

Welcome to



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.

The screenshot shows the planwithease.com website. At the top, there is a navigation bar with 'Home' and 'Contact Us' links. Below this is a purple banner with the text 'Welcome to planwithease.com®'. The main content area is divided into several sections:

- Account Login:** A form for logging in. It includes a dropdown menu for 'planwithease.com', fields for 'Enter User ID' and 'Enter Password', and a 'Login' button. There are also links for 'Participant' and 'Sponsor', and a 'Forgot Password?' link.
- Where do you stand?:** 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 image is a short paragraph: 'How much will you need in retirement? It's important to create and monitor a savings strategy to reach your retirement income objectives.'
- Message Center:** A section with a plus sign icon, containing links for 'Participant Assistance by Email, Fax or Postal Mail', 'Participant Assistance by Telephone', and 'My Retirement Outlook® Calculator'.
- Financial Education:** A section with a minus sign icon, featuring an image of apples and a list of topics: 'About 403(b) Plans', 'About 457(b) Plans', 'About 401(a) Plans', 'Investing 101', 'College Planning', 'Estate Planning', 'Preparing to Retire', 'The Cost of Retirement', 'Retirement Readiness', and 'Sources of Retirement Income'.
- planwithease.com®:** A section with an image of pushpins on a map and a 'START' button. It includes a 'Login assistance' section with text: 'If you need assistance logging into planwithease.com the first time, instructions are available.' and a 'Video Demonstration' section with text: 'This brief demonstration provides an overview of how planwithease.com can be used to manage your retirement account. Watch the video now.'

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

planwithease.com®

Home Contact Us

Welcome to planwithease.com®

Account Login

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

planwithease.com

Enter User ID

Enter Password

Participant Sponsor

Forgot Password?

Login

Where do you stand?

Are you on track?

How much will you need in retirement? It's important to create and monitor a savings strategy to reach your retirement objectives.

planwithease.com®

Messenger

College Education

Participants by Email, Fax or Postcard

Participants by Telephone

My Retirement Outlook® Calculator

Financial Calculators

Login assistance

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

Video Demonstration

This brief demonstration provides an overview of how planwithease.com can be used to manage your retirement account. Watch the video now.

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

Topics to learn more about retirement plans, saving and investing.

About 403(b) Plans

About 457(b) Plans

About 401(a) Plans

Investing 101

College Planning

Estate Planning

Preparing to Retire

The Cost of Retirement

Retirement Readiness

Sources of Retirement Income

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.

Please note: Some investment providers are not able to provide the required information necessary to facilitate compliance with the final Internal Revenue Service (IRS) 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, you will be prompted to set a series of security questions and answers to create your own unique User ID and Password.

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

Account Login

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

planwithease.com

Enter User ID

Enter Password

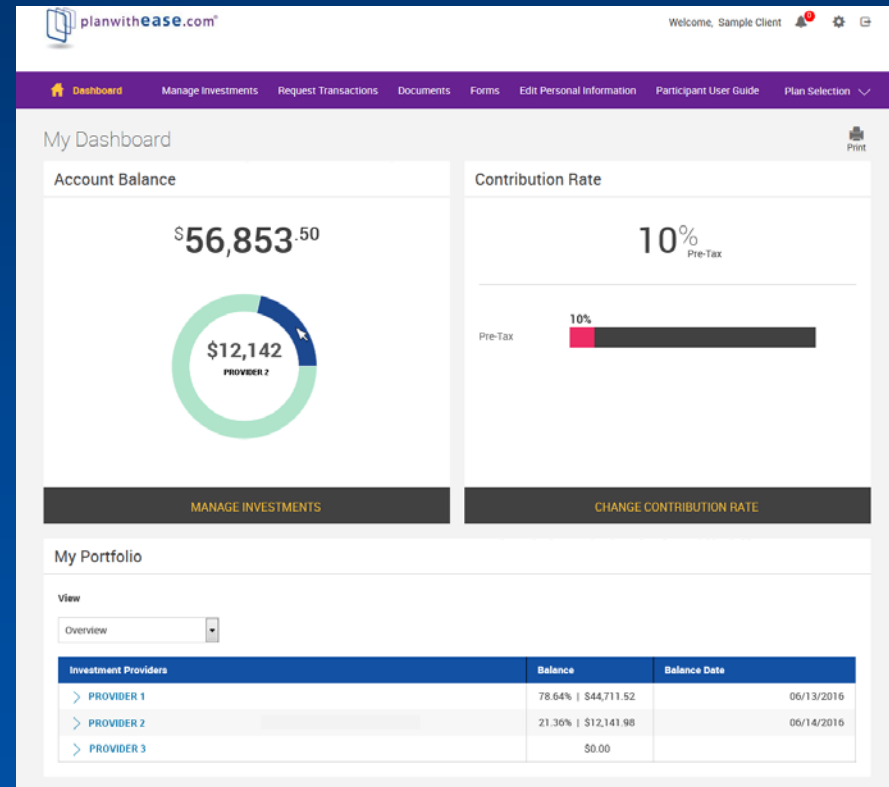
Participant Sponsor

[Forgot Password?](#)

Login

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).



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.

planwithease.com®

Welcome, Sample Client

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

Contribution Change Pre-Tax

Overall Progress: **0% Complete**

Steps To Request a Contribution Rate Change or Election Change

No changes Stop Contributions Change Contributions

Set Contribution Amount/Rate

\$ Dollar Amounts % Percentages

Pre-Tax
5%

Effective Date
09/28/2016

Calculate Deferrals

Minimum: 0%
Maximum: 100%
Minimum Increment: 1%

CANCEL BACK NEXT

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.

Deferral Calculator ✕

Pay period amount Total deferral

Pay period percentage

Annual deferral amount

Annual salary amount

Pay schedule ▼

Pay period amount **\$416.00**

Pay period percent **10 %**

CALCULATE

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](https://www.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 would 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 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 222999	\$12,141.98	\$3,000.00	<input type="checkbox"/>	<input type="checkbox"/>	\$ 3000.00	05/03/2016
> VALIC	\$44,711.52					05/03/2016
TOTAL	\$56,853.50				\$3000.00	

RESET SUBMIT

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

The screenshot displays the 'planwithease.com' web application. The top navigation bar includes 'Dashboard', 'Manage Investments', 'Request Transactions' (highlighted), 'Documents', 'Forms', 'Edit Personal Information', 'Participant User Guide', and 'Plan Selection'. The main content area is titled 'Age 59 and a half Withdrawal' and shows a withdrawal amount of \$3,000.00. A confirmation email address is listed as 'sample.client@email.com'. A table summarizes the investment providers and the total amount requested.

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

Buttons at the bottom include 'CANCEL', 'BACK', and 'I AGREE'.

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 screenshot shows the planwithease.com website interface. At the top, there is a navigation bar with links for Dashboard, Manage Investments, Request Transactions (highlighted), Documents, Forms, Edit Personal Information, Participant User Guide, and Plan Selection. The main content area is titled 'Age 59 and a half Withdrawal' and includes a 'View Approval Certificate' link and the text 'Age 59 and a half withdrawal of \$3,000.00'. A purple box contains the following information: Transaction Number: 304941, a confirmation message, and instructions regarding the Approval Certificate. Below this, the confirmation e-mail address is listed as sample.client@email.com. At the bottom, a table shows the investment providers and the amount requested.

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

The Approval Certificate must be sent to your investment provider along with their 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.



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

Approval Effective Date: 08/21/2016 4:30 PM

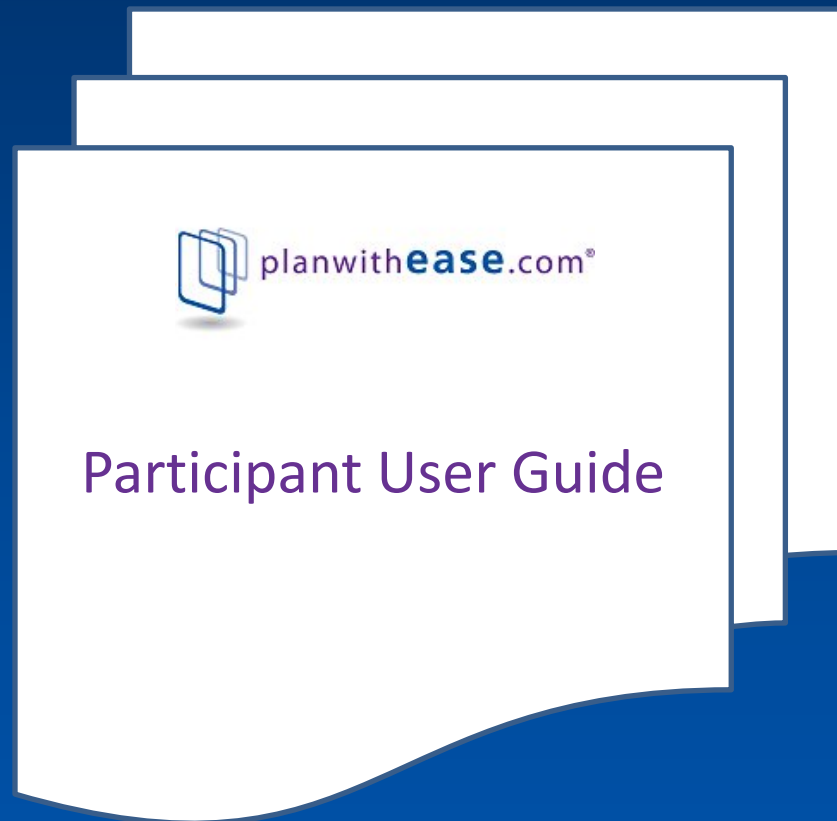
The process is the same for many other requested transactions with the exception of:

- ❖ hardship withdrawals,
- ❖ residential loan requests, and
- ❖ Qualified Domestic Relation Order (QDRO) account segregation requests.

These requests 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 planwithease.com®. planwithease.com services may not be available in all states.