To cancel a request, select the cancel request icon . The box below notes how to cancel single and multiple Investment Provider requests.




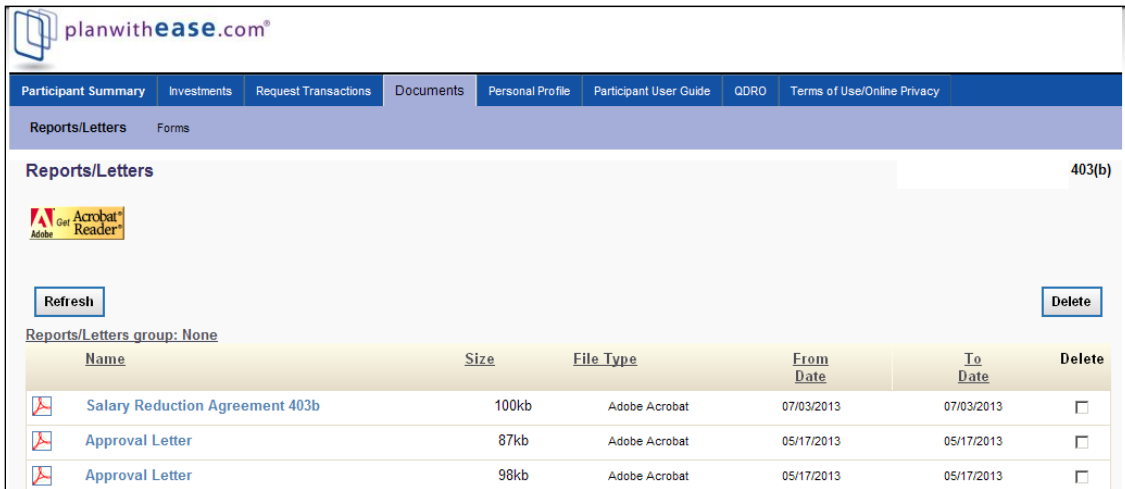
If....	Then....
Canceling a single request	<ol style="list-style-type: none"> 1. On the right hand side of the page select the cancel request icon . 2. Review the Details of the request to be cancelled and select the Continue button. 3. Request is cancelled.
Canceling a request taken from multiple Investment Providers. This step will need to be done to cancel each of the requests individually.	<ol style="list-style-type: none"> 1. Select the  sign next to Details for the request to cancel. 2. On the right hand side of the page select the cancel request icon  next to the one being cancelled. Each request will need to be done separately. 3. Review the Details of the request to be cancelled and select the Continue button. 4. Click on Return to go back to Transaction History to cancel other parts of the requests and follow the above steps for each part of the transaction.

View or Delete Reports and Forms:

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

Steps

1. Log into planwithease.com as described earlier in this document.
2. On the top navigation bar under Documents select Reports/Letters or Forms.
3. Reports/Letters will show all reports you have requested (transaction approval, denial, cancellation, and additional information requested letters and Salary Reduction Agreements).
4. Forms will show all of the forms your plan Sponsor has made available to you.
5. Select the Report/Letter or Form you would like to view by clicking on the PDF icon:  An alternate window will be generated with the requested Report/Letter or Form in a PDF format.
6. 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.
7. Select the Delete button.




planwithease.com®

Participant Summary | Investments | Request Transactions | Documents | Personal Profile | Participant User Guide | QDRO | Terms of Use/Online Privacy




Reports/Letters | Forms

Reports/Letters 403(b)



[Refresh](#) [Delete](#)

Reports/Letters group: None

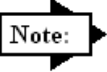
Name	Size	File Type	From Date	To Date	Delete
 Salary Reduction Agreement 403b	100kb	Adobe Acrobat	07/03/2013	07/03/2013	<input type="checkbox"/>
 Approval Letter	87kb	Adobe Acrobat	05/17/2013	05/17/2013	<input type="checkbox"/>
 Approval Letter	98kb	Adobe Acrobat	05/17/2013	05/17/2013	<input type="checkbox"/>

Online/Fillable Salary Reduction Agreement Process

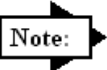
If your Plan Sponsor has chosen an online or fillable Salary Reduction Agreement Process, you must complete additional steps in order to access your account information.

Once you have edited your personal information to provide the email address you want planwith**ease**.com to use in sending notices to you, please complete these additional steps.

Contributions to the Plan and Investment Provider Elections

	<p>If your plan allows more than one money source (Employee, Roth 403(b), Employer), you will need to complete this step (Contributions to the Plan) and the next step (Select Investment Provider Elections) for each money source.</p>
---	--

In this step, you will enter the percentage or dollar amount of Salary Deferral Contributions you elect to contribute to the plan and enter the percentage of contributions you want to defer to your approved and selected Investment Provider(s).

	<p>If the name of your current Investment Provider does not appear as an option, that company is not providing data to planwithease.com and no changes for that Investment Provider may be processed through planwithease.com. You will need to work directly with your plan sponsor to make any changes for that account.</p>
---	--

Field	Entry or Selection
Confirmation E-mail Address	Complete the Update e-mail address and Confirm e-mail address fields with the email that you want to receive confirmation information from www.planwithease.com .
Contribution Changes/ Investment Elections	<p>Select by Dollar Amount or Percentage. 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.</p> <p>Enter the amount of your salary that you wish to defer each payroll period for each available money source. Money sources are chosen by your Plan Sponsor, so all options shown below may not be available to you. The dollar amount or percentage must be entered in whole numbers. (Example: \$125.00 or 33% and not 33.33%)</p> <p><i>NOTE: You must complete both the Change Contribution Amounts and the Investment Provider Elections sections in order to proceed to the confirmation page.</i></p>

Action	Contribution Type	Dollar/Percent	Current Contribution Rate	New Contribution Rate
Change	Employee Deferral	Dollar	10.00%	125.00 per pay period
No change	Roth	Percent	6.00%	0.00 per pay period

[Reset Contributions](#)

Investment Provider Elections

[Add contract](#) [Delete contract](#)

(ALLOW FOR AT LEAST ONE PAY CYCLE TO BE EFFECTIVE)

For initial Salary Reduction Agreements, be sure the effective date matches the Contribution Change section above.

Effective date: 07/19/2013

Rules and Criteria




Employee 403(b)1


Investment Provider	Current IP Election	New IP Election	Contract Number	Current Contract Election	New Contract Election	Action
<input checked="" type="checkbox"/> ING Life Insurance and Annuity Company	100.00%	100.00%	[Sample]	100.00%	100.00%	+
Total				100.00%	100.00%	
<input checked="" type="checkbox"/> Investment Provider 1	0.00%	0.00%				+

[Previous](#) [Next](#) [Reset All](#)

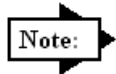

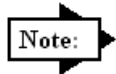
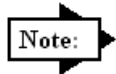
1 - Personal Information → 2 - Contribution Changes Investment Elections → 3 - Confirmation

Action	In the Action Column, click on the dropdown arrow and select the action of "Change" to begin contributions to the Contribution Type. Select the Money Source your contributions should go to. If more than one Money Source is listed (Employee, Roth 403(b), Employer) then select the Money Source you are requesting to change.
Contribution Type	Displays the money source options available for your plan.
Dollar/Percent	This field will become selectable once the Action has been changed to "Change". Enter the type of deduction you want for your plan, either Percent or Dollar if your plan allows both options. If your plan only allows one or the other, it will be displayed as not selectable.
Current Contribution Rate	If you have previously made contributions elections using planwithease.com after February 13, 2011, then an amount may display in this area. If you were previously contributing before this date, the amount will not display. You can proceed by either entering the amount of your current contribution, or a new amount in the next field.
New Contribution Rate	Enter the amount or percent of the election you wish to have deducted from your pay each pay period.
Investment Provider Elections	Select the corresponding money sources you elected in the contribution change section above by clicking on the + . This will open the source allowing you to select investment provider(s) for each source.
Investment Provider	Select the <input checked="" type="checkbox"/> beside the Investment Provider(s) you want your elections to go to.
New IP Election	Enter the % of the total contribution for that money source. If more than one investment provider is to receive a portion of your contribution, you will put in the % for each provider in the same money source. The total % for each money source must be 100%. Ex: Investment Provider 1 gets 40%, Investment Provider 3 gets 60%, you will enter those amounts respectively, and the Total Allocation percent will be 100%.

Contract Number	If your investment provider has sent a data file to planwithease.com with your contract information, it will appear here. If this is a new contract or the investment provider has not yet sent planwithease.com data, you may click on the  button to add a contract. Type in the contract number if known. If not, you may leave the word "New" in the box.
New Contract Election	Enter the % of the total contribution for each contract within each money source elected. In some instances money may be split between more than one contract with the same investment provider. Ex: Contract 1 gets 20% and Contract 2 gets 80% of the overall portion that is going to the Investment Provider.
Action	Options are to  Add contract or  Delete Contract

	You must 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 any election changes made in error upon initial entry. If you have selected "edit" to go back to this page, the "Reset All" will only clear new changes.

Allocation to each Investment Provider	<p>Type in the whole number percentage of the salary deferral amount you want directed to each Investment Provider.</p> <ul style="list-style-type: none"> • If your plan allows more than one Investment Provider, the allocation percentages must equal 100% across all Investment Providers. • If there is more than one contract within an Investment Provider, the allocation percentage between the contracts within that Investment Provider must total 100%. 		
	<table border="1"> <tr> <td style="text-align: center;"></td> <td>If the totals for the Investment Providers/contracts within the Investment Provider do not equal 100%, you will receive an error message and must change your allocations to equal 100%</td> </tr> </table> <p>Select the Investment Provider to receive your contributions. You can expand the Investment Provider information by clicking on the  sign beside the Investment Providers name, in order to allocate the appropriate amount(s) to each specific contract or account you have with that Investment provider.</p> <p>If you have multiple contracts, You do not need to allocate money to each contract.</p> <p>If you need to add a contract, click on "Add Contract." then enter the Contract/Account number and the allocation percent you wish to contribute to the contract. You must complete the contract/account enrollment process with the investment provider (completing all necessary paperwork they provide) before you have a contract/account with that Investment Provider.</p>		If the totals for the Investment Providers/contracts within the Investment Provider do not equal 100%, you will receive an error message and must change your allocations to equal 100%
	If the totals for the Investment Providers/contracts within the Investment Provider do not equal 100%, you will receive an error message and must change your allocations to equal 100%		

Investment Provider Elections

Add contract Delete contract

(ALLOW FOR AT LEAST ONE PAY CYCLE TO BE EFFECTIVE)

For initial Salary Reduction Agreements, be sure the effective date matches the Contribution Change section above.

Effective date: 07/18/2013

Rules and Criteria

Employee 403(b)1

Investment Provider	Current IP Election	New IP Election	Contract Number	New Contract Election	Action
ING Life Insurance and Annuity Company	0.00%	100.00%	New	100.00%	
				Total	100.00%
Investment Provider 1	0.00%	0.00%			
ReliaStar Life Insurance Company - *Deselected	0.00%	0.00%			
Valic (TEST ONLY)	0.00%	0.00%			
Total allocation percent:	0.00%	100.00%			

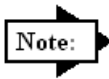
I authorize the investment election changes to this money source

Reset Investment Elections

Allocation to each Investment Provider

Type in the whole number percentage of the salary deferral amount you want directed to each Investment Provider.

- If your plan allows more than one Investment Provider, the allocation percentages must equal 100% across all Investment Providers.
- If there is more than one contract within an Investment Provider, the allocation percentage between the contracts within that Investment Provider must total 100%.



If the totals for the Investment Providers/contracts within the Investment Provider do not equal 100%, you will receive an error message and must change your allocations to equal 100%

Review and Confirm Your Entries

1. Upon completion of these steps, you will be prompted to review and confirm all entries.

Review and Confirm all of your Entries Last Name [dropdown] 403(b)

Progress: Personal Information ✓ Contribution Changes/Investment Elections ✓ Confirmation 3

Personal Information: Edit

Username: [text box]

Verification Question: [text box] Verification Answer: [text box]

Email: [text box]

Salary Deferral Elections: Edit

(Please note: You will need to select the "Edit" buttons, to the right of each investment election, if you elect to contribute to more than one money source each pay period.)

PRE-TAX CONTRIBUTIONS Deduct [text box] each pay period.

ROTH CONTRIBUTIONS Deduct 0.00 each pay period.

Investment Elections: Employee 403(b)1 Edit

All future contributions to the source will be invested as follows:
(Please check with your Investment Provider to make sure that any existing contract/account number you have specified below is available for future contributions.)

ING Life Insurance and Annuity Company	100.00%
CONTRACT/ACCOUNT NUMBER: New	100.00%

Investment Elections: Employer 403(b)1 Edit

Investment Elections: Employee 403(b)7 Edit

Investment Elections: Roth 403(b)1 Edit

Investment Elections: Roth 403(b)7 Edit

Investment Elections: Rollover 403(b)7 Edit

Investment Elections: Rollover Post Tax 403(b)1 Edit

Investment Elections: Rollover Post Tax 403(b)7 Edit


If the above information is correct, click below to submit your information to planwithease.com[®].

Progress: Personal Information ✓ Contribution Changes/Investment Elections ✓ Confirmation 3

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2. If you need to make any corrections to the information, you will need to select the **Edit** button to the right of each of the selections to make any change.
3. Select the **I Agree** button to submit your information to planwithease.com.

4. After all of the steps have been completed, you must complete and submit a Salary Reduction Agreement by one of the methods noted below. The method available to you will have been determined by your Plan Sponsor.

If...	Then...
Online	Once required information is completed online, form is sent directly to Plan Sponsor. A pdf is available under Forms section on the top navigation bar.
Fillable Form	Once required information is completed online, print a copy, sign it, and take it to your Plan Sponsor. A pdf is available under Documents, then Forms section on the top navigation bar.
Printable Form	Print a blank form located in the Document, then Forms section on planwith ease .com. You must then fill the form out 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 planwith ease .com via email informing you that your transaction was received along with the date, time, and confirmation number for the transaction.


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.



 Note:	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.
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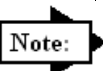

Contribution Changes/Investment Provider Elections

Steps

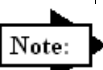
1. Log into planwith**ease**.com as described earlier in this document.
2. On top navigation bar, under Request Transactions, select Contribution Changes/Investment Provider Elections.
3. Verify email address displayed is the one you want to receive notifications from planwith**ease**.com.
4. Input the 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.
5. In the Action column, select the action for each money source.
 - **Change:** Used to change an existing deferral or to start a new deferral to a specified money source.
 - **Stop Contributions:** Used to stop existing contributions 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.


6. The Dollar/Percent field will become selectable once the Action of "Change" has been selected. Enter 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. .
7. In the "New Contribution Rate" field, enter the amount or percent of the election you wish to have deducted from your pay each pay period.
8. Select the corresponding money sources you elected in the contribution change section above by clicking on the . This will open the source allowing you to select investment provider(s) for each source.
9. Select the Investment Provider(s) and, if available, the contract number for the allocation changes by clicking  next to the Investment Provider.

 Note:	If your investment provider has sent 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 sent planwith ease .com data, you may click on the  button to add a contract. Type in the contract number if known. If not, you may leave the word "New" in the box.
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
10. Enter the whole number percentage to be directed to each Investment Provider in both the New IP Election and New Contract Election field.

 Note:	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.
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11. 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.
12. Select the **Submit** button.
13. Review the request and select the **I Agree** or **Cancel** button.

 Note:	Cancel will clear any changes and return you to the previous page
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The manner in which your Plan Sponsor chose to handle Salary Reduction Agreements will determine the next step.

If...	Then...
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 planwithease.com . You must then fill the form out, sign it, and take it to your Plan Sponsor.
 Note:	If your Plan Sponsor has selected Online/Fillable Salary Reduction Agreement, you will receive a Transaction Confirmation Notice from 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, a wholly owned, indirect subsidiary of Voya Financial, Inc. (NYSE: VOYA), provides these plan administration services under the trade name [planwith**ease**.com](http://planwithease.com)®. [planwith**ease**.com](http://planwithease.com) services may not be available in all states.