

Participant User Guide

Introduction

planwithease.com® is an online administrative system that helps Plan Sponsors (generally your employer) manage their 403(b) 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 planwithease.com. It also provides information on how to complete a transaction request through the planwithease.com website.

Please note: you may not be able to access all of the features noted in this document. planwithease.com will only show you the features and transactions your Plan Sponsor has chosen to offer under their plan document and/or through planwithease.com.

Table of Contents:

Accessing planwithease.com	Page 2
planwithease.com Enrollment Process	Page 3
Edit Personal Information	Page 7
Investment Provider and/or Contribution Changes	Page 9
Requesting Transactions	Page 11
General Purpose Loan or Disability, Government Buyback, Age 59 and a half, Rollover Amounts, and Severance from Employment Withdrawals	Page 11
Residential Loan or Hardship, Unforeseeable Emergency and De minimis Withdrawals	Page 12
Requesting an Exchange	Page 13
Requesting a Rollover	Page 14
Requesting a Transfer	page 15
Qualified Domestic Relations Order (QDRO)	Page 16
Transaction History	Page 17
View or Delete Reports and Forms	Page 18

Please note: 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 final IRS Regulations. planwithease.com will not be able to provide approval services for these companies and no account data from these companies will appear on planwithease.com.

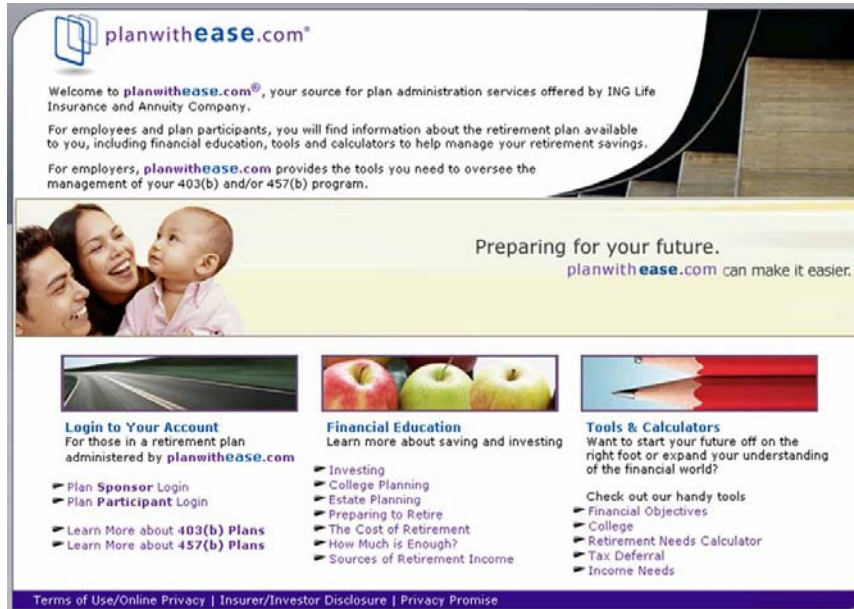
If you currently have an account with such an Investment Provider, you will need to work directly with your plan sponsor to make any changes or authorize any transactions for that account.

Accessing planwithease.com

Below are the steps you use to access planwithease.com:

Steps

1. Access the Internet.
2. Enter the following web address: www.planwithease.com
3. Select "Plan Participant Login," located in the lower left portion of the screen.



4. Enter your User ID and Password. Your User ID for your first login is your Social Security Number, and your initial Password is the two digit month of your birth and the last two digits of the year of your birth (mmyy), then select the **Participant** button.

Login

User Id:

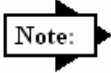
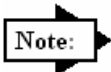
Password:

Note: Both entries are case sensitive. If you fail to login three consecutive times your account could be disabled.

5. Upon logging in for the first time you will need to choose an Alternate Verification Question and provide the Verification Answer for resetting the PIN. (Examples below)
 - Alternate password/quote.
 - What is your mother's maiden name?
 - What is your pet's name?

planwithease.com Enrollment Process

If you are logging in to planwithease.com for the first time, you will be required to complete the first step of the planwithease.com enrollment process outlined below. Depending on what your Plan Sponsor has chosen as a service will determine the next steps in the planwithease.com enrollment process.

 Note:	The planwithease.com enrollment process will NOT in any way change your current 403(b) plan or any investment provider contract you may have under the 403(b) plan. This process simply completes the registration needed to allow you access to your information on planwithease.com.
 Note:	If you have already completed the planwithease.com enrollment process, proceed to Edit Personal Information on page 7.

Step 1 of 4: Personal Information (Required)

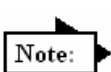
1. Personal Information is required to establish a unique User ID, Password and other security information for logging on to planwithease.com. You must complete the following fields:

Field	Entry or Selection
Username Information	Establish a username and personal identification number (PIN) based on these requirements: <ul style="list-style-type: none">• User id must be between 6 and 12 alphanumeric characters (0-9, A-Z) in length (case sensitive)• Password must be between 6 and 8 alphanumeric characters (0-9, A-Z) in length (case sensitive)
Email	Provide the email address you want planwithease.com to use in sending notices to you. This is required.

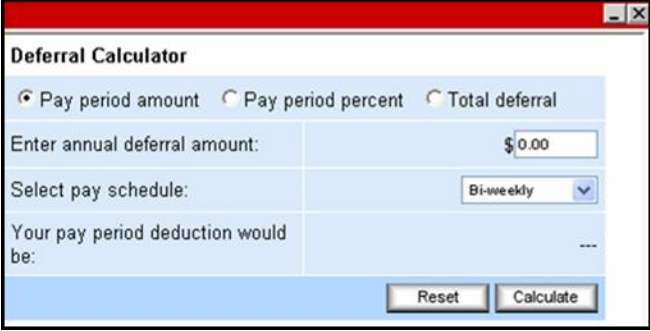
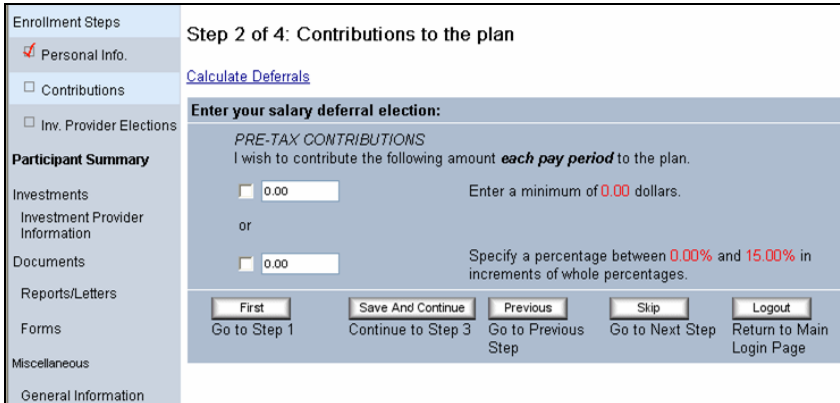
2. Select the **Save and Continue** button.

Depending on the planwithease.com enrollment process your Plan Sponsor has elected, you may need to complete Steps 2 through 4, or you may proceed to Edit Personal Information.

Step 2 of 4: Contributions to the plan

 Note:	If your plan allows more than one money source (Employee, Roth 403(b), Employer), you will need to complete Step 2, Contributions to the Plan, and Step 3, Select Investment Provider Elections, for each additional money source.
--	--

1. This is for entering the percentage or dollar amount of Salary Deferral Contributions you elect to contribute to the plan. Please complete the following fields:

Field	Entry or Selection
Calculate Deferrals	<p>To specify the amount of deferrals to be determined by calculation, please select one of the following options:</p> <ul style="list-style-type: none"> • Pay period amount will calculate the dollar amount using the annual deferral amount and your pay schedule. • Pay period percent will calculate the percent using your annual deferral amount, annual salary and pay schedule. • Total Deferrals will calculate the dollar amount using your pay period deferral amount and pay schedule. 
Contributions to the Plan	<p>Select by Dollar Amount or Percentage. 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.</p> <p>Enter the amount of your salary that you wish to defer each payroll period. The dollar amount or percentage must be entered in whole numbers. (Example: \$125.00 or 33% and not 33.33%)</p> 

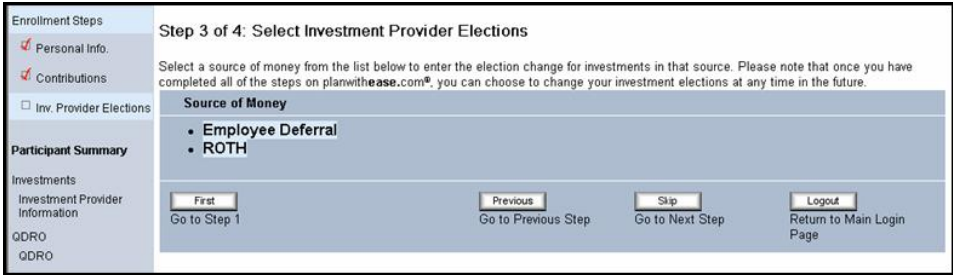

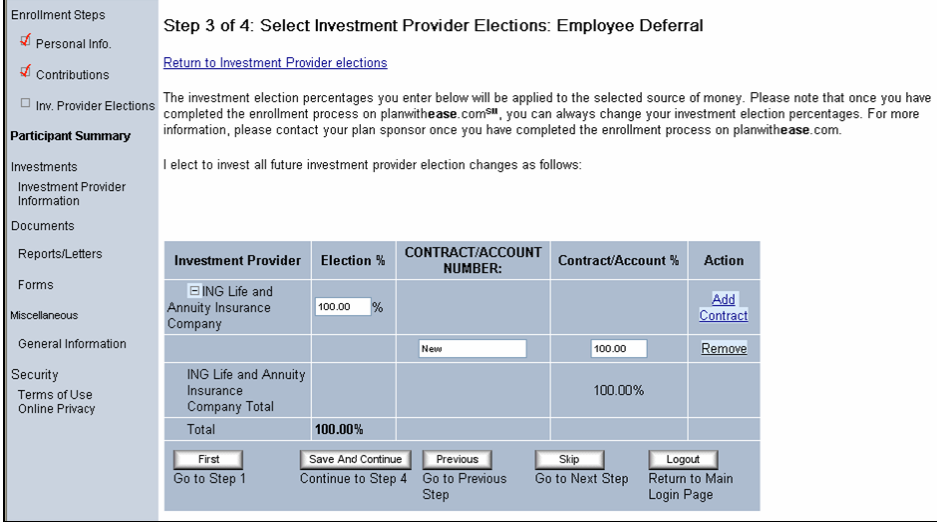
2. Select the **Save and Continue** button.

3 of 4: Select Investment Provider Elections

- In this step, you will enter the percentage of contributions you want to defer to your approved and selected Investment Provider(s).

Please note: If the name of your current Investment Provider does not appear as an option, that company is not providing data to planwithease.com and no changes for that Investment Provider may be processed through planwithease.com. You will need to work directly with your plan sponsor to make any changes for that account.

Please complete the following fields:

Field	Entry or Selection
Money Source	<p>Select the Money Source your contributions should go to. If more than one Money Source is listed (Employee, Roth 403(b), Employer) then select the Money Source you are requesting to change.</p> 
Investment Provider	<p>Select the Investment Provider to receive your contributions. You can expand the Investment Provider information by clicking on the  sign beside the Investment Providers name, in order to allocate the appropriate amount(s) to each specific contract or account you have with that Investment provider.</p> <p>If you have multiple contracts, You do not need to allocate money to each contract.</p> <p>If you need to add a contract, click on “Add Contract.” then enter the Contract/Account number and the allocation percent you wish to contribute to the contract. You must complete the contract/account enrollment process with the investment provider (completing all necessary paperwork they provide) before you have a contract/account with that Investment Provider.</p> 

Allocation to each Investment Provider	<p>Type in the whole number percentage of the salary deferral amount you want directed to each Investment Provider.</p> <ul style="list-style-type: none"> • If your plan allows more than one Investment Provider, the allocation percentages must equal 100% across all Investment Providers. • If there is more than one contract within an Investment Provider, the allocation percentage between the contracts within that Investment Provider must total 100%.
	<div style="border: 1px solid black; padding: 5px;"> <p>Note: → If the totals for the Investment Providers/contracts within the Investment Provider do not equal 100%, you will receive an error message and must change your allocations to equal 100%</p> </div>

2. Select the **Save and Continue** button.

Step 4 of 4: Review and Confirm all of your Entries

1. Upon completion of steps 1 thru 4 you will be prompted to review and confirm all entries.

2. If you need to make any corrections to the information you will need to select the **Edit** button to the right of each of the selections to make any change.
3. Select the **I Agree** button to submit your information to planwithease.com.
4. After all of the steps have been completed, you must complete and submit a Salary Reduction Agreement by one of the methods noted below. The method available to you will have been determined by your Plan Sponsor.

If....	Then...
Online	Once the required information is completed online, the form is sent directly to the Plan Sponsor.
Fillable Form	Once the required information is completed online, you must print a copy of the form, sign it, and take it to your Plan Sponsor.
Printable Form	You may only print a blank form on planwithease.com. You must then fill the form out 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 planwithease.com via email informing you that your transaction was received along with the date, time and confirmation number for the transaction.

Edit Personal Information

If you have already completed the planwith**ease**.com enrollment process or your Plan Sponsor does not require the full planwith**ease**.com enrollment process, you will be prompted to review and edit your personal information.

After you review your personal information you will have access to the following on planwith**ease**.com:

Section	Description
Participant Summary	<p>Provides a brief overview of your information.</p> <ul style="list-style-type: none"> It will show your Date of Birth and Hire Date. “Account Summary by Investment Provider” shows your account balance within a particular Investment Provider. Clicking on <input type="checkbox"/> next to an Investment Provider will expand the information to show balances at the contract level. “Money Source” shows your account balance by the specific source of funds such as Employee, Roth or Employer.
Investments	
Account Summary	<p>“By Investment Provider” will show your account balance within each Investment Provider. Clicking on the <input type="checkbox"/> sign next to an Investment Provider will expand the information to show balances at the contract level. The “As of” date is the date the Investment Provider last provided account balance information to planwithease.com.</p> <p>“By Source” will break down your account balance by each Money Source. (See above for more information about money sources.) Clicking on <input type="checkbox"/> next to the money source will expand to show by Investment Provider. Clicking on <input type="checkbox"/> next to the Investment Provider will show balances at the contract level.</p>
Investment Provider Information	Shows the list of Investment Providers you have selected to receive contributions under the plan and, if available, a hyperlink that will take you to the Investment Provider’s web page or information sheet for additional information.
Transactions	
<p>As a reminder, planwithease.com will only show you the features and transactions your Plan Sponsor has chosen to offer under their plan document and/or through planwithease.com. Not all of the transactions listed below may be available to you.</p> <p>If you have questions about the transactions available under your plan, please contact your Plan Sponsor for more information.</p>	
Investment Provider Elections	This is used to change the dollar amount or percentage of contributions you want to go to a particular contract within each Investment Provider. 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.
Contribution Change	You would use this function to change the amount you currently contribute to the Investment Providers under your Salary Reduction Agreement.
Exchanges/ Rollovers/ Transfers	This is used to request Exchanges within the plan, Rollovers into and out of the plan, as well as Transfers into and out of the plan.
Loans	This is 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.

Withdrawals	This is for requesting In-Service Withdrawals (Disability, De minimis, Government Buyback, Hardship, Age 59 and a half, Rollover Amounts, Severance from Employment, or Unforeseeable Emergency) 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.
Transaction History	This 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.
Documents	
Reports	This section shows the reports available to you about prior transactions you have completed, such as Salary Reduction Agreements, transaction approvals, transaction cancellations, etc.
Forms	This shows the forms available to you on line. For example, if your plan allows on-line, fillable or printable Salary Reduction Agreements, the form would be located here.
Personal Profile	
Edit Personal Information	This section displays your personal information. The only information you can edit are your email address for notifications and your Alternate Verification Question and Answer. All other changes to personal information (such as Name, Birth Date, Date of Hire, address etc.) must be submitted through your Plan Sponsor, and will appear on planwith ease .com once the data is sent to us by your Plan Sponsor.
Password Change	This allows you to change your log in password to planwith ease .com.



Investment Provider and/or Contribution Changes

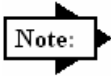
The following steps show how you can change the Investment Provider(s) who receives your contributions or to change your Salary Reductions, if these transactions are allowed online by your Plan Sponsor. If your Plan Sponsor chose the On-line or Fillable option for your Salary Reduction Agreement, the 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.

Please note: If the name of your current Investment Provider does not appear as an option, that company is not providing data to planwithease.com and no changes for that Investment Provider may be processed through planwithease.com. You will need to work directly with your plan sponsor to make any changes to that account.


Investment Provider Elections

Steps

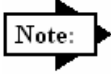
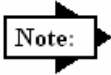
1. Log into planwithease.com as described earlier in this document.
2. On the left hand navigation menu under Transactions select Investment Provider Elections.
3. Select the source of money you are making a change to.
 - Example: Employee Pre-Tax, Employee Post-Tax, Employer, Roth.
4. Enter the effective date in mm/dd/yyyy format, or you can select  to choose the date from the calendar. Please note that the changes may not be effective immediately, depending upon when your employer's payroll department implements the requested change. Please allow one payroll cycle for the change to take effect.
5. Select the Investment Provider(s) and, if available, the contract number for the allocation changes by clicking  next to the Investment Provider.
6. Enter the whole number percentage to be directed to each Investment Provider in both the Election % and Contract/Account fields.

	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.
---	---

7. Select the **Submit** button.
8. Review the request and select the **I Agree** or **Cancel** button.


	At any time during the request if Cancel is selected, you will be returned to Step 3.
---	--

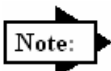
9. The manner in which your Plan Sponsor chose to handle Salary Reduction Agreements will determine the next step.

If...	Then...
Online	Once the required information is completed online, the form is sent directly to the Plan Sponsor.
Fillable Form	Once the required information is completed online, you must print a copy of the form, sign it, and take it to your Plan Sponsor.
Printable Form	You may only print a blank form on planwithease.com . You must then fill the form out and take it to your Plan Sponsor.
	If your Plan Sponsor has selected Online/Fillable Salary Reduction Agreement, you will receive a Transaction Confirmation Notice from planwithease.com via email informing you that your transaction was received along with the date, time and confirmation number for the transaction.
	If you need to make a change for more than one money source, you will need to go back and select the additional money source and complete Steps 3 through 9.

Contribution Change

Steps

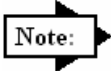
1. Log into planwith**ease**.com as described earlier in this document.
2. On the left hand navigation menu under Transactions select Contribution Change.
3. You can select **Calculate Deferrals** to see how much your payroll deductions would be by:
 - **Pay period amount** will calculate the dollar amount you would contribute using the annual deferral amount and your pay schedule.
 - **Pay period percent** will calculate the percent you would contribute each pay period using your annual deferral amount, annual salary and pay schedule.
 - **Total Deferrals** will calculate the dollar amount you would contribute using your pay period deferral amount and pay schedule.
4. Enter the effective date of the change in mm/dd/yyyy format, or you can click on  to select from a calendar.
5. Checkmark the "Change" box for the contribution type you wish to change.
6. Select **Dollar** or **Percent** as is applies to the contribution change being requested in the Dollar/Percent drop down.
7. Enter the amount of your contribution in the New Contribution field in the following format:
 - If you are using a percentage, enter whole numbers (00%, not 00.00%).
 - If you are using a dollar amount, enter \$00.00.
8. Select the Submit button.

 Note:	Contribution changes may not be effective immediately depending on your employer's payroll department. Please allow one payroll cycle for the change to take effect.
--	--

9. Select the **Submit** button.
10. Review the request and select the **I Agree** or **Cancel** button.

 Note:	At any time during the request if Cancel is selected it will take you back to Step 3.
---	--

11. The manner in which your Plan Sponsor chose to handle Salary Reduction Agreements will determine the next step.

If...	Then...
Online	Once the required information is completed online, the form is sent directly to the Plan Sponsor.
Fillable Form	Once the required information is completed online, you must print a copy of the form, 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 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.

Requesting Transactions

General Purpose Loan or Disability, Government Buyback, Age 59 and a half, Rollover Amounts, or Severance from Employment Withdrawals

Please note: If the name of your current Investment Provider does not appear as an option, that company is not providing data to planwithease.com and no transaction requests for that Investment Provider may be processed through planwithease.com. You will need to work directly with your plan sponsor to authorize transactions for that account.

Steps


1. Log into planwithease.com as described earlier in this document.
2. On the left hand navigation under Transactions select **Loans** or **Withdrawals** based on the request being made.
3. 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
Withdrawal	<ul style="list-style-type: none"> • Disability • Government Buyback • Age 59 and a half • Rollover Amounts • Severance from Employment

4. 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. If you are requesting a full surrender of your funds, then in the "Amount Requested" box, type in the full amount of the contract value.

Participant Summary	Loans				
Investments	Select loan type: <input type="text" value="General Purpose Loan"/>				
Account Summary	General purpose loans are allowed under the plan. Your investment provider(s) may apply contractual terms and restrictions in addition to these plan provisions. To request a loan, select the investment provider and enter the dollar amount of the loan you want to request. <i>Please note: The amount requested cannot exceed the amount eligible within the plan.</i>				
Investment Provider Information	Amount eligible within employer: \$16,250.00 Amount eligible within plan: \$16,250.00 Number of loans available: 4				
Transactions					
Investment Provider Elections					
Exchanges/Rollovers/Transfers					
Contribution Change					
Loans					
Withdrawals					
Transaction History					
Documents					
Reports/Letters					
Forms					
	Investment Providers	Available Amount	Amount Available Per Contract	Amount Requested	As of Date
	ING Life and Annuity Insurance Company	\$6,500.00			04/07/2008
	100ING2		\$4,000.00	<input type="text" value="\$0.00"/>	
	123456WJN		\$2,500.00	<input type="text" value="\$0.00"/>	
	Total amount:			\$0.00	
					<input type="button" value="Reset"/> <input type="button" value="Submit"/>

5. 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.
--	--

6. Select the **I Agree** or **Cancel** button. If Cancel is selected, it will take you back to Step 3.
7. Upon completion, an alternate window will be generated with the approval letter in PDF format. You will need to print the approval letter and send it to your Investment Provider along with any forms the Investment Provider requires to process the request.

- 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.

Residential Loans or Hardship, Unforeseeable Emergency and De minimis Withdrawals

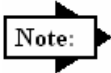
Please note: If the name of your current Investment Provider does not appear as an option, that company is not providing data to planwith**ease**.com, and transaction requests for that Investment Provider may be processed through planwith**ease**.com. You will need to work directly with your plan sponsor to make any changes in or authorize any transactions for that account.

Steps

- Log into planwith**ease**.com as described earlier in this document.
- On the left hand navigation under Transactions, select **Loans** or **Withdrawals** based on the request being made.
- 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	Residential Loan
Withdrawal	<ul style="list-style-type: none"> • De minimis • Hardship • Unforeseeable Emergency

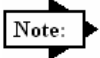
- For Hardship and Unforeseeable Emergency Withdrawals, select the reason for the withdrawal in the drop down box that appears on the screen.

	<p>The system will list what supporting documentation is needed based on the reason for the Hardship or Unforeseeable Emergency Withdrawal reason selected. This additional documentation MUST be submitted to planwithease.com for review.</p>
--	---

- 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.

Investment Providers	Available Amount	Amount Available Per Contract	Amount Requested	As of Date
ING Life and Annuity Insurance Company	\$5,500.00			04/07/2008
100ING2		\$500.00	\$0.00	
123456WJN		\$5,000.00	\$0.00	
Total amount:	\$5,500.00		\$0.00	

- Select the **Submit** or **Reset** button.

	<p>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.</p>
---	--

7. Select the **I Agree** or **Cancel** button. If Cancel is selected, it will take you back to Step 3.
8. Upon completion, an alternate window will appear with the Confirmation Number for your requested transaction, and will again note the supporting documentation which must be sent to planwith**ease**.com for review.
9. The address or fax number to send the additional documentation to can be found by selecting "Forms" on the left hand navigation under "Documents". Select the "Additional Documentation Form" and send it to planwith**ease**.com with the required documents.
10. 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.
11. Once the planwith**ease**.com processor has reviewed the supporting documentation you will receive an email notification letting you know that a letter (approving or denying the request) is available for view and print on planwith**ease**.com.

Requesting an Exchange, Rollover, or Transfer

Please 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 or transaction requests 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 in or authorize any transactions for that account.

Steps

1. Log into planwith**ease**.com as described earlier in this document.
2. On the left hand navigation under Transactions, select Exchange/Rollover/Transfer.
3. Then select the appropriate drop down box based on the transaction type(s) authorized by the plan:
 - Exchanges
 - Rollovers out of plan
 - Transfers out of plan
 - Rollovers into plan
 - Transfers into plan
4. 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.

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 select, the Add Contract link, then 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 letter 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 or have severed your employment with the employer offering your 403(b) plan.

Rollovers into the Plan

Steps

1. Type in the name of the Investment Provider and the contract 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 letter 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

1. Type in the name of the Investment Provider and the contract number(s) you want to send rollover funds to next to the Investment Provider you are rolling over the funds from.
2. Enter in the amount or percentage, in whole numbers, that you wish to rollover.
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 letter 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.

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 employer.

Transfers into 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.

Transfer From Investment Provider	Contract/Account	Available Investment Providers
		ING Life and Annuity Insurance Company
<input type="text"/>	<input type="text"/>	100ING2
<input type="text"/>	<input type="text"/>	123456WJN

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 letter 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 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 letter 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.

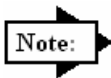
Qualified Domestic Relations Order (QDRO)

If an account has been placed on hold due to a QDRO, you will use the steps below on planwithease.com to request a transaction.

Steps

1. Upon receiving the QDRO and only if the account is to be split, a planwithease.com processor will "Pend" your account. "Pending" the account will not freeze your account in any way - you will still be able to view your account information and request transactions.
2. You will log into planwithease.com using the above procedures.
3. On the left hand navigation, select the type of transaction request to perform.
4. Follow the steps previously noted in this document for the appropriate transaction request.
5. When the appropriate transaction request steps are completed, the Confirmation Screen will include a notation indicating that the request can not 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 planwithease.com website to retrieve the letter.
6. After the planwithease.com representative reviews the transaction request, you will receive an email notification that an approval or denial letter is available for you to view/print on planwithease.com.
 - If the transaction request is approved, you must print the letter 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 planwithease.com for further review
7. You will receive a Transaction Confirmation Notice from planwithease.com via email informing you that the transaction request was received, noting the date, time and confirmation number for the transaction request.

When planwithease.com is notified by the Investment Provider that the QDRO distribution has been paid out to the Alternate Payee, a planwithease.com representative will "Unpend" the account. This will allow you to request any future transactions without providing additional information due to the QDRO. Note that Residential Loan, Hardship Withdrawal and Unforeseeable Emergency Withdrawal (if allowed by the plan) transaction requests always require additional documentation to be supplied before the request can be reviewed.



































































If you need information on how to submit the initial QDRO forms for review, select QDRO on the left hand navigation and print the PDF Form. This will have all the information of what is required to send to planwithease.com and the address or fax number to send it to.




Transaction History

The steps below describe how to View or Cancel a previously requested transaction.

Steps

1. Log into planwithease.com using above procedures.
2. On the left hand navigation under Transactions select Transaction History.
3. In the drop down for Transactions to display select the type of transaction.
 - Example: Loans, Withdrawals, Exchanges/Rollovers/Transfers, Allocation Change, Contribution Change
4. In the drop down for Transaction Status select the status of the transaction.
 - Example: Approved, Denied, Additional Information, Cancelled, Expired, Pending
5. 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.
6. Enter the Confirmation Number, if known, in the Confirmation box. You can search using only the confirmation number.
7. Select the **Submit** button.
8. 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.
9. To view or print an approval letter, click on View Approval icon .
10. To cancel a request, select the cancel request icon . The box below notes how to cancel single and multiple Investment Provider requests.

Participant Summary Investments Account Summary Investment Provider Information Transactions Investment Provider Elections Exchanges/Rollovers/Transfers Contribution Change Loans Withdrawals Transaction History Documents Reports/Letters Forms Personal Profile Edit Personal Information Password Change	<h3>Transaction History</h3> <p>Transactions to display: <input type="text" value="All"/></p> <p>Transaction Status: <input type="text" value="All"/></p> <p>Show Account History From (MM/DD/YYYY): <input type="text" value="11/02/2008"/> </p> <p>Confirmation: <input type="text"/></p> <p style="text-align: center;"><input type="button" value="Submit"/></p> <p>1-23 of 23 <input type="button" value="Next"/>  Cancel Request  View Approval</p> <table border="1"> <thead> <tr> <th></th> <th>Transaction Summary</th> <th>Actions</th> </tr> </thead> <tbody> <tr> <td> Details</td> <td>Type SRA Allocation Date: 12/11/2008 Confirmation # 5095</td> <td></td> </tr> <tr> <td> Details</td> <td>Type Transfer Date: 12/11/2008 Confirmation # 5096</td> <td> </td> </tr> <tr> <td> Details</td> <td>Type Transfer Date: 12/11/2008 Confirmation # 5099</td> <td> </td> </tr> <tr> <td> Details</td> <td>Type Transfer Date: 12/11/2008 Confirmation # 5102</td> <td> </td> </tr> <tr> <td> Details</td> <td>Type Rollover in Date: 12/11/2008 Confirmation # 5103</td> <td> </td> </tr> <tr> <td> Details</td> <td>Type Rollover out Date: 12/11/2008 Confirmation # 5104</td> <td> </td> </tr> <tr> <td> Details</td> <td>Type Transfer Date: 12/11/2008 Confirmation # 5105</td> <td> </td> </tr> </tbody> </table>		Transaction Summary	Actions	 Details	Type SRA Allocation Date: 12/11/2008 Confirmation # 5095		 Details	Type Transfer Date: 12/11/2008 Confirmation # 5096	 	 Details	Type Transfer Date: 12/11/2008 Confirmation # 5099	 	 Details	Type Transfer Date: 12/11/2008 Confirmation # 5102	 	 Details	Type Rollover in Date: 12/11/2008 Confirmation # 5103	 	 Details	Type Rollover out Date: 12/11/2008 Confirmation # 5104	 	 Details	Type Transfer Date: 12/11/2008 Confirmation # 5105	 
	Transaction Summary	Actions																							
 Details	Type SRA Allocation Date: 12/11/2008 Confirmation # 5095																								
 Details	Type Transfer Date: 12/11/2008 Confirmation # 5096	 																							
 Details	Type Transfer Date: 12/11/2008 Confirmation # 5099	 																							
 Details	Type Transfer Date: 12/11/2008 Confirmation # 5102	 																							
 Details	Type Rollover in Date: 12/11/2008 Confirmation # 5103	 																							
 Details	Type Rollover out Date: 12/11/2008 Confirmation # 5104	 																							
 Details	Type Transfer Date: 12/11/2008 Confirmation # 5105	 																							


If....	Then....
Canceling a single request	<ol style="list-style-type: none"> 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	<ol style="list-style-type: none"> 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.









Investment Providers. This step will need to be done to cancel each of the requests individually.	<ol style="list-style-type: none"> 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. Log into planwith**ease**.com as described earlier in this document.
2. On the left hand navigation under Documents select Reports/Letters or Forms.
3. Reports/Letters will show all reports you have requested (transaction approval, denial, cancellation, and additional information requested letters and Salary Reduction Agreements).
4. Forms will show all of the forms your plan Sponsor has made available to you.
5. Select the Report/Letter or Form you would like to view by clicking on the PDF icon:  An alternate window will be generated with the requested Report/Letter or Form in a PDF format.
6. 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.
7. Select the Delete button.

Participant Summary	Reports/Letters					
Investments						
Account Summary	<input type="button" value="Refresh"/>					
Investment Provider Information	<input type="button" value="Delete"/>					
Transactions	Reports/Letters group: None					
Investment Provider Elections		Name	Size	File Type	From Date	To Date
Exchanges/Rollovers/Transfers		Additional Information/Denial Letter- 5200	83kb	Adobe Acrobat	01/27/2009	01/27/2009
Contribution Change		Additional Information/Denial Letter- 5204	83kb	Adobe Acrobat	01/27/2009	01/27/2009
Loans		Additional Information/Denial Letter- 5200	83kb	Adobe Acrobat	01/27/2009	01/27/2009
Withdrawals		TransAutoApprLet	84kb	Adobe Acrobat	01/16/2009	01/16/2009
Transaction History		TransAutoApprLet	84kb	Adobe Acrobat	12/18/2008	12/18/2008
Documents		TransAutoApprLet	84kb	Adobe Acrobat	12/18/2008	12/18/2008
Reports/Letters		Additional Information/Denial Letter	83kb	Adobe Acrobat	12/15/2008	12/15/2008
Forms		Additional Information/Denial Letter	84kb	Adobe Acrobat	12/15/2008	12/15/2008
Personal Profile		Additional Information/Denial Letter	84kb	Adobe Acrobat	12/15/2008	12/15/2008
Edit Personal Information		Additional Information/Denial Letter	84kb	Adobe Acrobat	12/15/2008	12/15/2008
Password Change						

ING Life Insurance and Annuity Company, One Orange Way, Windsor, CT 06095-4774, a wholly owned, indirect subsidiary of ING Groep N.V., provides these plan administration services under the trade name planwith**ease**.com[®]. planwith**ease**.com services may not be available in all states. ING does not offer legal or tax advice. Seek the advice of a tax attorney or tax advisor prior to making a tax-related Insurance/investment decision.

3012166.X.P (3/08)