



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 provide, log into PWE's website (see [Help With Login](#)) at <https://my.planwithease.com/emadmin/landingpage.action>, request approval and print the approval letter
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.

- Loan (if available in your plan)
- Exchange
- Rollover Out
- Rollover In
- Cash Withdrawal
- Hardship Withdrawal

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. Next to the investment provider under Amount Requested, enter the amount of the loan.
5. Select **Submit**.
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.

Loans and Withdrawals

Withdrawals

Select a withdrawal type

Withdraw up to
\$105,566.34

Loans

Personal Loan

Borrow up to
\$50,000.00

You have 0 outstanding loan(s)

GET STARTED >

Loans

Select the proper loan type by selecting your option within the dropdown box:

General Purpose Loan

General purpose loans are allowed under the plan. Your investment provider(s) may apply contractual terms and restrictions in addition to these plan provisions. To request a loan, select the investment provider and enter the dollar amount of the loan you want to request. Due to market fluctuations, applicable investment provider contract rules, and/or plan rules, a lesser amount may be available to you once your request is submitted to your investment provider.

NOTE: This loan information is based on information from your Investment Provider(s). Your Investment Provider(s) may apply contractual terms and restrictions in addition to your plan's provisions. Contracts/accounts from which loans are not allowed are not displayed. The Amount Requested cannot exceed the amount eligible within the plan and any other plans of the employer for which plan@hess.com is the administrator.

Amount eligible to loan from all your plans with your employer* \$50,000.00
Total amount available within this plan: \$50,000.00
Number of loans available: 99

Investment Providers	Amount Available by Provider	Amount Available by Contract/Account	Amount Requested	As of Date
Horace Mann	\$100,000.00	\$50,000.00	\$ 35000	04/20/2018
TOTAL AMOUNT			\$0.00	

RESET **SUBMIT**

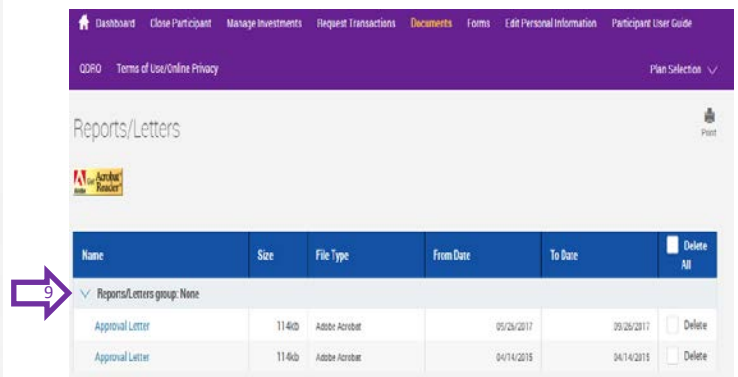
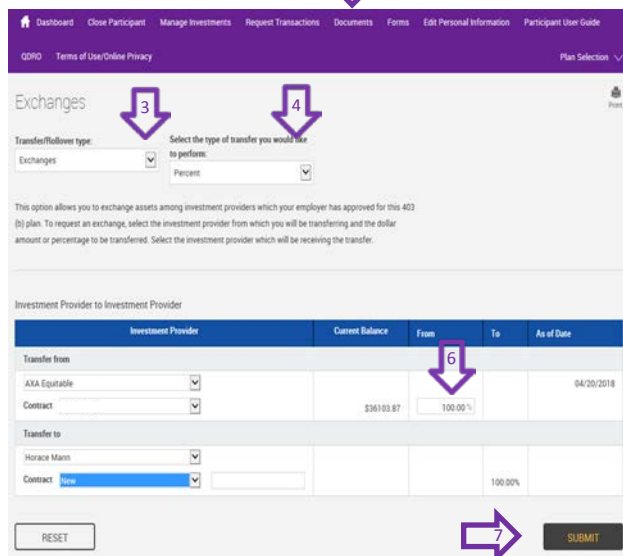
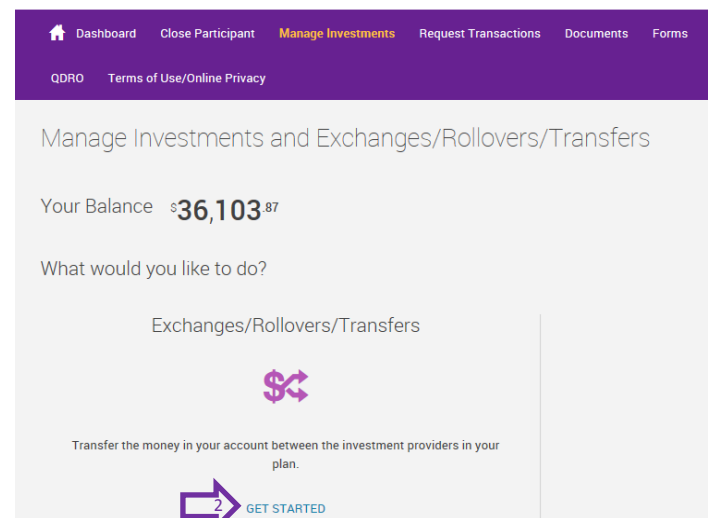
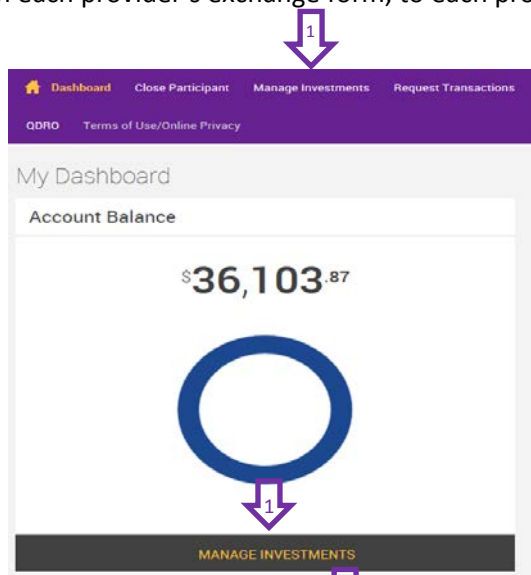
Reports/Letters

Adobe Acrobat Reader

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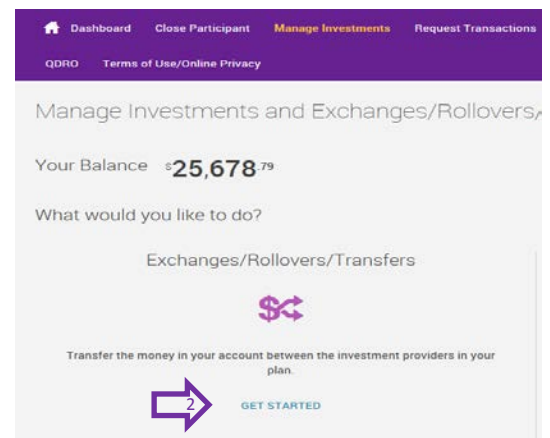
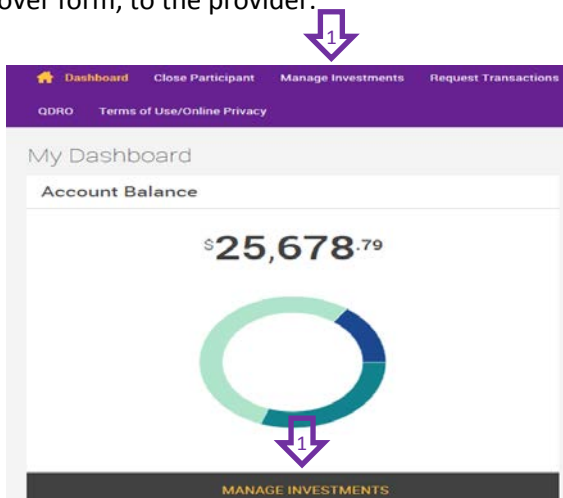
How do I request an exchange (moving funds between providers within plan) ([Return to top](#))

1. Select *Manage Investments* (in header or below dollar amount).
2. Click on **GET STARTED**.
3. In the drop down box, select *Exchanges*.
4. In the drop down box, select *Dollar or Percent*.
5. Select the current provider and new provider.
6. Enter the percent or dollar amount requested.
7. Select *Submit*.
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.



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

1. Select *Manage Investments* (in header or below dollar amount).
2. Click on **GET STARTED**.
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*.
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.



Rollover Out of Plan

Transfer/Rollover type: Select the type of transfer/rollover you would like to perform.

Distribution Name: Percent

Severance from Employment Qualifying event

Qualifying event: Yes

Your plans provisions allow you to take a withdrawal from your account when you terminate employment with your employer or retire. To request a Severance from Employment withdrawal, first select the Investment Provider(s) from which you will be making the withdrawal. If requesting less than a full withdrawal of your account, enter the appropriate dollar amount(s) for the withdrawal(s). If requesting a full withdrawal, select the Full Withdrawal checkbox that corresponds to the Investment Provider(s) from which your request(s) will be made.

Available Investment Providers	Available Amount	Rollover To Investment Provider	Contract/Account	Full Withdrawal	Percent Requested	As of Date
AXA Equitable Contract Number	\$36,103.87	ABC IRA	123456789	<input checked="" type="checkbox"/>	100.00%	04/20/2018

RESET SUBMIT

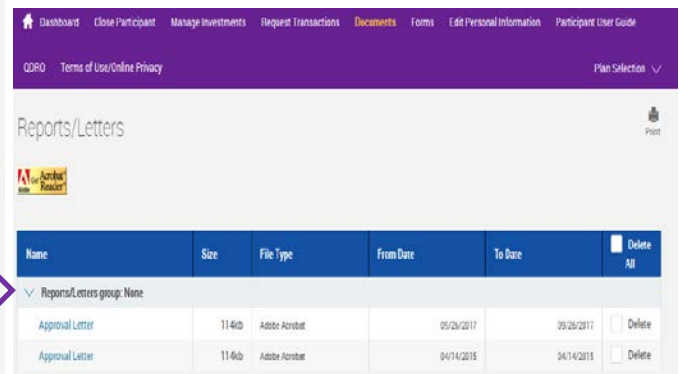
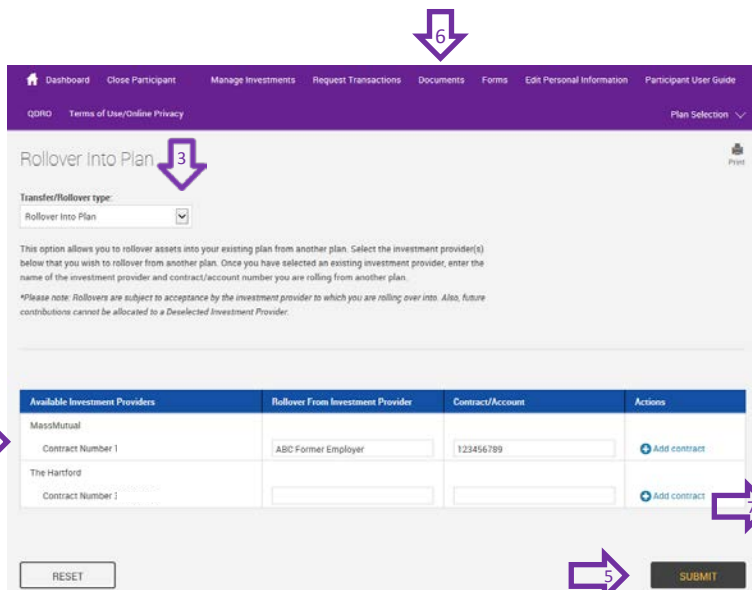
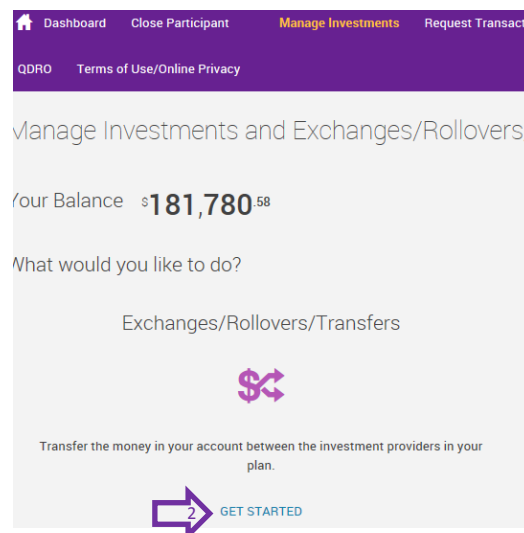
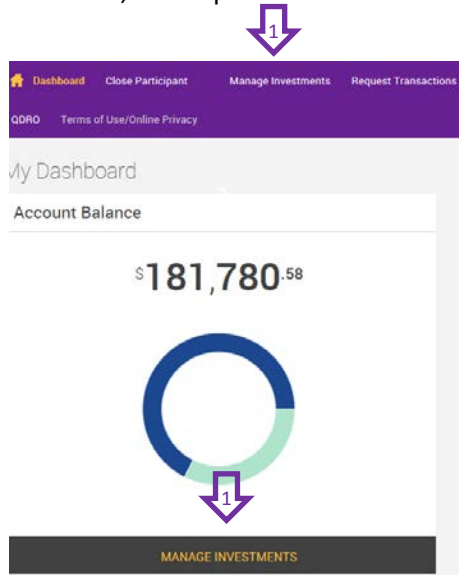
Reports/Letters

Name	Size	File Type	From Date	To Date	Delete
Reports/Letters group: None					
Approval Letter	1140b	Adobe Acrobat	05/25/2017	09/26/2017	Delete
Approval Letter	1140b	Adobe Acrobat	04/14/2015	04/14/2015	Delete

How do I request a rollover into the plan?

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1. Select *Manage Investments* (in header or below dollar amount).
2. Click on **GET STARTED**.
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*.
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 and a half.
3. Click on **GET STARTED**.
4. Complete the appropriate fields for withdrawal amounts
5. Select **Submit**.
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** QDRO Terms of Use/Online Privacy Loans and withdrawals

Loans and Withdrawals

Withdrawals

Age 59 and a half

Withdraw up to

\$130,200.75

GET STARTED >

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

QDRO Terms of Use/Online Privacy Plan Selection

Withdrawals

Select the appropriate withdrawal type:
Age 59 and a half

Your plan allows you to withdraw contributions and earnings from your 401(k) 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 Amt Without CDSC	Amount Requested	As of Date
▼ TIAA-CREF - *Deselected	\$86,387.72	\$86,387.72	<input type="checkbox"/>	<input type="checkbox"/>	\$ 0.00	04/25/2018
▼ VALIC	\$43,813.03	\$43,813.03	<input type="checkbox"/>	<input type="checkbox"/>	\$ 0.00	04/23/2018
TOTAL	\$130,200.75				\$0.00	

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Reports/Letters

Adobe Acrobat Reader

Name	Size	File Type	From Date	To Date	Delete
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Approval Letter	11 kb	Adobe Acrobat	05/24/2017	09/26/2017	Delete
Approval Letter	11 kb	Adobe Acrobat	04/14/2015	04/14/2015	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*.

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.

Loans and Withdrawals

Withdrawals

Hardship

Withdraw up to
\$40,800.00

GET STARTED >

Withdrawals

Select the appropriate withdrawal type:
Hardship

A hardship withdrawal is a withdrawal that is necessary to meet an immediate and heavy financial need. This amount may not exceed the amount of your financial need but may include amounts necessary to pay any federal, state, or local income taxes or penalties reasonably anticipated to result from the withdrawal. If additional funds are needed to cover taxes and any associated tax penalties incurred (i.e., for being under age 59 ½ etc.), please include this percentage or amount on the Additional Documentation Form under the Income Tax Withholding section and add it to the amount submitted in your hardship withdrawal request.

NOTE: As stated above, there may be legal or tax considerations in connection with this request. Therefore, you may wish to consult with your legal or tax advisor before submitting this request. In accordance with the Internal Revenue Service (IRS) Safe Harbor guidelines, additional documentation, noted below, is required to support this withdrawal request. Your request cannot be processed unless planwithease.com receives the appropriate documentation.

When submitting the requested documentation, please include a completed copy of the Additional Documentation Form. The form (with mailing address/fax number) is available by selecting the Forms menu on this website. An email notification will be sent to you once planwithease.com approves or denies your request. If approved, you should log into planwithease.com and retrieve your Approval Certificate. The Certificate will be available by selecting the Documents menu on this website. To complete your request, submit the Approval Certificate to your Investment Provider(s) in addition to any paperwork/form they may require for this request.

Select Hardship reason:
Prevent Eviction

Required Documentation

Please forward the following documentation to planwithease.com for approval of the Hardship request.

1. Notice of foreclosure from bank/mortgage company stating that the participant's home will be lost unless the amount past due is paid by a future due date.
2. Notice stating eviction will happen unless the amount past due for rent is not paid by a future due date. Notice must be signed by the landlord and be on business letterhead or be notarized.
3. Notice of tax foreclosure.

Available Amounts - Hardship

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


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

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Reports/Letters



Name	Size	File Type	From Date	To Date	Delete
▼ Reports/Letters group: None					
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Approval Letter	11-KB	Adobe Acrobat	04/14/2015	04/14/2015	<input type="checkbox"/> 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.

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.

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.

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 two input fields: "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 also present. A small note 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." Three red arrows point from text annotations to the form elements: one to the "Enter Username" field, one to the "Participant" radio button, and one to the password field.

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)

Select "Participant"

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. Each input field has a red asterisk to its right. A "Submit" button is located at the bottom right of the form.

Question	Answer
What is your father's middle name?	
What is your father's middle name?	
What is your father's middle name?	