

Welcome to **planwithease.com**®!



Welcome to an easier way to manage your retirement account!

The Internal Revenue Service has changed the regulations governing 403(b) plans for the first time in over 40 years. The new regulations require that the employer offering your plan, known as the plan sponsor, have a higher level of involvement with and responsibility for their program than ever before.

To help keep your retirement plan in compliance with all of the new regulations, your plan sponsor has selected **planwithease.com** to administer your 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 is now required under the IRS regulations.

planwithease.com will:

- provide you with online information about the enrollment process for your plan,
- act as a central location to view a summary of your account (s) with your investment provider(s), and
- offers you 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". Here is an overview of the information you can access:**

Financial Education is where you can learn more about topics such as what a 403(b) or 457(b) plan is, understanding the risks of investing, college and estate planning, and planning for retirement.

Tools & Calculators provides you with information to help you prepare for retirement. You don't have to be enrolled in the plan to access the educational tools... but you do in order to login to the system.

Tips for 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!

- Add customerservice@planwithease.com to your email contacts list, to ensure that you receive all communications from planwithease.com.
- Enable "pop-up" windows from planwithease.com in your internet browser by going to your Windows Explorer toolbar, click on "Tools" then "Pop-up Blocker" and select "Click-Off Pop-up Blocker".

Logging in

Your initial User ID is your nine-digit Social Security number, and your password is your birth date, in MMY format. When you log in for the first time, you will be prompted to create your own unique User ID and password.

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.

Welcome: Victoria L. Participant Windsor School District 403(b) Plan

Participant Summary

Personal Info
 Victoria L. Participant
 Other e-mail: victoria.participant@email.com
 Birth date: 10/21/1945
 Hire date: 01/02/1980

Account Summary by Investment Provider

Investment Provider	Balance
ING Life and Annuity Insurance Company	\$25,000.00
Provider 1	\$18,000.00
Provider 2	\$19,000.00
Provider 3	\$51,500.00
Account Summary Total:	\$88,500.00

Account Summary by Money Source

Money Source	Balance
403(b)(7)	\$19,000.00
Employee Deferral	\$53,500.00
Rollover post-tax 403(b)1	\$20,500.00
Rollovers	\$33,500.00
Account Summary Total:	\$113,500.00

At-a-Glance
Current status: Eligible Participating

Important Messages
You have 1 message(s) from your plan. Please select a message to view the details.
• [Age 70 1/2](#)

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 we will maintain and which will be 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.

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 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 by each of your investment providers.

Welcome: Victoria L. Participant Windsor School District 403(b) Plan

Participant Summary

Personal Info
 Victoria L. Participant
 Other e-mail: victoria.participant@email.com
 Birth date: 10/21/1945
 Hire date: 01/02/1980

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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 that is available under your plan, planwithease.com is the central location through which you will obtain the approvals your investment provider will need to complete the transaction.

For example... if you are eligible to take a distribution from your account, you would simply complete this screen to start the process.

Welcome: Victoria L. Participant Windsor School District 403(b)

Participant Summary

Age 59 and a half
 Select Withdrawal type: [Age 59 and a half](#)

Your plan allows you to withdraw contributions and earnings from your 403(b) plan when you have obtain age 59 and a half. To request an Age 59 and a half withdrawal, select the investment provider and enter the dollar amount from which you will be making the withdrawals.

Available Age 59 and a half Amounts

Investment Providers	Available Amount	Amount Available Per Contract	Amount Requested	As of Date
Provider 1	\$18,000.00			02/25/2009
ProAccount1		\$18,000.00	\$0.00	
Provider 2	\$19,000.00			02/20/2009
ProAccount2		\$19,000.00	\$0.00	
Provider 3	\$51,500.00			03/01/2009
ProAccount3		\$51,500.00	\$0.00	
Total amount:	\$88,500.00		\$0.00	

Reset Submit

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.

Welcome: Victoria L Participant
Windsor School District 403(b) Log Out

Participant Summary Age 59 and a half Withdrawals

Investments Age 59 and a half withdrawal of \$6,000.00

Account Summary Age 59 and a half withdrawal of \$6,000.00

Investment Provider Information Once you agree that the information below is correct, a confirmation will be sent to the email address listed. If the email address is incorrect, please [add your personal information](#).

Confirmation e-mail address: victoria.participant@email.com

Investment Providers	Amount Requested
Provider 2 Contract Number ProAccount2	\$4,000.00
Provider 3 Contract Number ProAccount3	\$2,000.00
Total amount:	\$6,000.00

Selecting the "I AGREE" button will generate an approval letter for each Investment Provider. You will need to take this approval letter directly to the Investment Provider as confirmation that you have been approved for the withdrawal.

Once you select “I Agree” – confirming that the screen shows the right information – you will see a new dialog box open, letting you know that your approval notice is available. Your main browser screen will also show you confirmation of your request. You will need to print the notice from planwithease.com. The approval notice must be sent to your investment provider along with their completed paperwork. The notice gives them the authorization needed to proceed with your request, and to ultimately disburse the funds.

Welcome: Victoria L Participant
Windsor School District 403(b) Log Out

Participant Summary Age 59 and a half

Investments Age 59 and a half withdrawal of \$6,000.00

Account Summary Age 59 and a half withdrawal of \$6,000.00

Investment Provider Information Your request has been processed.

Transactions Your confirmation number is **5358**. You may use this number to reference this transaction in the future.

Investment Provider Elections You will receive an email notification at the email specified on your account profile.

Exchanges/Rollovers/Transfers You may access your account via planwithease.com at any time using your username and password to view your election(s).

Contribution Change This confirmation contains time sensitive information. Please review this confirmation carefully and report any discrepancies by calling your plan sponsor within 30 days of the date your request was submitted. Failure to report any discrepancy within 30 days will indicate that you are in agreement with your request as reported in this confirmation.

Loans

Withdrawals Thank you for using planwithease.com.

Transaction History

Documents *ING Life Insurance and Annuity Company, One Orange Way, Windsor, CT 06095-4774, a wholly owned, indirect subsidiary of ING Group, N.V., provides these administration services under the service mark name planwithease.com. Planwithease.com services may not be available in all states.

Reports/Letters

Forms A confirmation e-mail will be sent to the address listed below.

Personal Profile **Confirmation e-mail address:** victoria.participant@email.com

Investment Providers	Amount Requested
Provider 2 Contract Number ProAccount2	\$4,000.00
Provider 3	

Edit Personal Information

Password Change Provider 2

Instantaneous Contract Number ProAccount2

General Information Provider 3

The process is the same for many other requested transactions, with the exception of Hardship Withdrawal, Residential Loan requests and Qualified Domestic Relation Order account segregation requests, which require that documentation be sent to planwithease.com for review before approval can be granted.

It is that easy!



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 planwithease.com. planwithease.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 and/or investment decision. C09-0626-064 (7/09)