



## **RIC and PWE**

Your 403b account is part of the Retirement Investors' Club (RIC). RIC uses planwithease (PWE) as its third party administrator. Your funds are still held by and managed by your investment provider. PWE manages the process by which you can request a transaction.

## **When can I access my 403b account?**

1. When you have terminated employment;
2. When you reach age 59 ½;
3. You are purchasing IPERS service credit (direct rollover);
4. If eligible, you can take a loan; or
5. If eligible, you can request a hardship withdrawal. You must take any available loans first.

## **How do I access my funds?**

1. Obtain the appropriate form(s) from your RIC provider;
2. If you are age 59 ½ or older and taking a withdrawal from an RIC active provider, use "age 59 ½ or older" as your distributable event on your provider's form and submit directly to your provider;
3. If you are not age 59 ½ or older, or are requesting a transaction with a provider other than an RIC active provider, log into PWE's website (see [Help With Login](#)) at <https://my.planwithease.com/emadmin/landingpage.action>, request approval and print the approval letter; and
4. Submit the PWE approval letter with the provider's forms to the provider.

## **Instructions for transaction requests**

The transaction requests below are illustrated on the following pages.

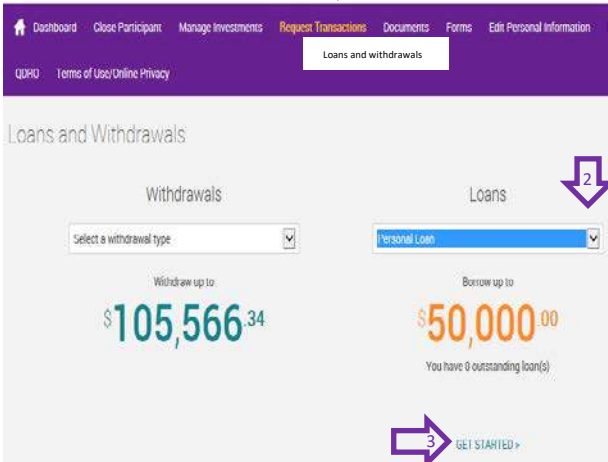
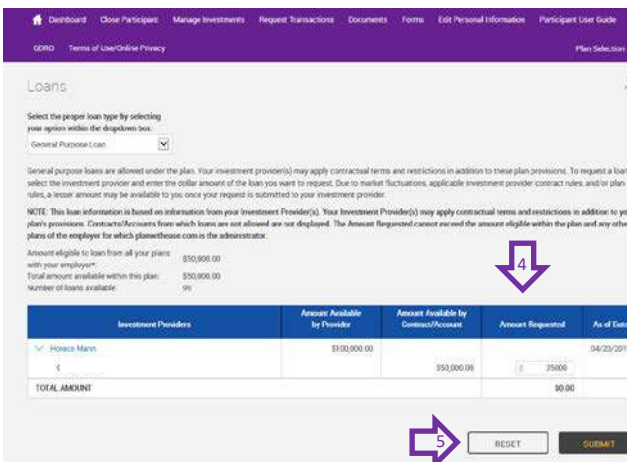
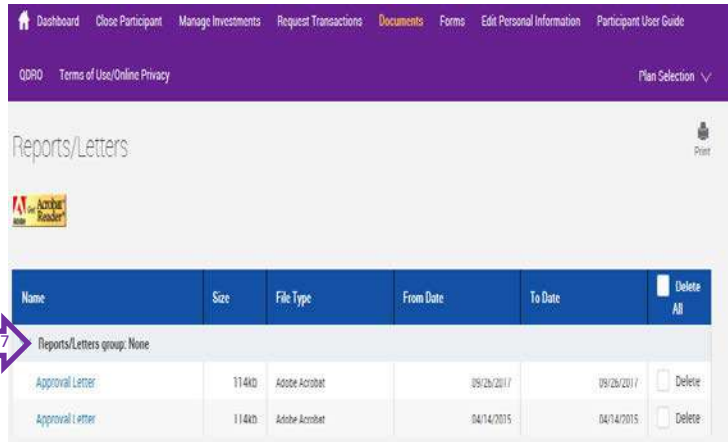
- [Withdrawal \(other than a loan or hardship\) or rollover out](#)
- [Loan](#) (if available in your plan)
- [Exchange](#)
- [Rollover in](#)
- [Hardship withdrawal](#)
- [Help with logging into planwithease](#)

You may access a *Participant User Guide* at  
<https://www.planwithease.com/erelius/Participant%20User%20Guide.pdf>

## How do I request a [loan](#)?

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1. Hover over *Request Transactions* and click on *Loans and Withdrawals*.
2. In the Loans drop down box, select the type of loan you are requesting. The amount eligible is based on IRS requirements, which is the lesser of \$50,000 or 50% of your account balance (minus any existing loan balance over the previous 12 months).
3. Click on **GET STARTED**.
4. Click on the applicable provider's name and enter the requested amount of the loan.
5. Select *Submit* and then "I AGREE".
6. Place cursor on *Documents* and select *Reports/Letters*.
7. Click on the arrow by *Reports /Letters Group*. Print the **Approval Letter** and send it, along with the provider's loan application, to the provider.

Name	Size	File Type	From Date	To Date	Delete
Approval Letter	114KB	Adobe Acrobat	09/26/2017	09/26/2017	Delete
Approval Letter	114KB	Adobe Acrobat	04/14/2015	04/14/2015	Delete

## How do I request an exchange (moving funds between providers within plan)? ([Return to top](#))

1. Select *Manage Investments*.
2. Click on *Exchanges/Rollovers*.
3. In the drop down box, select *Exchanges*.
4. In the drop down box, select *Dollar or Percent*.
5. In the drop down boxes, select the current provider and new provider.
6. Enter the percent or dollar amount requested.
7. Select *Submit* and then "*I AGREE*".
8. Place cursor on *Documents* and select *Reports/Letters*.
9. Click on the arrow by Reports /Letters Group. Print the **Approval Letter** in the Reports tab and send it, along with each provider's exchange form, to each provider.

**Step 1: Manage Investments**

Dashboard Close Participant **Manage Investments** Request Transactions Documents Forms Edit Personal Information Participant User Guide

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Manage Investments and Exchange Your Balance

**\$43,040.38**

Exchanges/Rollover...

Transfer the money in your account between the investment providers in your plan.

**Step 2: Exchanges/Rollover...**

Exchanges

Transfer/Rollover type: Exchanges

Select the type of transfer you would like to perform: Percent

This option allows you to exchange assets among investment providers which your employer has approved for this 403(b) plan. To request an exchange, select the investment provider from which you will be transferring and the dollar amount or percentage to be transferred. Select the investment provider which will be receiving the transfer.

Investment Provider to Investment Provider

Investment Provider	Current Balance	From	To	As of Date
Transfer from				
Select Investment Provider				
Contract				
Transfer to				
Select Investment Provider				
Contract				

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**Step 3: Reports/Letters**

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Plan Selection

Reports/Letters

Reports/Letters group: None

Name	Size	File Type	From Date	To Date	Delete
Approval Letter	114kb	Adobe Acrobat	05/26/2017	05/26/2017	Delete
Approval Letter	114kb	Adobe Acrobat	04/14/2015	04/14/2015	Delete

## How do I request to roll my funds out of the plan?

1. Select *Manage Investments*.
2. Click on *Exchanges/Rollovers*.
3. In the first dropdown box, select *Rollover Out of Plan*.
4. In the second dropdown box, select your distributable event (*severance from employment, age 59 ½ or older, rollover amount, government buy-back*).
5. In the third dropdown box, select *Yes*.
6. In the fourth dropdown box, select *Dollars or Percent*.
7. Enter new account information and amount requested.
8. Select *Submit* and then “*I AGREE*”.
9. Place cursor on Documents and select *Reports/Letters*.
10. Click on the arrow by Reports /Letters Group. Print the **Approval Letter** and send it, along with the provider’s rollover form, to the provider.

**Step 1: Manage Investments**

Dashboard Close Participant **Manage Investments**

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Manage Investments and Exchanges

Your Balance

**\$166,130.07**

**Exchanges/Rollover...**

Transfer the money in your account between the investment providers in your plan.

**Step 2: Rollover Out of Plan**

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**Rollover Out of Plan**

Transfer/Rollover type: Rollover Out of Plan

Select the type of transfer/rollover you would like to perform: Percent

Distribution Name: Severance from Employment

Qualifying event: Yes

Based on the provisions of your employer-sponsored retirement plan, you can access funds in your account when you terminate employment with your employer or retire.

**Full Withdrawal:** You must change Dollars to Percent. Select this option if requesting a full withdrawal of your account from one or more investment providers.

**Amount Requested:** Select this option and enter a dollar amount if requesting less than the full amount in your account from one or more investment providers.

Available Investment Providers	Available Amount	Rollover To Investment Provider	Connect/Account	Full Withdrawal	Percent Requested	As of Date
American Financial, Inc. - Protected	\$166,130.07				0.00%	07/16/2019
Contract Number						

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**Step 3: Reports/Letters**

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**Reports/Letters**

Print

Name	Size	File Type	From Date	To Date	Delete
Reports/Letters group: None					All
Approval Letter	1140b	Adobe Acrobat	05/24/2017	05/25/2017	Delete
Approval Letter	1140b	Adobe Acrobat	04/14/2015	04/14/2015	Delete

## How do I request a rollover into of the plan?

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1. Select *Manage Investments* (in header or below dollar amount).
2. Click on *Exchanges/Rollovers*.
3. In the dropdown box, select *Rollover Into Plan*.
4. Enter account information from the account you are rolling into 403b account.
5. Select *Submit* and then “*I AGREE*”.
6. Place cursor on Documents and select *Reports/Letters*.
7. Click on the arrow by Reports /Letters Group. Print the **Approval Letter** and send it, along with the provider’s rollover form, to the provider.



Dashboard Close Participant **Manage Investments**

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Manage Investments and Exchanges  
Your Balance  
**\$6,593.30**

**Exchanges/Rollover...**

Transfer the money in your account between the investment providers in your plan.



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**Rollover Into Plan**

Transfer/Rollover type:  
Rollover Into Plan

This option allows you to rollover assets into your existing plan from another plan. Select the investment provider(s) below that you wish to rollover from another plan. Once you have selected an existing investment provider, enter the name of the investment provider and contract/account number you are rolling from another plan.

\*Please note: Rollovers are subject to acceptance by the investment provider to which you are rolling over into. Also, future contributions cannot be allocated to a Deselected investment Provider.

Available Investment Providers	Rollover From Investment Provider	Contract/Account	Actions
MassMutual			
Contract No. 110	ABC Former Employer	123456789	+ Add contract
The Hartford			+ Add contract
Contract No. 10			

RESET SUBMIT



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**Reports/Letters**

Name	Size	File Type	From Date	To Date	Delete
Reports/Letters group: None					
Approval Letter	114kb	Adobe Acrobat	05/28/2017	05/28/2017	Delete
Approval Letter	114kb	Adobe Acrobat	04/14/2015	04/14/2015	Delete

## How do I request a cash withdrawal?

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1. Hover over Request Transactions and click on Loans and Withdrawals.
2. In the Withdrawals dropdown box, select either Severance from Employment or Age 59 ½.
3. Click on **GET STARTED**.
4. Complete the appropriate fields for withdrawal amounts
5. Select **Submit** and then **"I AGREE"**.
6. Place cursor on Documents and select **Reports/Letters**.
7. Click on the arrow by Reports /Letters Group. Print the **Approval Letter** and send it, along with the provider's withdrawal form, to the provider.

Dashboard Close Participant Manage Investments **Request Transactions**

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### Loans and Withdrawals

Withdrawals

Age 59 and a half

Withdraw up to

**\$130,200.75**

**GET STARTED >**

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### Withdrawals

Select the appropriate withdrawal type:

Age 59 and a half

You plan allows you to withdraw contributions and earnings from your 403(b) plan when you have obtained age 59 ½. To request an Age 59 ½ withdrawal, select the Investment Provider from which you will be making the withdrawal(s) and then enter the amount requested.

**NOTE:** If requesting a full withdrawal of your account, please indicate this by checking the box in the Full Withdrawal column below. If requesting a withdrawal for a required minimum distribution (RMD) or a systematic withdrawal, please utilize the Full Withdrawal option. This ensures that your Investment Provider is notified of the full amount available for withdrawal in order to calculate the appropriate RMD amount. If you are a participant in a 403(b) plan, IRS rules permit you take your RMD from one 403(b) contract based on the aggregated values in all of your 403(b) contracts.

Available Amounts - Age 59 and a half

Investment Providers	Available Amount	Amount Available Per Contract	Full Withdrawal	Maximum RMD Without CDSC	Amount Requested	As of Date
✓ TIAA-CREF *Disallowed FIS227363	\$86,387.72	\$86,387.72	<input type="checkbox"/>	<input type="checkbox"/>	\$ 0.00	04/25/2018
@	\$43,813.03	\$43,813.03	<input type="checkbox"/>	<input type="checkbox"/>	\$ 0.00	04/23/2018
<b>TOTAL</b>	<b>\$130,200.75</b>				<b>\$0.00</b>	

RESET SUBMIT

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### Reports/Letters

Print

Name	Size	File Type	From Date	To Date	Delete
▼ Reports/Letters group: None					
Approval Letter	11-KB	Adobe Acrobat	05/29/2017	09/20/2017	Delete
Approval Letter	11-KB	Adobe Acrobat	04/14/2018	04/14/2018	Delete



## How do I request a hardship withdrawal?

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1. Hover over Request Transactions and click on *Loans and Withdrawals*.
2. In the Withdrawals dropdown box, select *Hardship*.
3. Click on **Get Started**.
4. Select hardship reason in the drop down box.
5. Designate the amount you are requesting.
6. Select *Submit* and then *"I AGREE"*.

**Note:** Submit supporting documentation to planwithease at (866) 771-5047. The withdrawal request is reviewed within 5 business days. Notification of approval will be sent to you via email.

7. After planwithease notifies you of approval, log back into your account and place cursor on *Documents*.
8. Click on the arrow by Reports /Letters Group. Print the **Approval Letter** and send it, along with the provider's hardship form, to the provider.

1. Hover over Request Transactions and click on *Loans and Withdrawals*.

2. In the Withdrawals dropdown box, select *Hardship*.

3. Click on **GET STARTED >**.

4. Select the appropriate withdrawal type: *Hardship*.

5. Select Hardship reason: *Prevent Eviction*.

6. Select **SUBMIT**.

7. After planwithease notifies you of approval, log back into your account and place cursor on *Documents*.

8. Click on the arrow by Reports /Letters Group. Print the **Approval Letter** and send it, along with the provider's hardship form, to the provider.

Name	Size	File Type	From Date	To Date	Delete
▼ Reports/Letters group: None					
Approval Letter	11-KB	Adobe Acrobat	05/26/2017	05/26/2017	Delete
Approval Letter	11-KB	Adobe Acrobat	04/14/2019	04/14/2019	Delete

## Help With Login

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When you log in for the first time, you will be prompted to complete the following steps (helpful hints for successful set up are shown below).

- Create a User ID
- Create a Password
- Choose and answer 3 Alternate Verification Questions
- Edit your personal information

### Creating a User ID and Password

User IDs and Passwords should be no more than 15 characters (letters and numbers only) and contain at least 1 letter and 1 number (letters are case sensitive). Review additional criteria for a successful User ID and Password below.

The screenshot shows the login page for planwithease.com. It includes a 'Log In' section with fields for 'Enter Username' and a password field. There are radio buttons for 'Participant' (selected) and 'Sponsor'. A 'Login' button and a 'Forgot Login Credentials?' link are present. A note at the bottom states: 'Login fields are case sensitive. Replace "Enter Username" with your Username and dots with your password. Three consecutive failed login attempts may disable your account.' Annotations with arrows point to the username field (labeled 'Initial user ID is the participant's 9 digit social security number (no dashes or spaces)'), the password field (labeled 'Initial password is the participant's birth date (MMYY)'), and the 'Participant' radio button (labeled 'Select "Participant"').

### User ID – 3 DON'TS

- Do not use Password or SS#.
- Do not use three successive letters or numbers (i.e.: ABC123).
- Do not use special characters such as !, @, #, \$, %, &, etc.

### Password - 3 DON'TS

- **Do not use User ID or SS#.**
- **Do not use three successive letters or numbers (i.e.: ABC123).**
- **Do not** use two of the same characters in a row (i.e.: instead of apple01, use aple01)

### Alternative Verification Questions

You will need to choose 3 different security questions and type an answer for each (answers are case sensitive). These questions will be asked as a security step for password resets and each time you log into the pwe site from an unknown computer.

The screenshot shows a form titled 'Alternate Verification Questions'. It has two columns: 'Question' and 'Answer'. There are three rows, each with a dropdown menu in the 'Question' column and a text input field in the 'Answer' column. All three dropdown menus are set to 'What is your father's middle name?'. Each answer field has a red asterisk to its right. A 'Submit' button is located at the bottom right of the form.

### Editing Personal Information

Once you have logged in for the first time, you will be prompted to review and edit your personal information. You **MUST** provide the email address you want planwithease.com to use in sending notices to you. Select the *Save and Continue* button.