



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.

1

2

3 GET STARTED >

4

5

Investment Providers	Amount Available by Provider	Amount Available by Contract/Account	Amount Requested	As of Date
✓ Honora Merit	\$100,000.00	\$50,000.00	\$ 25000	04/29/2018
TOTAL AMOUNT				\$0.00

6

7

Name	Size	File Type	From Date	To Date	Delete
Reports/Letters group: None					
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.

The first screenshot shows the 'Manage Investments' page. The balance is \$43,040.38. A button labeled 'Exchanges/Rollover...' is highlighted with a purple arrow labeled '2'. A purple arrow labeled '1' points to the 'Manage Investments' tab in the top navigation bar.

The second screenshot shows the 'Exchanges' form. The 'Transfer/Rollover type' dropdown is set to 'Exchanges' (arrow '3'). The 'Select the type of transfer you would like to perform' dropdown is set to 'Percent' (arrow '4'). Below is a table for 'Investment Provider to Investment Provider' with columns: Investment Provider, Current Balance, From, To, As of Date. The 'Transfer from' section has dropdowns for 'Select Investment Provider' and 'Contract'. The 'Transfer to' section also has dropdowns for 'Select Investment Provider' and 'Contract'. A 'SUBMIT' button is at the bottom right, with a purple arrow labeled '7' pointing to it. A purple arrow labeled '6' points to the 'Current Balance' column header.

The third screenshot shows the 'Reports/Letters' page. A table lists reports:

Name	Size	File Type	From Date	To Date	Delete
Reports/Letters group: None					
Approval Letter	11.4kb	Adobe Acrobat	05/24/2017	05/25/2017	Delete
Approval Letter	11.4kb	Adobe Acrobat	04/14/2015	04/14/2015	Delete

A purple arrow labeled '9' points to the expand/collapse arrow next to the 'Reports/Letters group: None' header. A purple arrow labeled '8' points to the 'Documents' tab in the top navigation bar.

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 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

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 rollover 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	Contract/Accounts	Full Withdrawal	Percent Requested	As of Date
American Financial, Inc. - Protected	\$166,130.07			<input type="checkbox"/>	0.00	07/16/2019
Contract Number						

Step 3: Reports/Letters

Reports/Letters group: None

Name	Size	File Type	From Date	To Date	Delete
Approval Letter	114kb	Adobe Acrobat	05/29/2017	05/29/2017	Delete
Approval Letter	114kb	Adobe Acrobat	04/14/2015	04/14/2015	Delete

How do I request a rollover into of the plan?

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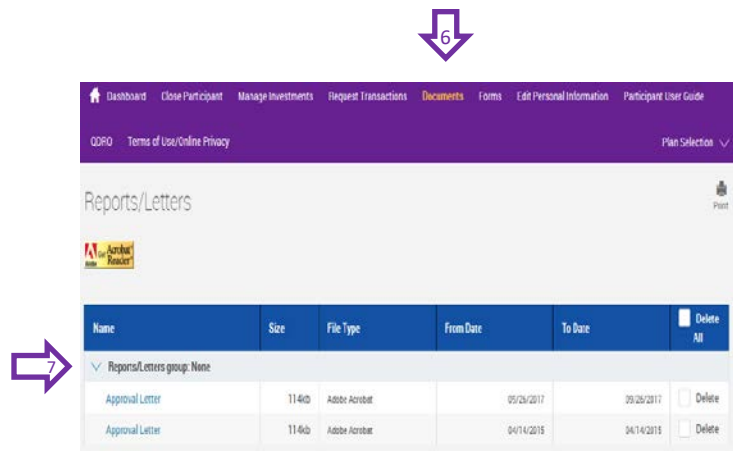
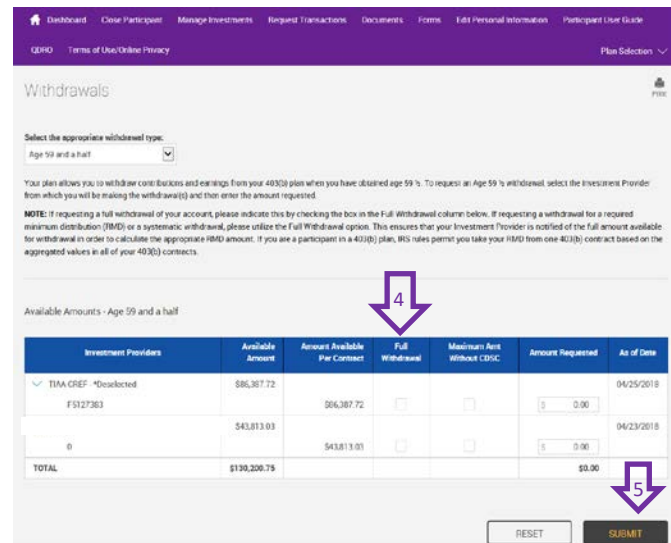
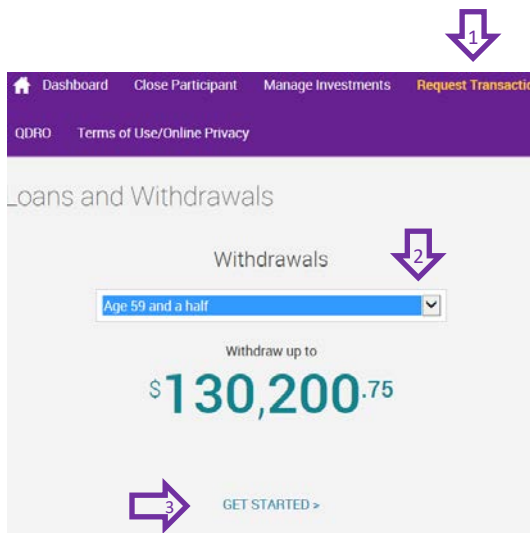
1. Select *Manage Investments* (in header or below dollar amount).
2. Click on *Exchanges/Rollovers*.
3. In the dropdown box, select *Rollover Into Plan*.
4. Enter account information from the account you are rolling into 403b account.
5. Select *Submit* and then *"I AGREE"*.
6. Place cursor on Documents 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.



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.



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.

Step 1: Dashboard Close Participant Manage Investments **Request Transactions**

Step 2: Withdrawals

Step 3: GET STARTED >

Step 4: Select the appropriate withdrawal type: Hardship

Step 5: Available Amounts - Hardship

Investment Providers	Available Amount	Amount Available Per Contract	Amount Requested	As of Date
MassMutual	\$6,400.00			03/23/2018
1-FA-935936		\$6,400.00	\$ 0.00	
The Hartford	\$34,400.00			04/20/2018
253182766		\$34,400.00	\$ 0.00	
TOTAL	\$40,800.00		\$0.00	

Step 6: RESET SUBMIT

Step 7: Dashboard Close Participant Manage Investments Request Transactions **Documents** Forms Edit Personal Information Participant User Guide

Step 8: Reports/Letters

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	04/14/2015	04/14/2015	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 features a header with the text 'WELCOME TO' and the logo 'planwithease.com'. Below the header is a 'Log In' section with a form. The form includes an 'Enter Username' field, a password field with dots, and radio buttons for 'Participant' (selected) and 'Sponsor'. There are links for 'Login' and 'Forgot Login Credentials?'. 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 red arrows point to the 'Participant' radio button and the 'Enter Username' field. Text on the right side of the page provides instructions: 'Initial user ID is the participant's 9 digit social security number (no dashes or spaces).', 'Initial password is the participant's birth date (MMYY)', and 'Select "Participant"'. A 'Forgot Login Credentials?' link is also annotated.

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. The dropdown menus all show 'What is your father's middle name?'. Each answer field has a red asterisk. 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.