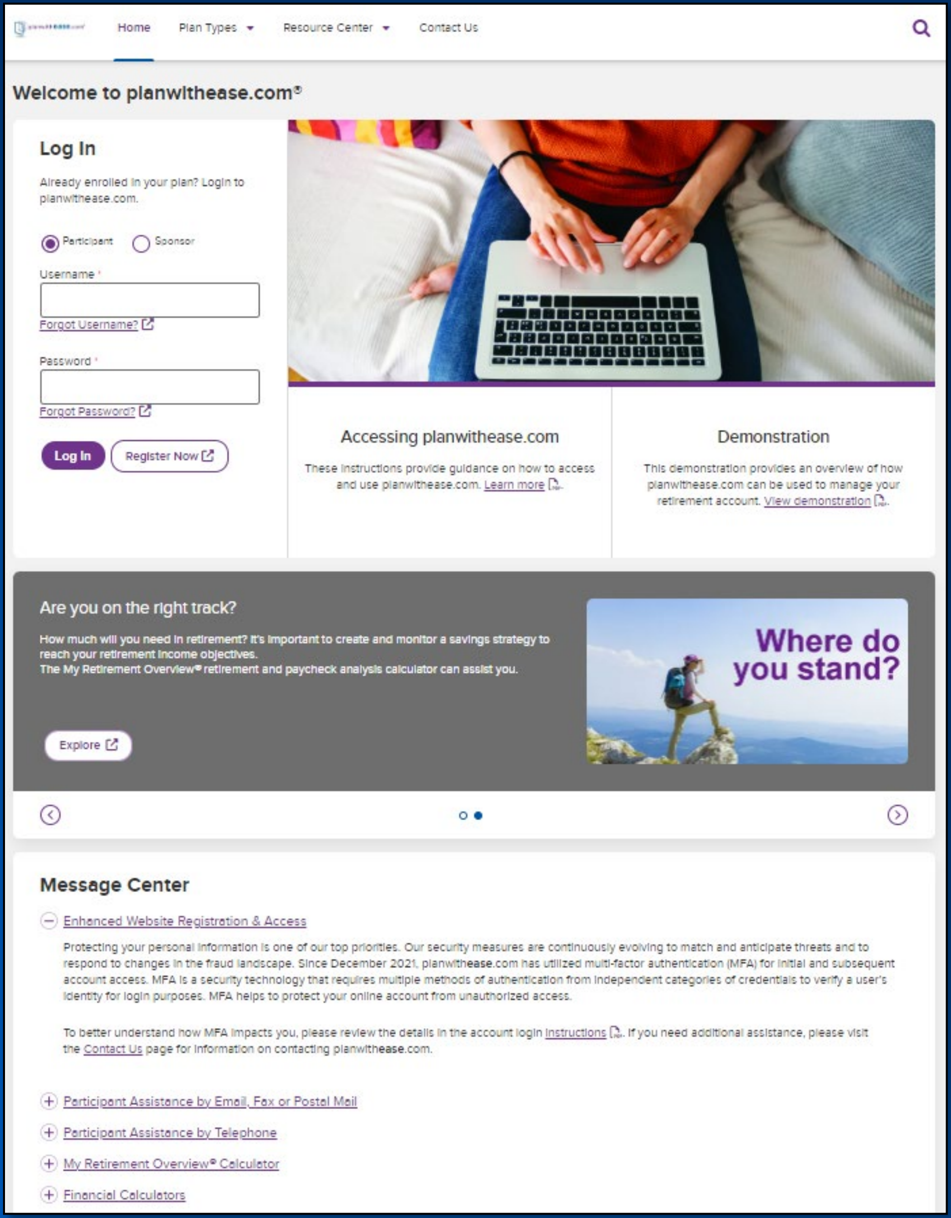
Welcome to

planwithease.com®

Your plan sponsor has selected **planwithease.com** to help manage your retirement plan.

planwithease.com is a plan administration service which will act on behalf of your plan sponsor (your employer) to review and approve requests allowed under your plan.



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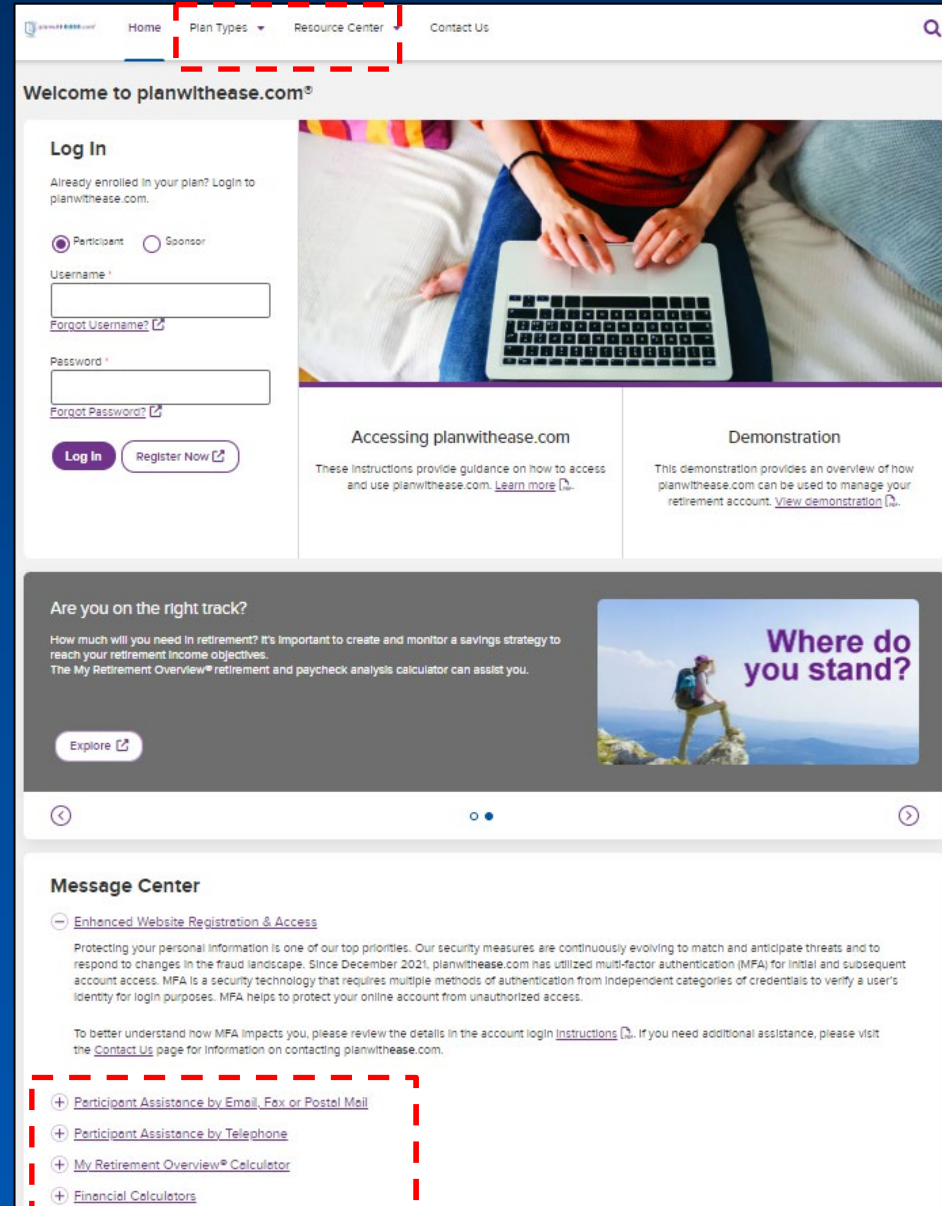
planwithease.com will also provide you with access to tools and information to help you plan for your retirement.



Access to your account information on **planwithease.com** is based on information provided by your plan sponsor.

If you are not currently contributing to the Plan, you may not be able to log into the system. If this is the case, please contact your plan sponsor and ask to be added to the information they provided to **planwithease.com**.

If you are a participant with an approved investment provider under the Plan, **planwithease.com** will allow you to view your account balance summary for the Plan, based on the information provided by the investment provider(s).

planwithease.com is also the central location for initiating requests for withdrawals from the Plan and receiving the required approval for those requests.

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Please note: Some investment providers are not able to provide the required information necessary to facilitate compliance with the final Internal Revenue Service 403(b), 457(b), and 401(a) regulations.

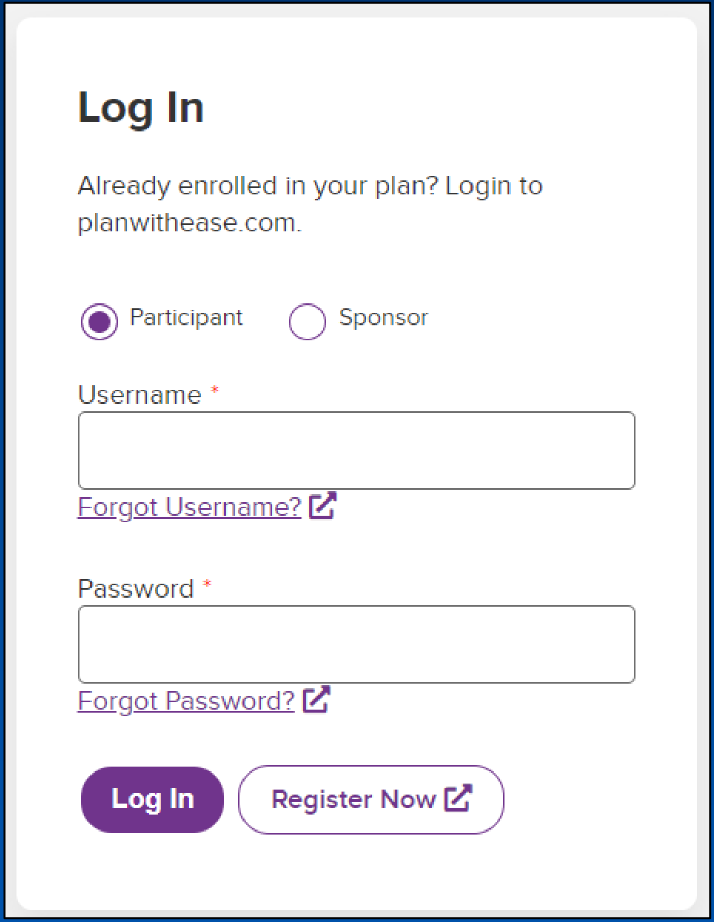
planwithease.com will not be able to provide approval services for these investment providers and no account information from these investment providers will appear on **planwithease.com**.

If you have an account with one of more of these investment providers, you will need to work directly with your plan sponsor to make any changes or authorize any transactions for that account.

When you login the first time, your Username/ID is your Social Security Number. A unique Password will be assigned to you by **planwithease.com** and mailed to your home address.

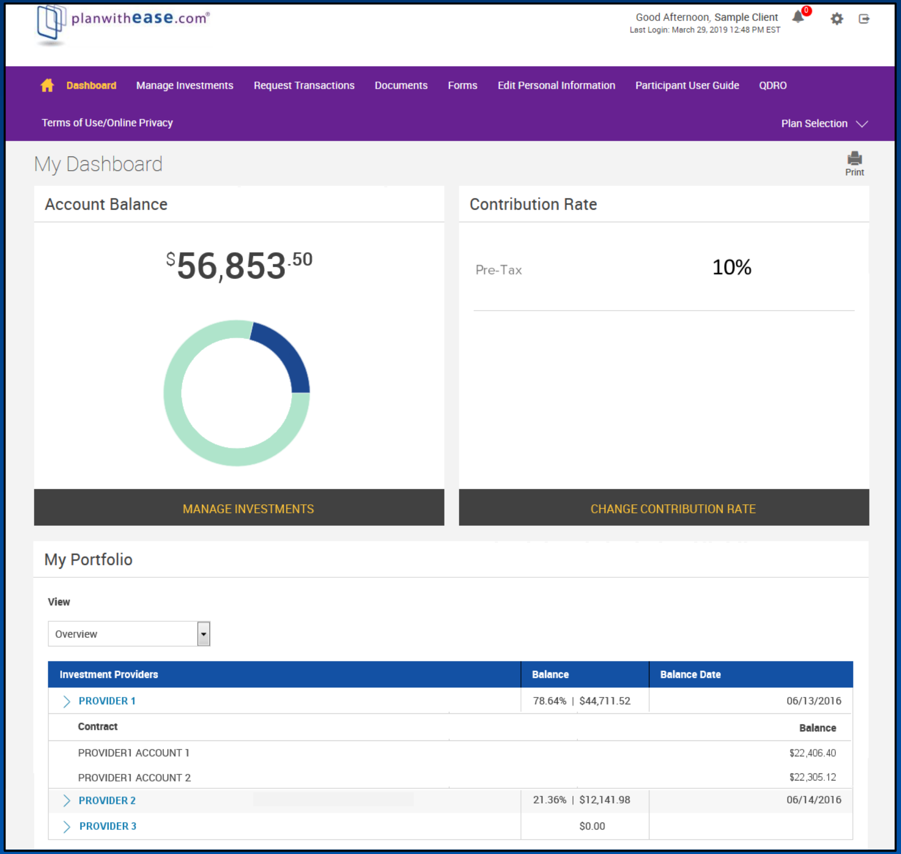
As part of your first login, you will be prompted to create your own unique Username/ID and Password after setting your login security questions and answers. The Username/ID and Password you create will be used for subsequent logins.

planwithease.com is a secure website employing several authentication and encryption security measures to ensure the security of your data.



If you are contributing to an investment provider who is providing account information to **planwithease.com**, you will be able to view a summary of your account information.

Values shown are based on information sent to **planwithease.com** by your investment provider(s).



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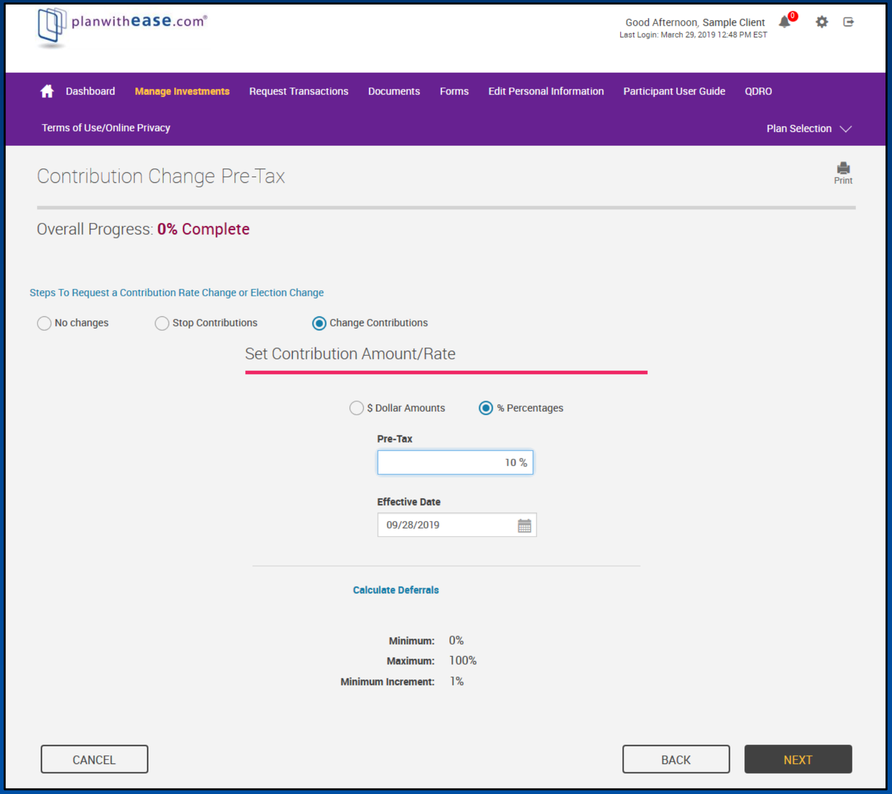
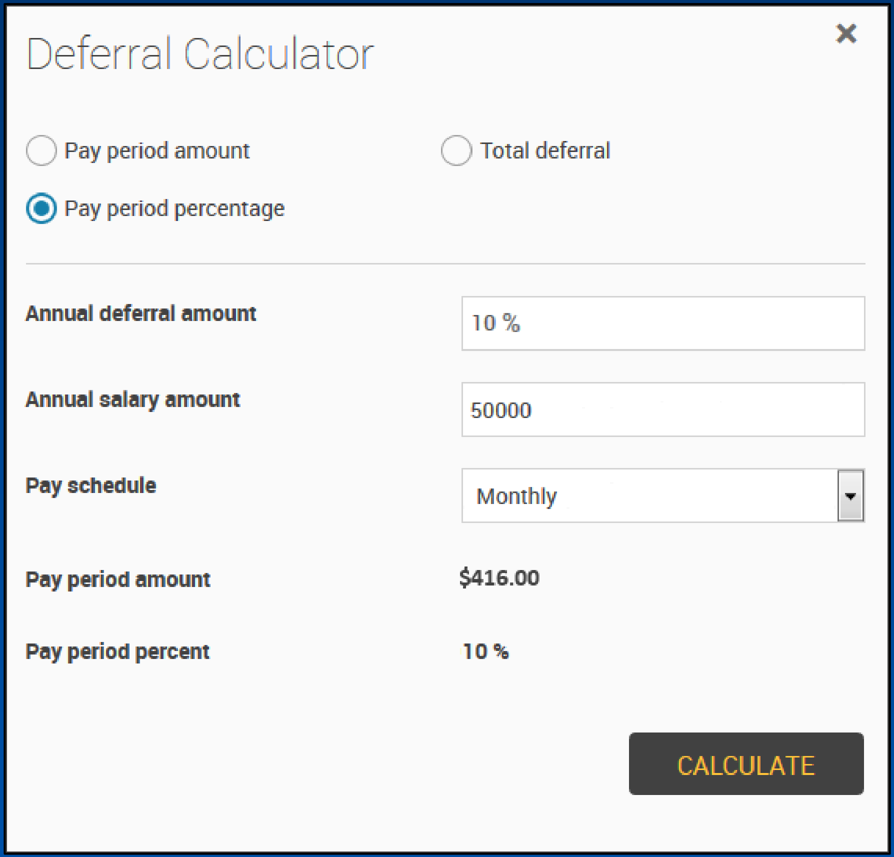
If you are eligible to participate in the Plan but have not yet enrolled with an approved investment provider, your personal information (*if provided by your plan sponsor*) will be the only information available.

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**.

If your plan sponsor offers the online contribution change feature, you can update your contributions to the Plan, changing the amount you wish to contribute.



As part of the online contribution change feature, **planwithease.com** provides an online calculator to help you decide how much income you want to defer under the Plan.



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

For example…if you are eligible to take an Age 59 ½ withdrawal from your account, you start the process on this screen.

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Good Afternoon, Sample Client
Last Login: March 29, 2019 12:48 PM EST

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

Terms of Use/Online Privacy | Plan Selection

Withdrawals

Print

Steps to Request a Withdrawal

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
Voya Retirement Ins and Annuity	$12,141.98					05/03/2016
222999		$3,000.00	☐	☐	$ 3000.00	
VALIC	$44,711.52					05/03/2016
TOTAL	**$56,853.50**				**$3000.00**	

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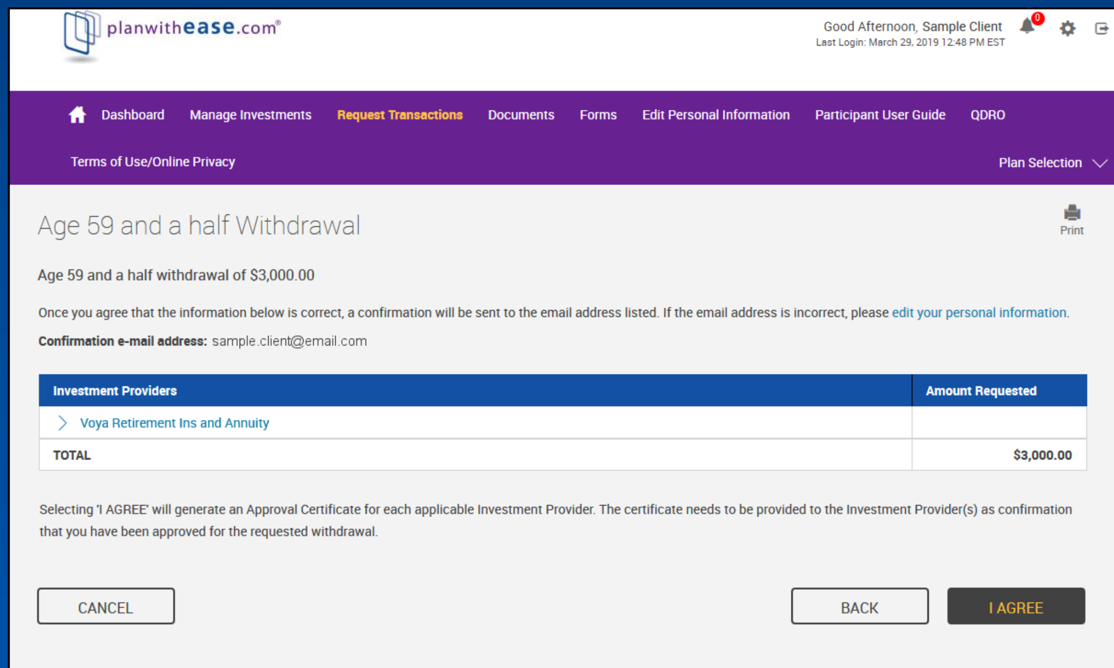
Once you submit the information, you can review your request before finalizing it.



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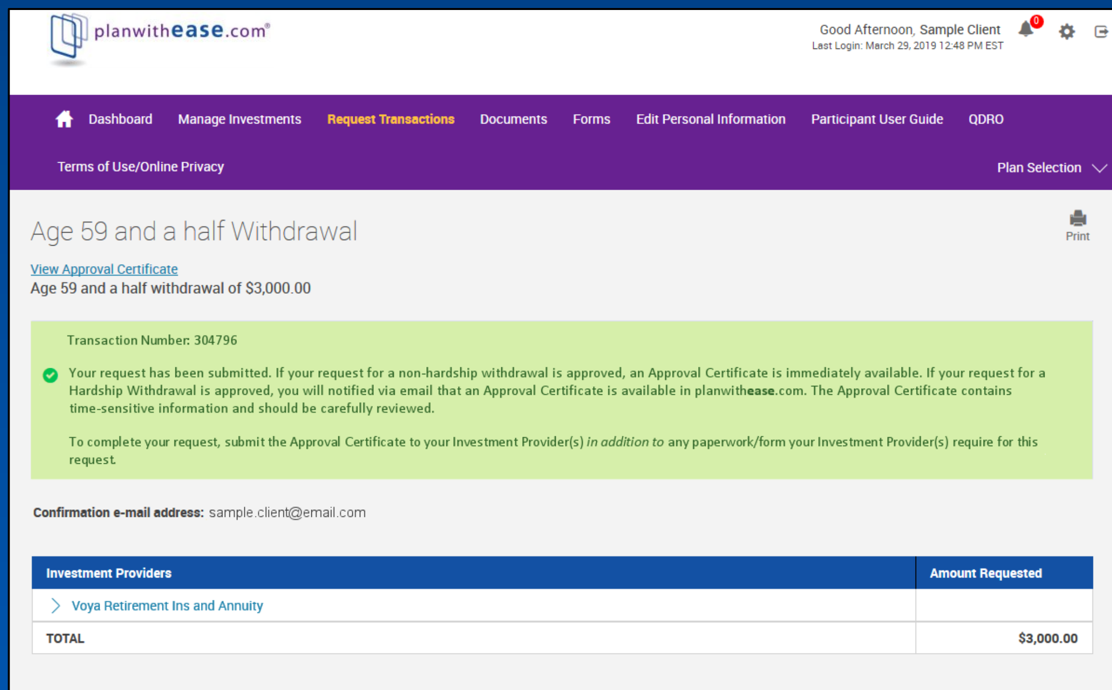
Once you complete your review, you will receive a notice online confirming your request and letting you know that an Approval Certificate is ready for download.



The Approval Certificate must be sent to your investment provider along with the provider's completed paperwork.

The certificate provides your investment provider with the authorization needed to proceed with your request and to ultimately disburse the funds to you.

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Sample Participant
1 Main Street
Anytown, ST 00000

Dear Sample,

Your request for an Age 59 1/2 withdrawal has been approved. This approval is based on the most current information we have on file from your Investment Provider(s) under your plan, as well as from any other plans of your employer for which planwithease.com is the administrator. Due to market fluctuations, applicable Investment Provider product provisions, and/or plan document rules, a lesser amount may be available to you once your request is submitted to your Investment Provider(s).

You may now contact your Investment Provider(s) directly and follow their instructions to request a loan. Note that this letter serves as approval of the loan by your employer and no additional signature by your employer is necessary. You will need to attach this letter to the loan request form you receive from your Investment Provider. ***NOTE: If you have a defaulted loan with the Investment Provider and your contract issue date is January 1, 2004 or later, the Investment Provider may deny the loan unless you are making payments on the loan via payroll deductions through your plan sponsor (Employer).***

The following is a summary of your request:

Confirmation Number: 141324
...al Effective Date: 08/21/2016 4:30...

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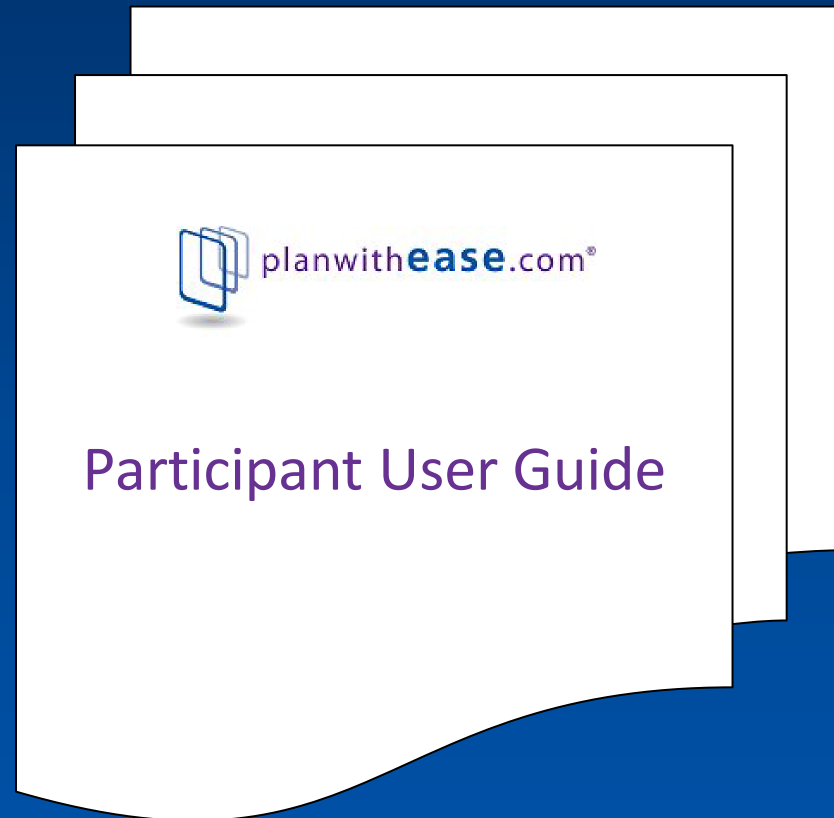
The process is the same for many other requested transactions except for:

- certain hardship withdrawals
- birth and/or adoption withdrawals
- residential loan requests
- Qualified Domestic Relation Order (QDRO) account segregation requests

These requests may require that specific documentation be sent to **planwithease.com** for review before approval can be granted. The documentation needed will be outlined once you submit your request for approval.

Within **planwithease.com** you will have access to a *Participant User Guide*.

This guide will provide you with more in-depth instruction on how to navigate the **planwithease.com** website and successfully submit requests for approval. This guide is available from the main menu in **planwithease.com**.



It’s that easy!

Get started today with **planwithease.com**.

If you have questions, please contact your Human Resources/ Benefits Office for more information.

Voya Retirement Insurance and Annuity Company, One Orange Way, Windsor, CT 06095-4774, provides these plan administration services under the trade name planwith**ease**.com®. planwith**ease**.com services may not be available in all states.

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