

Welcome to **planwithease.com**®



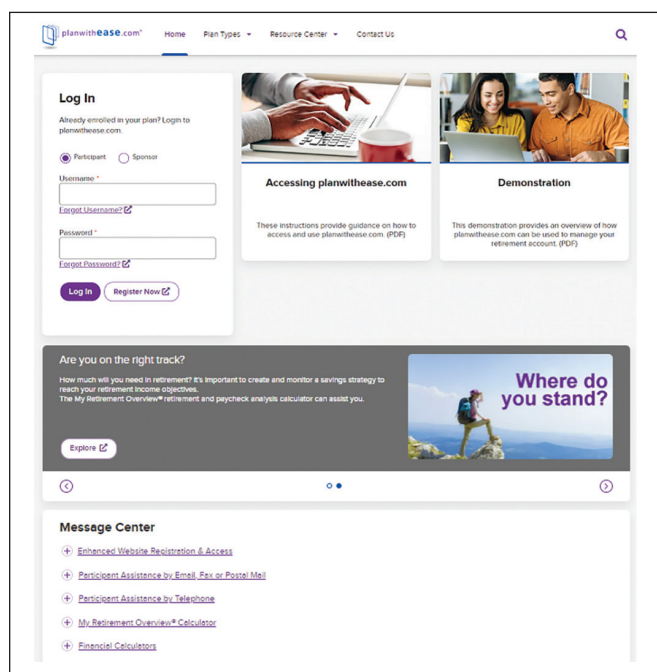
**planwithease.com**®

# Welcome to an easier way to manage your retirement account

To help keep your retirement plan in compliance with Internal Revenue Service (IRS) regulations, your plan sponsor has selected **planwithease.com** to administer your retirement plan (“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”. 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. 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.

**Plan Types** provides a general overview of how different retirement plan types operate.

The **Resource Center** is where you can learn more about topics such as when to retire, how to stay on track for retirement and what you might consider doing in your retirement years.

**Financial Calculators** can assist you in retirement planning, home budgeting, college savings, and understanding the differences between traditional and Roth accounts.

**IMPORTANT:** The illustrations or other information generated by the calculators are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. This information does not serve, either directly or indirectly, as legal, financial or tax advice and you should always consult a qualified professional legal, financial and/or tax advisor when making decisions related to your individual tax situation.



## 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

The first time you use [planwithease.com](https://planwithease.com), select “Register Now” to initiate the account registration process. If you have already registered, enter your Username and Password and select “Login”. For registration purposes, your Username is your Social Security number. Your Password is a temporary Personal Identification Number (PIN) assigned by [planwithease.com](https://planwithease.com) and mailed to your home address. [Follow the prompts on screen to complete the registration process and create your own Username and Password for subsequent logins.](#)

[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 should be made through your employer.](#)

planwithease.com® Good Afternoon, Sample Client  
Last Login: March 28, 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

My Dashboard

Account Balance: \$56,853.50

Contribution Rate: Pre-Tax 10%

MANAGE INVESTMENTS CHANGE CONTRIBUTION RATE

[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 is 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.

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MANAGE INVESTMENTS CHANGE CONTRIBUTION RATE

## 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.

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Contribution Change Pre-Tax

Overall Progress: 0% Complete

Steps To Request a Contribution Rate Change or Election Change

Set Contribution Amount/Rate

Deferral Calculator

Annual deferral amount: 10 %

Annual salary amount: \$50,000

Pay schedule: Monthly

Pay period amount: \$416.00

Pay period percent: 10 %

CALCULATE

## 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 available under your plan, [planwithease.com](https://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.

After completion, click 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.

Once you select “I Agree” – confirming the screen shows the correct information – you will receive notification your request has been approved or denied. If approved, an Approval Certificate will be available to download as a PDF file.

You will need to print the certificate from [planwithease.com](https://planwithease.com). The 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.

The process is the same for many other requested transactions, except for a birth or adoption withdrawal request, some hardship/unforeseeable emergency withdrawals, residential loan requests, Qualified Domestic Relations Order (QDRO) account segregation requests, and Secure 2.0 distributions which may require documentation be sent to [planwithease.com](https://planwithease.com) for review before approval can be granted.

It's that easy

