

Welcome to **planwithease.com®**!



# Welcome to an easier way to manage your retirement account!

To help keep your retirement plan in compliance with Internal Revenue Service regulations, your Plan Sponsor has selected planwithease.com to administer your Plan. In our capacity as plan administrator, planwithease.com will act on your Plan Sponsor's behalf to review and approve loan, withdrawal, and contract exchange transaction requests under the Plan, as required under IRS regulations.

## planwithease.com:

- Acts as a central location to view a summary of your account(s) with your investment provider(s)
- Reviews and approves your requests for loan and withdrawals based on Plan rules
- Provides basic financial education and calculators to help you manage your retirement savings under the Plan



## Let's take a look at planwithease.com!

The planwithease.com homepage allows you to login to view your consolidated account information, access financial education information or use the tools and calculators designed to help you become "retirement-ready". Here is an overview of the information you can access from the homepage:

**Login assistance** provides instructions for accessing planwithease.com for the first time.

**Financial Education** is where you can learn more about topics such as understanding the risks of investing, college and estate planning, and planning for retirement.

**Resources & Tools** provides you with information to help you prepare for retirement. You don't have to be enrolled in the plan to access the educational tools, but you do in order



to log in to the system and manage your account.

## Tips for Getting Started

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

- Add customerservice@planwithease.com to your email contacts list, to ensure that you receive all communications from [planwithease.com](https://planwithease.com).
- Enable “pop-up” windows from [planwithease.com](https://planwithease.com) in your Internet browser.

## Personal Information

Your initial Username/ID is your nine-digit Social Security number, and your password is your birth date, in MMY format. When you log in for the first time, you will be prompted to create a unique Username/ID and password.

Once logged in, you will be able to see your personal information, and provide us with your email address to complete your initial log in. All other information changes

The screenshot shows the 'Edit Personal Information' page. It includes a navigation bar with links like Dashboard, Manage Investments, Request Transactions, Documents, Forms, Edit Personal Information, Participant User Guide, and Plan Selection. The main content area has a title 'Edit Personal Information' and a note: 'Be sure to confirm that your email address on file with planwithease.com is correct. Your employer has elected to have all planwithease.com communications go through this email address. To ensure that you receive emails from planwithease.com, please add customerservice@planwithease.com to your email contacts list. You can use your work email address if your employer allows, or you can set up a free account with various internet service providers. In addition, in your internet browser, please enable "pop-up" windows from planwithease.com. This will allow you to see Approval Certificates as the result of your requests. If you elect not to enable pop-up windows, you can manually access Approval Certificates by clicking on Documents then Reports/Letters from the top menu. NOTE: To open the sections below, click on the arrow on the left of each section.' Below this, there is a 'General' section with fields for Prefix (Mr), First name (Sample), Middle, Last name (Client), Birth date (01/01/1980), and Date of hire (07/08/1991). There is also an 'Email Address' field at the bottom.

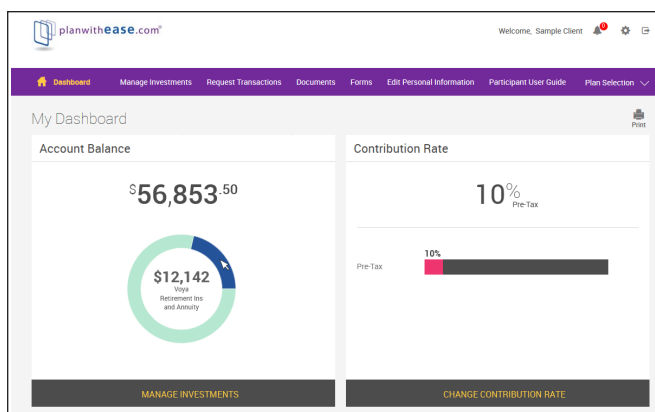
If you are eligible to participate in the Plan, but have not yet enrolled with an approved investment provider, your personal information (as provided by your Plan Sponsor) will be the only information [planwithease.com](https://planwithease.com) will maintain and which will be available for you to view. Once you select an investment provider and complete the enrollment process (including a Salary Reduction Agreement), you will be able to access additional information on [planwithease.com](https://planwithease.com).

**If you aren't contributing to the Plan yet, you should also consider enrolling with one of your Plan's approved investment providers! Saving through a tax-deferred plan provided by your employer can offer you some great advantages. Be sure to talk to your Plan's approved investment providers for more information.**

**If you are enrolled with an investment provider, you will have access to the following information:**

## Dashboard

You will be able to view a summary of your account, showing each of your investment provider(s) and your contract information. Values shown are based on information sent to [planwithease.com](https://planwithease.com) by each of your investment providers.



## Contribution Information

You can update your retirement Plan contributions online at any time if your Plan Sponsor has elected the online contribution service. If not, you can use the Salary Reduction Agreement available from the Forms menu to make contribution changes. The salary Deferral Calculator can help you decide how much you want to defer into the Plan. Keep in mind that you must allow at least one payroll cycle for your contribution changes to take effect.

The screenshot shows the 'Change Contributions and Elections Pre-Tax' page. It includes a navigation bar with links like Dashboard, Manage Investments, Request Transactions, Documents, Forms, Edit Personal Information, Participant User Guide, and Plan Selection. The main content area has a title 'Change Contributions and Elections Pre-Tax' and an 'Overall Progress: 0% Complete' indicator. Below the title, there are two main sections: 'Steps To Request a Contribution Rate Change or Election Change' and 'Deferral Calculator'. The 'Steps' section has radio buttons for 'No changes', 'Stop Contributions', and 'Change Contributions'. The 'Deferral Calculator' section has a 'Pay period amount' radio button selected, and fields for 'Annual deferral amount' (10%), 'Annual salary amount' (50000), 'Pay schedule' (Monthly), 'Pay period amount' (\$416.00), and 'Pay period percent' (10%). There is also a 'CALCULATE' button.

continued on back

## Distribution Transactions

If you are at a stage in your life where you need to access funds from your retirement Plan through a loan, hardship or other type of withdrawal that is available under your Plan, **planwithease.com** is the central location through which you will obtain the approvals your investment provider needs to complete the transaction.

**For example**, if you are eligible to take a distribution from your account, you simply complete this screen to start the process.

planwithease.com

Welcome, Sample Client

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

### Withdrawals

Steps to Request a Withdrawal

Select the appropriate withdrawal type:

Age 59 and a half

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 CDPC	Amount Requested	As of Date
Voya Retirement Ins and Annuity	\$12,141.98	\$3,000.00	<input type="checkbox"/>	<input type="checkbox"/>	\$ 3,000.00	05/03/2016
222999						
VALIC	\$44,711.52					05/03/2016
<b>TOTAL</b>	<b>\$56,833.30</b>				<b>\$3,000.00</b>	

RESET SUBMIT

When you have completed the screen and clicked on the "Submit" button, you will receive confirmation of how much you wish to withdraw from each investment provider, not to exceed the maximum amount available.

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Welcome, Sample Client

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

### Age 59 and a half Withdrawal

Age 59 and a half withdrawal of \$3,000.00

Once you agree that the information below is correct, a confirmation will be sent to the email address listed. If the email address is incorrect, please [edit your personal information](#).

Confirmation e-mail address: sample.client@email.com

Investment Providers	Amount Requested
Voya Retirement Ins and Annuity	
<b>TOTAL</b>	<b>\$3,000.00</b>

Selecting "I AGREE" will generate an Approval Certificate for each applicable investment Provider. The certificate needs to be provided to the investment Provider(s) as confirmation that you have been approved for the requested withdrawal.

CANCEL BACK I AGREE

Once you select "I Agree" – confirming that the screen shows the correct information – you will see a new screen open, letting you know that an Approval Certificate is available. Your main browser screen will also show a confirmation of your request.

You will need to print the certificate from **planwithease.com**. The Approval Certificate must be sent to your investment provider along with their completed paperwork. The certificate provides the authorization needed to proceed with your request, and to disburse the funds.

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Welcome, Sample Client

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

### Age 59 and a half Withdrawal

View Approval Certificate

Age 59 and a half withdrawal of \$3,000.00

Transaction Number: 368843

Your request has been submitted. If your request for a non-hardship withdrawal is approved, an Approval Certificate is immediately available. If your request for a hardship withdrawal is approved, you will be notified via email that an Approval Certificate is available in planwithease.com.

The Approval Certificate contains time-sensitive information and should be carefully reviewed. To complete your request, you must submit the Approval Certificate to your investment Provider(s) in addition to any paperwork from your investment Provider(s) requires for this request.

Confirmation e-mail address: sample.client@email.com

Investment Providers	Amount Requested
Voya Retirement Ins and Annuity	
<b>TOTAL</b>	<b>\$3,000.00</b>

The process is the same for many other requested transactions, with the exception of Hardship Withdrawal, Residential Loan requests and Qualified Domestic Relation Order account segregation requests, which require that documentation be sent to **planwithease.com** for review before approval can be granted.

**It is that easy!**

