

Welcome to **planwithease.com**®!



Welcome to an easier way to manage your retirement account!

The Internal Revenue Service recently changed the regulations governing 403(b) plans for the first time in over 40 years. These 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.

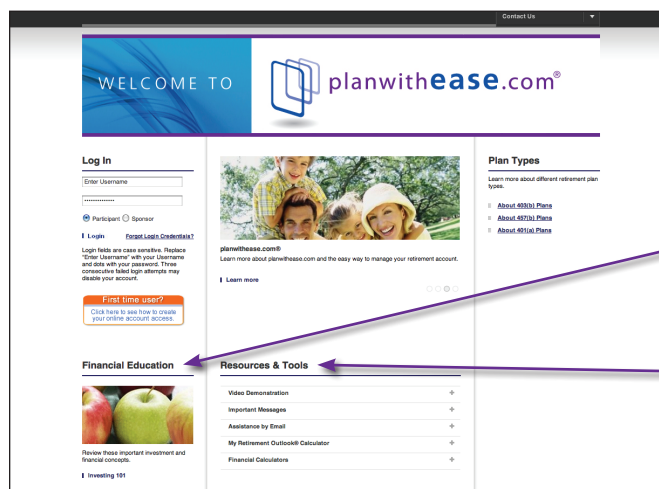
To help keep your retirement Plan in compliance with all of the new regulations, your Plan Sponsor has selected **planwithease.com** to administer your Plan.

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
- offer 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 understanding the risks of investing, college and estate planning, and planning for retirement.

Resources & Tools 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 log in to the system and manage your account.

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.

Logging In

Your initial Username/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 a unique Username/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 John Participant

planwithease.com

Participant Summary | Investments | Request Transactions | Documents | Personal Profile | Participant User Guide | QDRO | Terms of Use/Online Privacy

Edit Personal Information

Please review your email address of record on file with planwithease.com. If you have already reviewed/updated your personal information, please see the top menu for website options.

PLEASE NOTE: Your plan has elected to only communicate through this email address designated on planwithease.com.

You can choose to update this information by simply re-entering your new email address in the box below and click on the "Submit" button to update your email address. After submitting your updated email address you will receive an alternate window verifying your changes have been saved.

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".
- If you do not wish to "Disable" your Pop-up Blocker you can get all Approval Certificates by clicking on Documents then Reports/Letters from the top menu.

Please review your personal information below and update as needed. Click Submit when your edits are complete.

Be sure to confirm that your email address on file with planwithease.com is correct. Your employer has elected to have all planwithease.com communications go through this email address. To ensure that you receive emails from planwithease.com, please add customerservice@planwithease.com to your email contacts list. You can use your work email address if your employer allows, or you can set up a free account with various Internet service providers.

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** 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 have access to the following information:

Account Summary

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.

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Summary

Personal Information

John Participant

Email Address: john.participant@email.com Birth date: 04/10/1973 Hire date: 08/27/1991

At-A-Glance

Division: 100

Status and Service

Employment status: Hired Original Employment status date: 08/27/1991 Plan status: Active Plan status date: 08/27/1991

Account Summary by Money Source

Money Source	Balance
Employee 403(b)1	\$111,925.69
Employee 403(b)7	\$45,045.42

Important Messages

You have 0 message(s) from your plan.

Charted Balances

Account Balances

Graph View

PR PROVIDER	Balance
PR PROVIDER 1	\$268,868.50
PR PROVIDER 2	\$45,045.42

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 (found under Documents and then Forms) 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 Changes/Investment Provider Elections

How to Request a Contribution Rate Change or Investment Provider Election Change

Contribution Rate Change occurs when you modify the existing dollar or percentage of your compensation to be contributed to the plan under a salary reduction agreement with your employer. This agreement allows your employer to withhold money from your paycheck to be contributed directly into your 403(b) or 457(b) account.

Investment Provider Elections are used when you want to Start, Stop or change the amounts that you are contributing to an Investment Provider or direct contributions to another Investment Provider.

Confirm

Once you agree that the information is correct, a confirmation will be sent to the email address listed.

john.participant@email.com

Update e-mail address: Confirm e-mail address

Change Contribution Amounts

Please enter a contribution dollar amount or percentage that your employer will deduct from your paycheck.

ALLOW FOR AT LEAST ONE PAY CYCLE TO BE EFFECTIVE

For initial Salary Reduction Agreements, be sure the effective date is

Effective date: 08/14/2013

Rules and Criteria

Deferral Calculator

Pay period amount Pay period percent Total deferral

Enter annual deferral amount: \$0.00

Select pay schedule: Biweekly

Your pay period deduction would be:

Reset Calculate

Action	Contribution Type	Dollar Percent	Current Contribution Rate	New Contribution Rate
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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 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.

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Contribution Changes/Investment Provider Elections | Loans | Exchanges/Rollovers In/Transfers | Withdrawals/Rollovers Out | Transaction History

Age 59 and a half Windsor School District 403(b)

Show Approval Report

Your request has been processed. **This is not your approval certificate.** If your approval certificate did not appear in a separate window please turn off your pop up blocker and access your approval certificate via Reports/Letters. You will need to attach the Approval letter to the withdrawal/rollover request form when submitting your request to your investment provider(s).

Your confirmation number is **164283**. You may use this number to reference this transaction in the future.

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

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

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.

Thank you for using planwithease.com.

* 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.

Age 59 and a half withdrawal of \$150,000.00

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

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

Investment Providers	Available Amount	Amount Available Per Contract	Full Withdrawal	Maximum Amt Without CDSC	Amount Requested	As of Date
ING Life Insurance and Annuity Company						

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.

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Age 59 and a half Withdrawals Windsor School District 403(b)

Age 59 and a half withdrawal of \$150,000.00

Withdrawals

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 [edit your personal information](#).

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

Investment Providers	Amount Requested
ING Life Insurance and Annuity Company	
Contract Number 415970X	\$150,000.00
Total amount:	\$150,000.00

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 to complete the transaction.

Once you select “I Agree” – confirming that the screen shows the correct information – you will see a new screen open, letting you know that an approval notice is available. Your main browser screen will also show a 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 provides the authorization needed to proceed with your request, and to disburse the funds.

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Contribution Changes/Investment Provider Elections | Loans | Exchanges/Rollovers In/Transfers | Withdrawals/Rollovers Out | Transaction History

Age 59 and a half Windsor School District 403(b)

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Your confirmation number is **164283**. You may use this number to reference this transaction in the future.

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

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Age 59 and a half withdrawal of \$150,000.00

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

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

Investment Providers	Amount Requested
ING Life Insurance and Annuity Company	
Contract Number 415970X	\$150,000.00
Total amount:	\$150,000.00

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!



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