STEP 1: GETTING STARTED

To ensure that you can receive and view all of the information you will need from **planwithease.com**, please take the following steps as you get started!

- You must have an email address. Add **customerservice@planwithease.com** to 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 planwithease.com in your internet browser by going to your Windows Explorer toolbar, clicking on "Tools" then "Pop-up Blocker" and selecting "Click-Off Pop-up Blocker".

STEP 2: LOGGING IN

Your initial User ID is your nine-digit Social Security number without dashes. Your password is your birth date, in MMYY format, (e.g., January 1965 is 0165.) Select participant in the drop down and then click the Login button. When you log in for the first time, you will be prompted set a security question and to create your own unique User ID and password. *If your account becomes disabled, contact us at customerservice@planwithease.com.*

STEP 3: REQUESTING TRANSACTIONS

If you are eligible to take a distribution from your account, through a loan, hardship or other type of withdrawal that is allowed under your plan, you will need to select the type of transaction from the left hand menu (Withdrawal, Loan, Exchange/Transfer/Rollover). In the Amount Requested column, type the amount in the box next to the investment provider from which you wish to take the funds. (Enter as a dollar amount or percent.) *If you are requesting a Rollover Out, you must request a distribution type, such as age 59½ or Severance from Employment.*

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.

STEP 4: OBTAINING THE APPROVAL LETTER

Once you select "I Agree" — confirming that the screen shows the right information — and assuming you have not entered an incorrect amount — you will receive a notice online confirming your request and alerting you that an approval letter is ready for download. The letter can also be found by selecting reports/letters in the left menu. Click to open and then print.

STEP 5: RETURN PAPERWORK

Return provider paperwork and approval letter/certificate to the provider from which you have requested funds. This serves as the employer's signatures and authorization.

Note: *The process is the same for many other requested transactions, with the exception of Hardship Withdrawal and Residential Loan requests, which require that documentation be mailed or faxed (866-771-5047) to* ***planwithease.com*** *for review before approval can be granted.*

Questions? You can access the Participant User Guide once you log onto **planwithease.com**. *If you are unable to log on and access your account, please contact your employer.*

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