

## **403(b) - Hardship Withdrawal Request Process**

The following process describes how participants in the 403(b) plan can initiate a Hardship Withdrawal request from their existing 403(b) Investment Provider account and/or their Voya 403(b) account.

### **Step 1: Obtain Plan Authorization Certificate via [planwithease.com](http://planwithease.com) (“PWE”)**

**Plan Authorization Certificate:** Your employer, as plan sponsor, must authorize all distributions from the plan in accordance with the rules established by the plan document including Hardship Withdrawals. 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.

The instructions for accessing your account through PWE and generating the appropriate certificate is attached. If you need additional help with logging on and navigating PWE, you may contact a PWE customer service associate at (855) 464-6928.

Reminder: some distribution requests may require additional documentation be mailed or faxed to [planwithease.com](http://planwithease.com) for review before approval can be granted.

### **Step 2: Obtain Hardship Withdrawal Form**

Once you have an Approval Certificate from [planwithease.com](http://planwithease.com), you may contact the investment provider (legacy and/or Voya) that you want to request the Hardship Withdrawal form.

### **Step 3: Submit**

Follow the investment provider’s instructions for completing the Hardship Withdrawal request and provide them with the Approval Certificate, it serves as your employer’s signature and authorization for your distribution request.

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## **Planwithease.com Instructions:**

To help keep your retirement plan in compliance with the latest regulations, your Plan Sponsor has selected planwithease.com to administer your plan. 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](http://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](http://planwithease.com)

There are several ways to contact [planwithease.com](http://planwithease.com):

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<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 <a href="http://planwithease.com">planwithease.com</a> .
<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>	<a href="http://planwithease.com">planwithease.com</a> P.O. Box 5054 Minot, ND 58702	Send regular mail to this address.
<b>Overnight Mail</b>	<a href="http://planwithease.com">planwithease.com</a> 2000 21st Avenue NW Minot, ND 58702	Send overnight/express mail to this address.

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