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 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 planwith**ease**.com, please take the following steps as you get started!

- You must have an email address. Add customerservice@planwithease.comto 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 or allow "pop-up" windows from planwith**ease**.com in your internet browser

Accessing planwithease.com

Below are the steps you use to access planwith**ease**.com:

Steps

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

3. Enter your Username/ID in the field provided. Your Username/ID for your first login is your Social Security Number, in a nine-digit format with no dashes.
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.

   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 (e.g., 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 (e.g., you cannot use apple01, but aple01 is acceptable).

   After your initial login, you will use your own Username/ID and Password to gain access to your information. Should you forget either, there is a help utility available to you on the site.

   If you forget your Password, select the Forgot Password link to access the Contact Us page of the site.

   - Select the **reset** link in the Forgot Password section of the Contact Us page.
   - On the **Forgot Your User ID or Password** page select the **Participant** radio button.
     - Enter your Social Security 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 **Submit** 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 main menu:

Navigating the Site

Option	Description
Dashboard	
Account Balance	Provides a brief overview of your information. • Provides your current account balance o Account information is displayed by investment provider. • Features a link to the Manage Investments page
Contribution Rate	Displays your current contributions. • Contribution information is shown by money source. • Features a direct link to update your contribution rate.
My Portfolio	Provides details on your investment options, and can be viewed as a general overview, or by money source. • Select the option you wish to view from the drop-down menu. • Select the (>) sign to expand for more detailed information for each option.
Recent Activity	Displays any recent activity, including changes in contributions, transaction requests, or password changes.
Manage Investments	
Change 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 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.
Request Transactions	

Loans and Withdrawals	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. 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.
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	
Documents	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	
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 and QDRO Instructions if applicable.
Edit Personal Information	
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.
Participant User Guide	
Participant User Guide	Selecting this option will open a new browser with this Participant User Guide document that may be saved or printed as needed.
Plan Selection	
Plan Selection	If applicable, this option allows you to select the plan you view (e.g., 403(b) plan or 457(b) plan).In the upper right corner is an **Important Messages** area. This area should always be reviewed as important updates will be displayed here.
Icons	
Important Message	 Displays messages regarding any updates.
Settings	

	Used to change your Password or Alternate Verification Question and Answer.
Logout	 Used to log out of the site.

At the bottom of the page, you'll find **Terms of Use/ Security/ Privacy Notice**, Clicking on this section will open a new browser with important Terms of Use, Security and Online Privacy information regarding the use of our website.

Request Transactions

General Purpose and Residential Loans

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.

Steps

1. From the main menu select **Request Transactions** and then select **Loans and Withdrawals.** Make a selection from the **Select a loan type** drop-down and then select **Get Started.**

2. 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	• General Purpose Loan • Residential Loan

3. 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 money than available from each Investment Provider.

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.

4. Select the **I Agree** or **Cancel** button. If Cancel is selected, it will take you back to Step 3.
5. Upon completion of a General Purpose Loan, an alternate window will be generated with the Approval Certificate in PDF format. You will need to print the certificate and send it to your Investment Provider along with any forms the Investment Provider requires to process the request.
6. 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.
7. The address or fax number to send the additional documentation for a Residential Loan can be found by selecting "Forms" from the main menu. 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.

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.
9. 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 certificate (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

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.

Steps

1. On the main menu select **Request Transactions** and then **Loans and Withdrawals.** Make a selection from the **Select a withdrawal type** drop-down and then select **Get Started**.
2. Under "Withdrawals," select the appropriate drop-down item based on the transaction type(s) authorized by the plan:

If transaction type is…	Then select this option from the drop down box…
Withdrawal	• Hardship • Government Buyback • Severance from Employment • Age 59 and a half • Disability • De minimis (457 plans only)
Required Minimum Distribution	• Severance from Employment • 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.)

Note:	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.

Note:	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.

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	$7,177.76					10/11/2016
VOYA789		$7,177.76	☑	☐	$ 0.00	
TOTAL	$7,177.76				$0.00	

RESET SUBMIT

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 Certificate in PDF format. You will need to print the certificate 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 main menu. 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 certificate (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.

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. On the main menu select **Manage Investments** and then **Get Started** under **Exchanges/Rollovers/Transfers**.
2. 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

3. 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.

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 Certificate 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 and a half, 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 Ccontract 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 Certificate 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 Certificate 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.

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 Certificate 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

1. 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.
2. Enter in the amount or percentage, in whole numbers, that you wish to transfer.
3. 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.
4. Review the request and select the **I Agree** or **Cancel** button. If Cancel is selected it will take you back to Step 1.
5. A separate window will appear with the Approval Certificate that you will need to print and send to the Investment Provider along with any forms they may require.
6. 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. On the main menu, select **Forms**.
2. Under **Form Name**, select **QDRO Instructions**.
3. Once you select **QDRO Instructions**, this will open a new window with the QDRO form. Please print this out and follow the directions listed on the form.

Note:	If you need information on how to submit the initial QDRO form for review, select **Forms** on the main menu, then **QDRO Instructions**, and print the PDF form. This will have all the information of what is required to send to planwith**ease**.com and the address or fax number to send it to.

Steps

1. On the main menu, select the type of transaction request to perform.
2. Follow the steps previously noted in this document for the appropriate transaction requests.
3. 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 planwith**ease**.com website to retrieve the certificate.
4. After the planwith**ease**.com representative reviews the transaction request, you will receive an email notification that an approval or denial certificate is available for you to view/print on planwith**ease**.com.
   - If the transaction request is approved, you must print the Approval Certificate 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 planwith**ease**.com for further review

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.
6. When planwith**ease**.com is notified by the Investment Provider that the QDRO distribution has been paid out to the Alternate Payee, a planwith**ease**.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 an Investment Provider because they reduce the amount available for future requests.

Steps

1. On the main menu, under **Request Transactions**, select **Transaction History** from the drop-down.

2. In the drop down for Transactions select the type of transaction (e.g., Loans, Withdrawals, Exchanges/Rollovers/Transfers, Allocation Change, Contribution Change)
3. In the drop down for Transaction Status select the status of the transaction (e.g., Approved, Denied, Additional Information, Cancelled, Expired, Pending)
4. 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.
5. Enter the Confirmation Number, if known, in the Confirmation box. You can search using only the Confirmation Number.
6. Select the **Submit** button.
7. 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.
8. To view or print an Approval Certificate, click on View Approval icon
9. 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	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.	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. On the main menu select **Documents** or **Forms**.
2. **Documents** will show all reports you have requested (Transaction Approval, Denial, Cancellation, and Additional Information Requested letters).
3. Select the (>) sign next to **Reports/ Letters** to view all available documents. This will show the details for the chosen transaction and any other transaction under your account using this confirmation number.
4. **Forms** will show all of the forms your Plan Sponsor has made available to you (Additional Documentation and Salary Reduction Agreements).
5. Select the (>) sign next to **Forms** to view all available documents. This will show the details for the chosen transaction and any other transaction under your account using this confirmation number.
6. Select the Report/Letter or Form you would like to view by clicking on the document's name. An alternate window will be generated with the requested Report/Letter or Form in a PDF format.
7. 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.

Name	Size	File Type	From Date	To Date	Delete All
Reports/Letters group: None					
Additional Information	88kb	Adobe Acrobat	06/29/2017	06/29/2017	Delete
Cancellation Letter	100kb	Adobe Acrobat	06/15/2017	06/15/2017	Delete
Denial Letter	88kb	Adobe Acrobat	06/12/2017	06/12/2017	Delete
Cancellation Letter	100kb	Adobe Acrobat	06/12/2017	06/12/2017	Delete
Approval Letter	110kb	Adobe Acrobat	06/12/2017	06/12/2017	Delete
Approval Letter	111kb	Adobe Acrobat	06/09/2017	06/09/2017	Delete
Approval Letter	96kb	Adobe Acrobat	06/09/2017	06/09/2017	Delete
Approval Letter	100kb	Adobe Acrobat	06/08/2017	06/08/2017	Delete
Approval Letter	108kb	Adobe Acrobat	06/07/2017	06/07/2017	Delete
Approval Letter	96kb	Adobe Acrobat	06/05/2017	06/05/2017	Delete
Cancellation Letter	100kb	Adobe Acrobat	06/05/2017	06/05/2017	Delete
Approval Letter	96kb	Adobe Acrobat	06/05/2017	06/05/2017	Delete
Salary Reduction Agreement 403b	101kb	Adobe Acrobat	10/26/2016	10/26/2016	Delete
Salary Reduction Agreement 403b	101kb	Adobe Acrobat	10/26/2016	10/26/2016	Delete

DELETE

8. Select the **Delete** button.

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.

Contribution Changes/Investment Provider Elections

Steps

1. On main menu, select **Manage Investments** and then **Get Started** under **Change Elections**.
2. Select the available source for the contribution you want to change (e.g., pre-tax, Roth) by way of the **Edit** option offered below the source.
3. In the Action column, select the action for each money source.
   - **No changes:** no changes will be made to the specified money source.
   - **Stop Contributions:** Used to stop existing contributions to a specified money source.
   - **Change Contributions**: Used to change an existing deferral or to start a new deferral 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.
4. Next, select either Dollar Amounts or Percentages (if applicable) for 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. .
5. In the New Contribution Rate field (which will be labeled as the money source being changed, e.g., Roth, Pre-Tax, etc.), enter the amount or percent of the election you wish to have deducted from your pay each pay period.
6. 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.
7. If more than one money source is available, this process will be repeated until you've made elections to each option.
8. 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 Add Contract button to add a contract. Type in the Contract Number if known. If not, you may leave the word "New" in the box.

9. 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.

10. 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.
11. Select the **Next** button.
12. Review the request and select the **Submit, Go Back** or **Cancel** button**.**

Note:	**Cancel** will clear any changes tack you back to the Manage Investments page, **Go Back** will return you to the previous page.

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 planwith**ease**.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 planwith**ease**.com via email informing you that your transaction was received along with the date, time and confirmation number for the transaction.

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