

## **403(b) – Asset Exchange / Roll-In To Voya Account Process**

The following process describes how participants in the 403(b) plan can initiate an asset exchange / roll-in of assets from their existing 403(b) Investment Provider account to their Voya 403(b) plan account.

If rolling-in assets from eligible qualified plans that are not associated with the current 403(b) plan, contact Voya's Account Consolidation Team, they will help you with the process.

### **Step 1: Contact Voya**

You may contact either **Voya's local representative(s)** assigned to your plan or Voya's Account Consolidation Team (**ACT**). ACT may be contacted via e-mail or phone, [act@voya.com](mailto:act@voya.com) or (866) 865-2660, respectively.

Voya will participate on a call with you and the investment provider where your account resides as you consider the impact of any potential surrender charges, fees, and provisions on your decision to proceed with the exchange of assets.

If you decide to exchange assets from your legacy 403(b) investment provider to your Voya 403(b) account, you will need to obtain the exchange / distribution form from the investment provider.

### **Step 2: Complete & Sign the Exchange Request Form / Obtain Plan Authorization Certificate via [planwithease.com](http://planwithease.com) ("PWE")**

**Exchange Form:** Once you have the investment provider's exchange / distribution form, contact the Voya ACT for assistance with completing the form.

**Plan Authorization Certificate:** Your employer, as plan sponsor, must authorize all exchanges within the plan. In an effort to streamline that process, your employer has enlisted the support of PWE. By logging into the PWE website and accessing your account, you will be able to generate the required Plan Authorization Certificate that is unique to your transaction. Instructions for accessing your account through PWE and generating the appropriate certificate is attached. If you need help, a representative from the Voya ACT can help you access the system to generate the necessary certificate. Also, for help with logging in and navigating PWE, you may contact a PWE customer service associate at (855) 464-6928.

### **Step 3: Submit**

Submit the completed and signed **Exchange Request Form** and **Plan Authorization Certificate** that was generated from PWE to the Voya ACT as instructed by them. Depending on requirements dictated by the legacy investment provider, you may be instructed to fax, email or send by regular mail the aforementioned documents.

The Voya ACT will then submit the completed documents to the legacy investment provider and work with them to have the requested transaction processed in a timely manner.

Access your account on-line and sign up for electronic notification so you will know when the account exchange is completed.

---

## **Planwithease.com Instructions:**

u Once you access your account, planwithease.com will act on your Plan Sponsor's behalf to review and approve loan and withdrawal requests under the plan, in accordance with IRS regulations.

To ensure that you receive required information from planwithease.com, please add [customerservice@planwithease.com](mailto:customerservice@planwithease.com) (link sends e-mail) to your email contacts list, to ensure that you receive all communications from planwithease.com.

### **Video Demonstration**

Watch a brief [video \(link is external\)](#) for an overview of how planwithease.com can be used to manage your retirement account.

### **Log In to planwithease.com**

To log in to your account go to [www.planwithease.com](http://www.planwithease.com) (link is external). Your initial User ID is your nine-digit Social Security number without dashes, and your Password is your birth date in MMY format (e.g., enter 0170 for January, 1970). When you log in for the first time, you will be required to select and answer three security questions. You will then be required to create a unique User ID and Password.

Once logged in, you can view your personal information and provide your email address to complete your initial log in. All other information changes should be made through your employer.

- If you are eligible to participate in the plan, but have not yet enrolled, your personal information (as provided by your employer) is the only information planwithease.com will maintain and the only information you can view. Once you complete the enrollment process (including a Salary Reduction Agreement, if applicable), you will be able to access additional information on planwithease.com.
- If you are already enrolled in the plan, you can view a summary of your account, showing each of your Investment Providers and your contract information.

### **Requesting Approval for Distributions**

If you want to move assets from one of the legacy 403(b) providers to your Voya 403(b) account, known as an **exchange** or if you need to access funds from your retirement plan through a **loan**, **hardship** or **other type of withdrawal or distribution** that is available under your Plan, planwithease.com is the central location through which you will obtain the necessary plan approvals. If you need to take a distribution or loan from your account, mouse-over "Request Transactions", select "Loans & Withdrawals from the top menu in planwithease.com and then select the type of distribution desired. The options available to you will be determined by your plan's guidelines and your eligibility for the requested distribution.

If you are moving assets from one of the legacy providers in your plan to your Voya account, select "**Manage Investments**" and then select **Exchanges/Rollovers/Transfers**. Follow the instructions on screen to submit your request. Some distribution requests require additional documentation be mailed or faxed to planwithease.com for review before approval can be granted. Note: If you are attempting to move the entire account balance please change the drop down from Dollars to Percent.

### **Obtaining Approval Certificate**

After you have successfully completed the request and been approved, you will receive an online notice confirming your request and alerting you that an Approval Certificate is available for download. A link to the Certificate will appear on screen. In addition, the Certificate can also be found by selecting "Documents" from the top menu in planwithease.com and then "Reports/Letters". The Certificate confirms the details of your request and is required by your Investment Provider.

### **Requesting Distribution of Assets from Your Account(s)**

Once you have an Approval Certificate from planwithease.com, you can contact your Investment

Provider to initiate the distribution of assets from your retirement plan. Your Investment Provider will require that you provide a copy of the Approval Certificate. The Certificate serves as your employer's signature and authorization for your distribution request. Your Investment Provider may apply contractual terms and restrictions in addition to your plan's provisions.

### Contacting planwithease.com

There are several ways to contact planwithease.com:

---

<b>Email</b>	<a href="mailto:customerservice@planwithease.com">customerservice@planwithease.com</a> (link sends e-mail)	Please provide your full name, daytime phone number, Employer's name and a brief explanation of your problem or question. A Customer Service Associate will respond within two business days via email or phone.
<b>Telephone</b>	1-855-464-6928	Customer Service Associates are available for plan participants Monday-Friday, 8 AM to 6 PM (Central time). Associates are authorized to speak only with plan participants to provide log in assistance or help with site navigation. All loan and withdrawal requests must be submitted through planwithease.com.
<b>Fax</b>	1-866-771-5047	Please be sure to include a cover page with your full name, daytime phone number, Employer's name and a brief explanation of your problem or question.
<b>Postal Mail</b>	planwithease.com P.O. Box 5054 Minot, ND 58702	Send regular mail to this address.
<b>Overnight Mail</b>	planwithease.com 2000 21st Avenue NW Minot, ND 58702	Send overnight/express mail to this address.

---

Voya Retirement Insurance and Annuity Company, One Orange Way, Windsor, CT 06095-4774, provides these plan administration services under the trade name planwithease.com®. planwithease.com services may not be available in all states.