



## RIC and PWE

Your 403b account is part of the Retirement Investors' Club (RIC). RIC uses planwithease (PWE) as its third-party administrator. Your funds are still held by and managed by your investment provider. PWE manages the process by which you can request a transaction.

## When can I access my 403b account?

1. When you have terminated employment;
2. When you reach age 59 ½;
3. You are purchasing IPERS service credit (direct rollover);
4. If eligible, you can take a loan; or
5. If eligible, you can request a hardship withdrawal. You must take any available loans first.

## How do I access my funds?

1. Obtain the appropriate form(s) from your RIC provider;
2. If you are age 59 ½ or older and taking a withdrawal from a RIC active provider, use "age 59 ½ or older" as your distributable event on your provider's form and submit directly to your provider;
3. If you are not age 59 ½ or older, or are requesting a transaction with a provider other than an RIC active provider, log into PWE's website (see [Help With Login](#)) at <https://planwithease.beready2retire.com>, request approval and print the approval letter; and
4. Submit the PWE approval letter with the provider's forms to the provider.

## Instructions for transaction requests

The transaction requests below are illustrated on the following pages.

- [Withdrawal \(other than a loan or hardship\) or rollover out](#)
- [Loan](#) (if available in your plan)
- [Exchange](#)
- [Rollover in](#)
- [Hardship withdrawal](#)
- [Help with logging into planwithease](#)

You may access a *Participant User Guide* at  
<https://www.planwithease.com/erelius/Participant%20User%20Guide.pdf>

## How do I request a [loan](#)?

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1. Hover over *Request Transactions* and click on *Loans and Withdrawals*.
2. In the Loans drop down box, select the type of loan you are requesting. The amount eligible is based on IRS requirements, which is the lesser of \$50,000 or 50% of your account balance (minus any existing loan balance over the previous 12 months).
3. Click on **GET STARTED**.
4. Click on the applicable provider's name and enter the requested amount of the loan.
5. Select **Submit** and then **"I AGREE"**.
6. Place cursor on *Documents* and select *Reports/Letters*.
7. Click on the arrow by *Reports /Letters Group*. Print the **Approval Letter** and send it, along with the provider's loan application, to the provider.

Investment Providers	Amount Available by Provider	Amount Available by Contract/Account	Amount Requested	As of Date
Horace Mann	\$100,000.00	\$50,000.00	\$ 35,000	04/20/2018
TOTAL AMOUNT			\$0.00	

Name	Size	File Type	From Date	To Date	Delete
Reports/Letters group: None					
Approval Letter	114kb	Adobe Acrobat	09/26/2017	09/26/2017	Delete
Approval Letter	114kb	Adobe Acrobat	04/14/2015	04/14/2015	Delete

## How do I request an exchange (moving funds between providers within plan)? [\(Return to top\)](#)

1. Select *Manage Investments*.
2. Click on *Exchanges/Rollovers*.
3. In the drop-down box, select *Exchanges*.
4. In the drop-down box, select *Dollar or Percent*.
5. In the drop-down boxes, select the current provider and new provider.
6. Enter the percent or dollar amount requested.
7. Select *Submit* and then *"I AGREE"*.
8. Place cursor on *Documents* and select *Reports/Letters*.
9. Click on the arrow by Reports /Letters Group. Print the **Approval Letter** in the Reports tab and send it, along with each provider's exchange form, to each provider.

Dashboard Close Participant **Manage Investments** Re

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Manage Investments and Exchange Your Balance

**\$43,040.38**

Exchanges/Rollover...

Transfer the money in your account between the investment providers in your plan.

Dashboard Close Participant Manage Investments Request Transactions Documents Forms Edit Personal Information Participant User Guide

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Exchanges

Transfer/Rollover type: Exchanges

Select the type of transfer you would like to perform: Percent

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
Transfer from				
Select Investment Provider			0.00 %	
Contract				
Transfer to				
Select Investment Provider				
Contract				

RESET SUBMIT

Dashboard Close Participant Manage Investments Request Transactions **Documents** Forms Edit Personal Information Participant User Guide

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Reports/Letters

Name	Size	File Type	From Date	To Date	Delete
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## How do I request to roll my funds out of the plan?

1. Select *Manage Investments*.
2. Click on *Exchanges/Rollovers*.
3. In the first dropdown box, select *Rollover Out of Plan*.
4. In the second dropdown box, select your distributable event (*severance from employment, age 59 ½ or older, rollover amount, government buy-back*).
5. In the third dropdown box, select *Yes*.
6. In the fourth dropdown box, select *Dollars* or *Percent*.
7. Enter new account information and amount requested.
8. Select *Submit* and then "*I AGREE*".
9. Place cursor on Documents and select *Reports/Letters*.
10. Click on the arrow by Reports /Letters Group. Print the **Approval Letter** and send it, along with the provider's rollover form, to the provider.

Dashboard Close Participant **Manage Investments**

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Manage Investments and Exchanges

Your Balance

**\$166,130.07**

Exchanges/Rollover...

Transfer the money in your account between the investment providers in your plan.

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Rollover Out of Plan

Transfer/Rollover type: Rollover Out of Plan

Distribution Name: Severance from Employment

Qualifying event: Yes

Select the type of transfer/rollover you would like to perform: Percent

Based on the provisions of your employer-sponsored retirement plan, you can access funds in your account when you terminate employment with your employer or retire.

**Full Withdrawal** - You must change Dollars to Percent. Select this option if requesting a full rollover of your account from one or more investment Providers.

**Amount Requested** - Select this option and enter a dollar amount if requesting less than the full amount in your account from one or more investment Providers.

Available Investment Providers	Available Amount	Rollover To Investment Provider	Contract/Account	Full Withdrawal	Percent Requested	As of Date
Ameriprise Financial, Inc. *Deselected	\$166,130.07			<input type="checkbox"/>	0.00%	07/16/2019
Contract Number						

RESET SUBMIT

Dashboard Close Participant Manage Investments Request Transactions **Documents** Forms Edit Personal Information Participant User Guide

QDRO Terms of Use/Online Privacy Plan Selection

Reports/Letters

Name	Size	File Type	From Date	To Date	Delete
Reports/Letters group: None					
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# How do I request a rollover into the plan?

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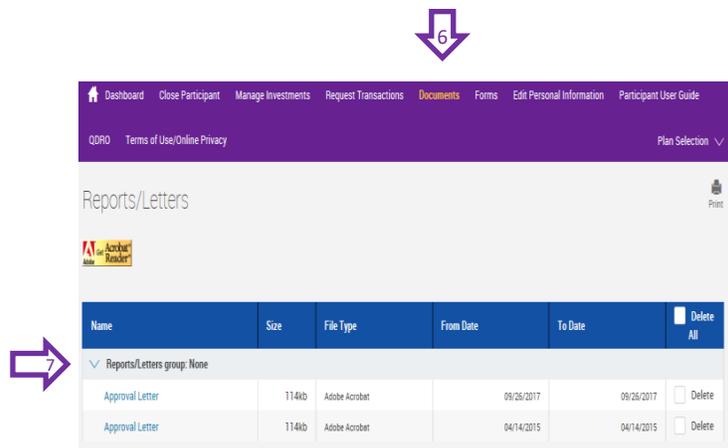
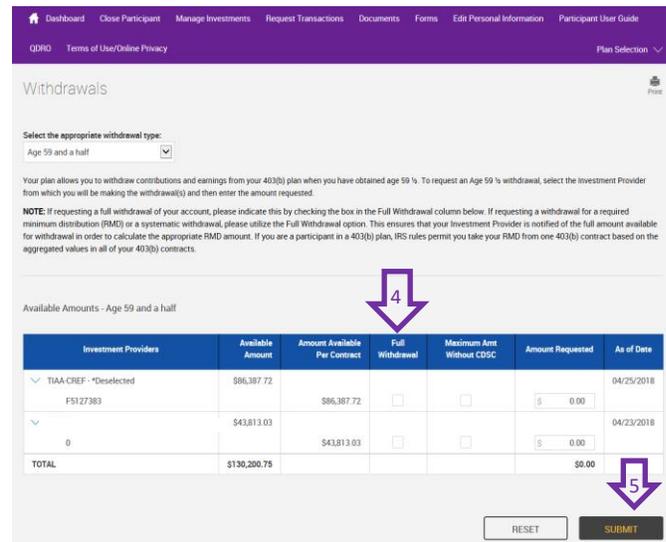
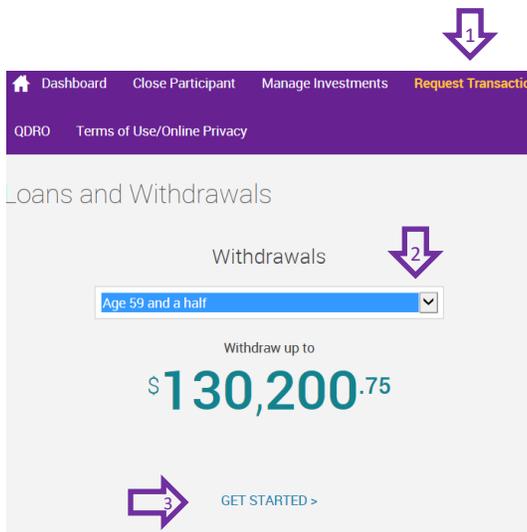
1. Select *Manage Investments* (in header or below dollar amount).
2. Click on *Exchanges/Rollovers*.
3. In the dropdown box, select *Rollover Into Plan*.
4. Enter account information from the account you are rolling into 403b account.
5. Select *Submit* and then “*I AGREE*”.
6. Place cursor on Documents and select *Reports/Letters*.
7. Click on the arrow by Reports /Letters Group. Print the *Approval Letter* and send it, along with the provider’s rollover form, to the provider.



# How do I request a cash withdrawal?

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1. Hover over Request Transactions and click on Loans and Withdrawals.
2. In the Withdrawals dropdown box, select either Severance from Employment or Age 59 ½.
3. Click on **GET STARTED**.
4. Complete the appropriate fields for withdrawal amounts.
5. Select **Submit** and then **"I AGREE"**.
6. Place cursor on Documents and select **Reports/Letters**.
7. Click on the arrow by Reports /Letters Group. Print the **Approval Letter** and send it, along with the provider's withdrawal form, to the provider.



# How do I request a hardship withdrawal?

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1. Hover over Request Transactions and click on *Loans and Withdrawals*.
2. In the Withdrawals dropdown box, select *Hardship*.
3. Click on *Get Started*.
4. Select hardship reason in the drop-down box.
5. Designate the amount you are requesting.
6. Select *Submit* and then *"I AGREE"*.

**Note:** Submit supporting documentation to planwithease at (866) 771-5047. The withdrawal request is reviewed within 5 business days. Notification of approval will be sent to you via email.

7. After planwithease notifies you of approval, log back into your account and place cursor on *Documents*.
8. Click on the arrow by Reports /Letters Group. Print the *Approval Letter* and send it, along with the provider's hardship form, to the provider.

**Step 1:** Request Transactions

**Step 2:** Withdrawals

**Step 3:** GET STARTED >

**Step 4:** Withdrawals

Select the appropriate withdrawal type:  
Hardship

A hardship withdrawal is a withdrawal that is necessary to meet an immediate and heavy financial need. This amount may not exceed the amount of your financial need but may include amounts necessary to pay any federal, state, or local income taxes or penalties reasonably anticipated to result from the withdrawal. If additional funds are needed to cover taxes and any associated tax penalties incurred (i.e., for being under age 59 1/2 etc.), please include this percentage or amount on the Additional Documentation Form under the Income Tax Withholding section and add it to the amount submitted in your hardship withdrawal request.

NOTE: As stated above, there may be legal or tax considerations in connection with this request. Therefore, you may wish to consult with your legal or tax advisor before submitting this request. In accordance with the Internal Revenue Service (IRS) Safe Harbor guidelines, additional documentation, noted below, is required to support this withdrawal request. Your request cannot be processed unless planwithease.com receives the appropriate documentation.

When submitting the requested documentation, please include a completed copy of the Additional Documentation Form. The form (with mailing address/tax number) is available by selecting the Forms menu on this website. An email notification will be sent to you once planwithease.com approves or denies your request. If approved, you should log into planwithease.com and retrieve your Approval Certificate. The Certificate will be available by selecting the Documents menu on this website. To complete your request, submit the Approval Certificate to your Investment Provider(s) in addition to any other documents/form they may require for this request.

Select Hardship reason:  
Prevent Eviction

Required Documentation

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

1. Notice of foreclosure from bank/mortgage company stating that the participant's home will be lost unless the amount past due is paid by a future due date.
2. Notice stating eviction will happen unless the amount past due for rent is not paid by a future due date. Notice must be signed by the landlord and be on business letterhead or be notarized.
3. Notice of tax foreclosure.

Available Amounts - Hardship

Investment Providers	Available Amount	Amount Available Per Contract	Amount Requested	As of Date
MassMutual	\$6,400.00			03/23/2018
1-PA-935936		\$6,400.00	\$ 0.00	
The Hartford	\$34,400.00			04/20/2018
252152756		\$34,400.00	\$ 0.00	
<b>TOTAL</b>	<b>\$40,800.00</b>		<b>\$0.00</b>	

**Step 5:** Available Amounts - Hardship

**Step 6:** SUBMIT

**Step 7:** Documents

**Step 8:** Reports/Letters

Name	Size	File Type	From Date	To Date	Delete
▼ Reports/Letters group: None					
Approval Letter	114kb	Adobe Acrobat	09/26/2017	09/26/2017	Delete
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## Help With Login

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**[First-time user help.](#)** When you log in for the first time, you will be prompted to complete the following steps (helpful hints for successful set up are shown below).

- Create a User ID
- Create a Password
- Choose and answer 3 Alternate Verification Questions
- Edit your personal information

### Creating a User ID and Password

User IDs and Passwords should be no more than 15 characters (letters and numbers only) and contain at least 1 letter and 1 number (letters are case sensitive). Review additional criteria for a successful User ID and Password below.

#### User ID – 3 DON'TS

- Do not use Password or SS#.
- Do not use three successive letters or numbers (i.e.: ABC123).
- Do not use special characters such as !, @, #, \$, %, &, etc.

#### Password - 3 DON'TS

- **Do not use User ID or SS#.**
- **Do not use three successive letters or numbers (i.e.: ABC123).**
- **Do not** use two of the same characters in a row (i.e.: instead of apple01, use aple01)

### Alternative Verification Questions

You will need to choose 3 different security questions and type an answer for each (answers are case sensitive). These questions will be asked as a security step for password resets and each time you log into the pwe site from an unknown computer.

Alternate Verification Questions	
Question	Answer
What is your father's middle name? ▾	<input type="text"/> *
What is your father's middle name? ▾	<input type="text"/> *
What is your father's middle name? ▾	<input type="text"/> *
<input type="button" value="Submit"/>	

### Editing 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 *Save and Continue* button.