

How to Guide

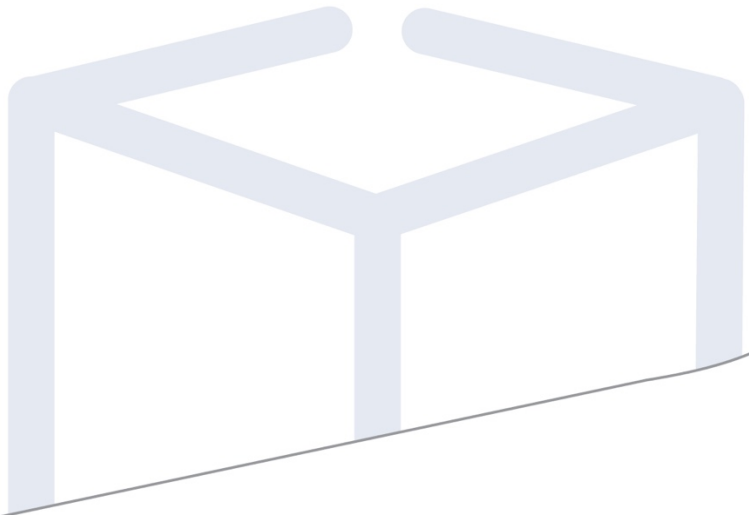


Table of Contents

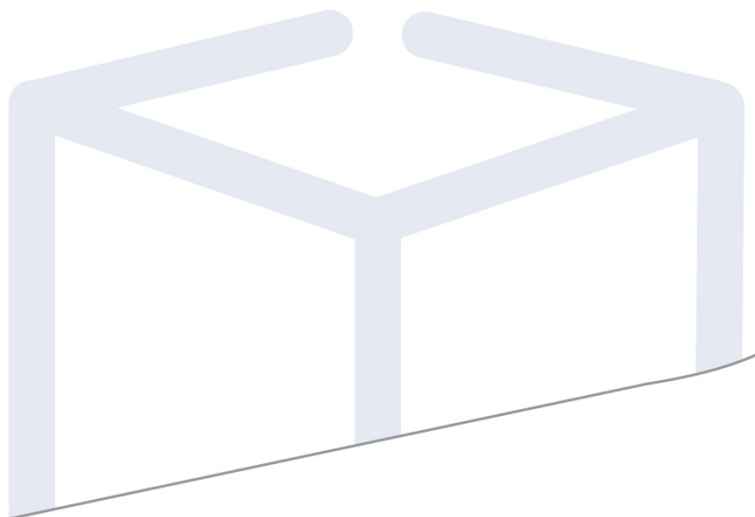
How to Login First Time User	3
How to Update User ID and Password	6
How to Update My Personal Information	9
How to Begin, Change or Stop Contributions	13
How to Move My Funds	18
How to Take a Loan	25
How to Take a Withdrawal	31

About This Guide

This “How to...” guide describes the most important steps needed to complete certain transactions using the PlanConnect web site. Note that the web site may have changed since this guide was issued. If you have any questions about the guide or the information contained in it, please contact PlanConnect® using the contact information located on the last page.

The examples appearing in the guide are for illustrative purposes only; the information you will see will differ.

How to Login First Time User



How to Login First Time User

Step 1: Connect with PlanConnect

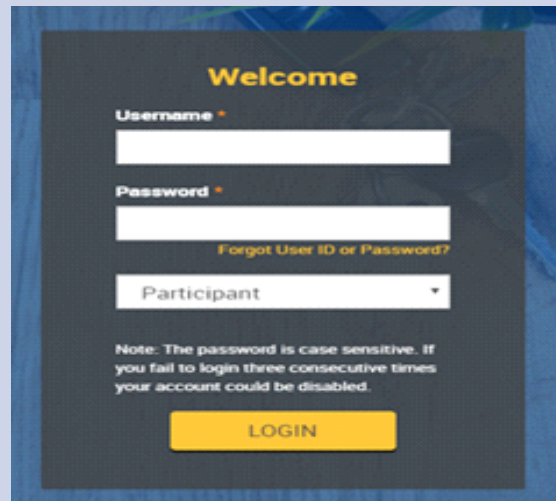
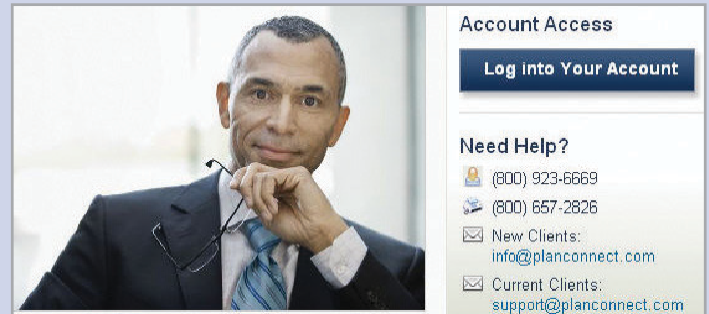
Go to the PlanConnect® Web Site

1. Open your web browser and go to www.planconnect.com.¹
2. Click on **LOG INTO YOUR ACCOUNT**.
3. The log-in window will open.

Log In to Your Account

1. Enter your User ID.
If this is the first time you're logging in, use the default user name provided in the welcome letter.
2. Enter your Password.
If this is the first time you're logging in, use the default password provided in the welcome letter.
3. In the drop-down menu labeled "Select Role," verify **PARTICIPANT** is selected.
4. Click on the **LOGIN** button.

¹This application is written to work with the latest version of Firefox, Chrome, Safari, Microsoft Edge, and Internet Explorer 11.0+. If you are having problems viewing the page, click on the "Problems viewing the site?" link at the bottom of the web page to confirm your web browsers is compatible with the website.



Step 2: Enter Your Login Information

Set Security Question

1. You will be asked to select a verification question and answer. This will assist you if you forget your password. You will be asked to supply the correct answer to this question before retrieving your password. Please make a note of the verification question and answer you chose.

Enter User ID and/or Password

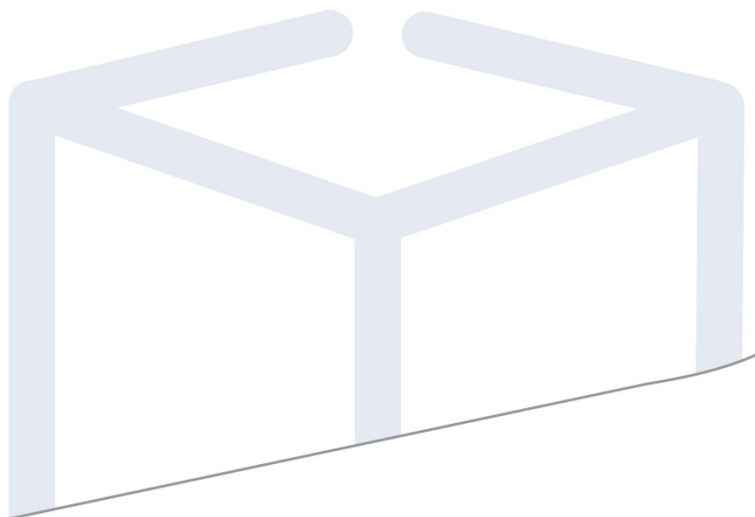
1. Create a unique User ID. Your User ID must be:
 - a. 6-12 characters long and include any combination of uppercase or lowercase letters and numbers.*
2. Create a unique password. Your password must be:
 - a. 8-30 characters long and include any combination of uppercase or lowercase letters and numbers.*
3. Re-enter the password you created.

* Please note all User ID's and Passwords are CASE SENSITIVE.

Continue and Confirm

1. Confirm by selecting CONTINUE.
2. You will receive a message confirming your User ID and/or Password was updated.

How to Update User ID and Password



How to Update User ID and Password

Step 1: Update User ID and/or Password

Go to the PlanConnect® Web Site

1. Open your web browser and go to www.planconnect.com.¹
2. Click on **LOG INTO YOUR ACCOUNT**.
3. The log-in window will open.

Forgot User ID and/or Password

1. Select the **Forgot User ID or Password?** link.
2. Enter your Social Security Number, Date of Birth, and Zip Code and select **NEXT**.
3. You will receive an email with a link to change your existing User ID and/or Password.

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Step 2: Enter Your New User ID and/or Password Information

Enter New User ID and/or Password

1. Create a unique User ID. Your User ID must be:
 - a. 6-12 characters long and include any combination of uppercase or lowercase letters and numbers.*
2. Create a unique password. Your password must be:
 - a. 8-30 characters long and include any combination of uppercase or lowercase letters and numbers*,
 - b. Cannot contain three characters in a row that have a one-character difference (Ex. ABC123), and
 - c. Cannot contain two consecutive characters that are the same.
3. Re-enter the password you created.

* Please note all User ID's and Passwords are CASE SENSITIVE.

Continue and Confirmation

1. Confirm by selecting **CONTINUE**.
2. You will receive a message confirming your User ID and/or Password was updated.

Password Change Print

For security reasons, we recommend that you change your User ID. Choose a password that will be easy for you to remember, but difficult for others to guess. User IDs and Passwords are case-sensitive. Need help? Call PlanConnect at (800) 923-6669 Mon-Fri, 9:00 AM – 5:00 PM ET.

Criteria

- Leaving the user id field empty will reuse your current user id.
- Changes made to your password will take effect immediately.
- These changes will not affect your Voice Response access (if available).
- Your password must contain at least one non-numeric character.
- Your password must contain alphabetic and numeric characters (Aa-Zz and 0-1).
- Your password cannot contain three characters in a row that have a one character difference (Ex. ABC123).
- Your password cannot contain two consecutive characters that are the same.
- User id must be between 6 and 12 characters in length.
- Password must be between 8 and 30 characters in length.

Enter new user ID

Enter old password

Enter new password Re-enter new password

Need help? Call PlanConnect at (800) 923-6669 Mon-Fri, 9:00 AM – 5:00 PM ET **SUBMIT**

User ID/Password Change X

You are requesting to change your user ID and/or password.

Your request has not been processed. Please confirm that the above details properly describe the transaction you are requesting by pressing 'Continue'. Press 'Cancel' to abort the request.

CANCEL **CONTINUE**

Dashboard | Initiate Requests | Performance | Tools | References

User ID/Password Change Print

✔ Your request has been processed. Your confirmation number is 52852. Please use this number to reference this transaction in the future.

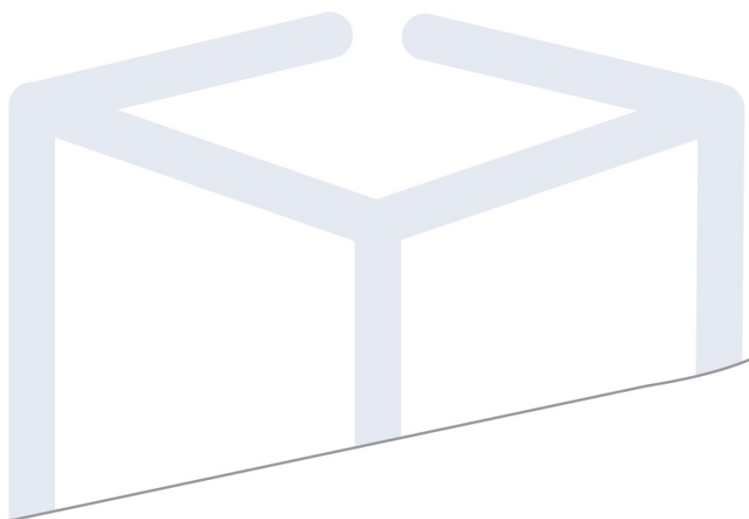
User ID/Password Change

You requested to change your user ID and/or password.
Please remember this when you attempt to login in the near future. If on your first attempt you fail to login with your new user id/password, please revert to your previous user id/password and try again. Failing to login three times consecutively over any period of time could block your account.

If you have questions or need support, please contact PlanConnect by

Email	support@planconnect.com
Fax	(800) 837-2628
Phone	(800) 923-6669, Monday - Friday, 9:00 am to 5:00 pm ET
Mail	100 Mainstreet St, Suite 1000 Ithaca, NY 14850

How to Update My Personal Information



How to Update My Information

Important Information — Read This First!

Why Should I Update My Personal Information?

You should update your personal information if you:

- Change your name
- Have a new address
- Get a new phone number
- Change email addresses
- Would like to change your contact information

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Updating Your Personal Information

Step 1: Connect to PlanConnect®

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2. Enter your Password.
If this is the first time you're logging in, use the default password provided in the welcome letter or contact PlanConnect for assistance.
3. In the drop-down menu labeled "Select Role," verify **PARTICIPANT** is selected.
4. Click on the **LOGIN** button.

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PLANCONNECT

Good afternoon, MARY FOWLER
Last Login: May 14, 2021 12:45 PM EST

Password Change

For security reasons, we recommend that you change your User ID. Choose a password that will be easy for you to remember, but difficult for others to guess. User IDs and Passwords are case-sensitive. Need help? Call PlanConnect at (800) 923-6669 Mon-Fri, 9:00 AM – 5:00 PM ET.

Criteria

- Leaving the user id field empty will reuse your current user id.
- Changes made to your password will take effect immediately.
- These changes will not affect your Voice Response access (if available).
- Your password must contain at least one non-numeric character.
- Your password must contain alphabetic and numeric characters (Aa-Zz and 0-9).
- Your password cannot contain three characters in a row that have a one character difference (Ex. ABC123).
- Your password cannot contain two consecutive characters that are the same.
- User id must be between 6 and 12 characters in length.
- Password must be between 8 and 30 characters in length.

Enter new user ID:

Enter old password:

Enter new password: Re-enter new password:

SUBMIT

Need help? Call PlanConnect at (800) 923-6669 Mon-Fri, 9:00 AM – 5:00 PM ET.

Welcome

Username *

Password *

[Forgot User ID or Password?](#)


Participant

Note: The password is case sensitive. If you fail to login three consecutive times your account could be disabled.

LOGIN

Step 2: Access Your Personal Information

Personal Information

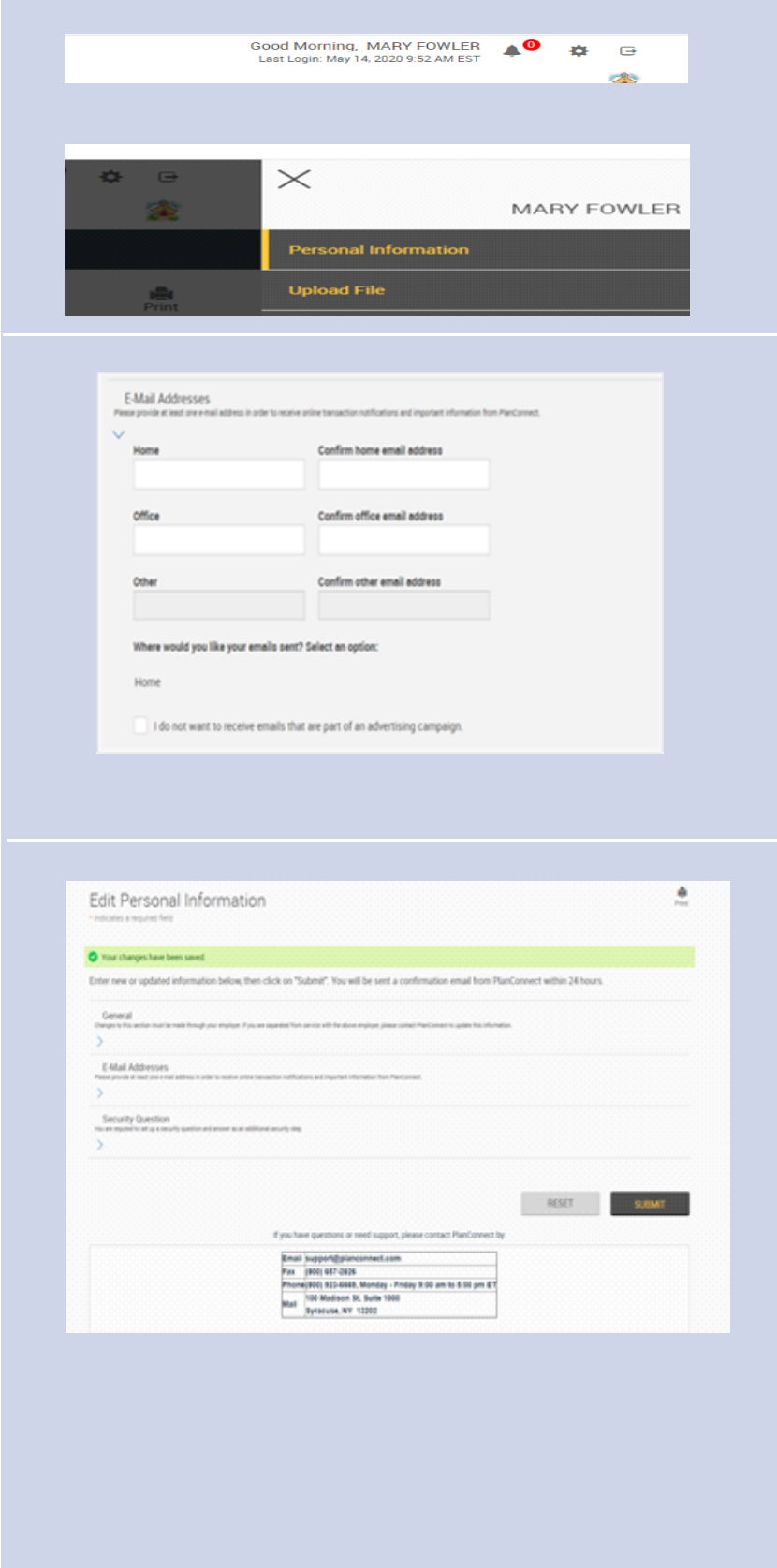
1. Click on **GEAR**  icon on the top right corner of the page.
2. From the drop-down menu that appears, select **PERSONAL INFORMATION**. The “Edit Personal Information” window will open.

Enter Personal Information

1. Update the screen with your new information.
2. Click **SUBMIT**.
3. If there is an error, click **RESET**.

Confirm

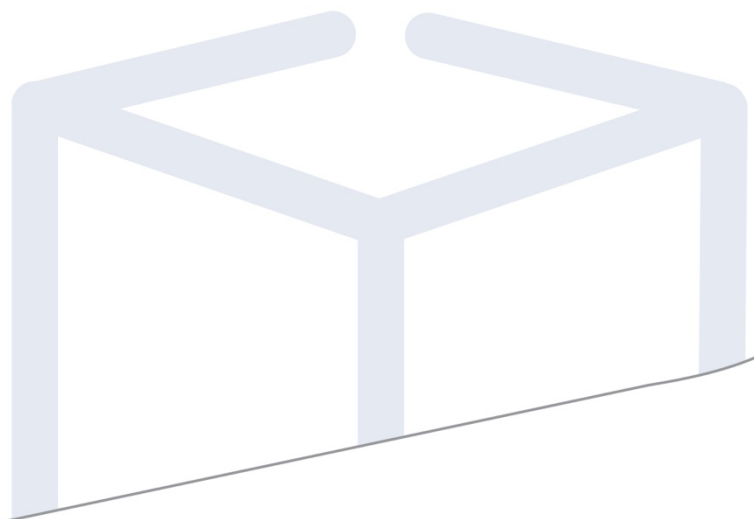
1. You will receive a message confirming your changes were saved.



The screenshot displays the PlanConnect user interface. At the top, a header shows the user's name, MARY FOWLER, and their last login time, May 14, 2020 9:52 AM EST. A navigation menu on the left includes options for Personal Information and Upload File. The main content area shows the 'E-Mail Addresses' section, which includes fields for Home, Office, and Other email addresses, each with a corresponding confirm field. Below these fields is a section for selecting where the user wants to receive emails, with a radio button option for 'Home' and a checkbox for 'I do not want to receive emails that are part of an advertising campaign.'

The second screenshot shows the 'Edit Personal Information' page. A green message at the top indicates that the user's changes have been saved. Below this, there are sections for General information, E-Mail Addresses, and Security Question, each with a right-pointing arrow indicating that the user can click to edit or view more details. At the bottom of the page, there are 'RESET' and 'SUBMIT' buttons. A footer section provides contact information for PlanConnect support, including an email address (jwagner@planconnect.com), a fax number (800) 887-3826, a phone number (800) 822-6048, and a physical address in Syracuse, NY.

How to Begin, Change or Stop Contributions



How to Begin, Change or Stop Contributions

Important Information — Read This First!

Why Should I Save for Retirement?

Retirement is life's biggest expense. It will cost more than your child's tuition or even your home. Retirement can span up to a third of your lifetime. It is much like saving for a 25 to 35 year vacation.

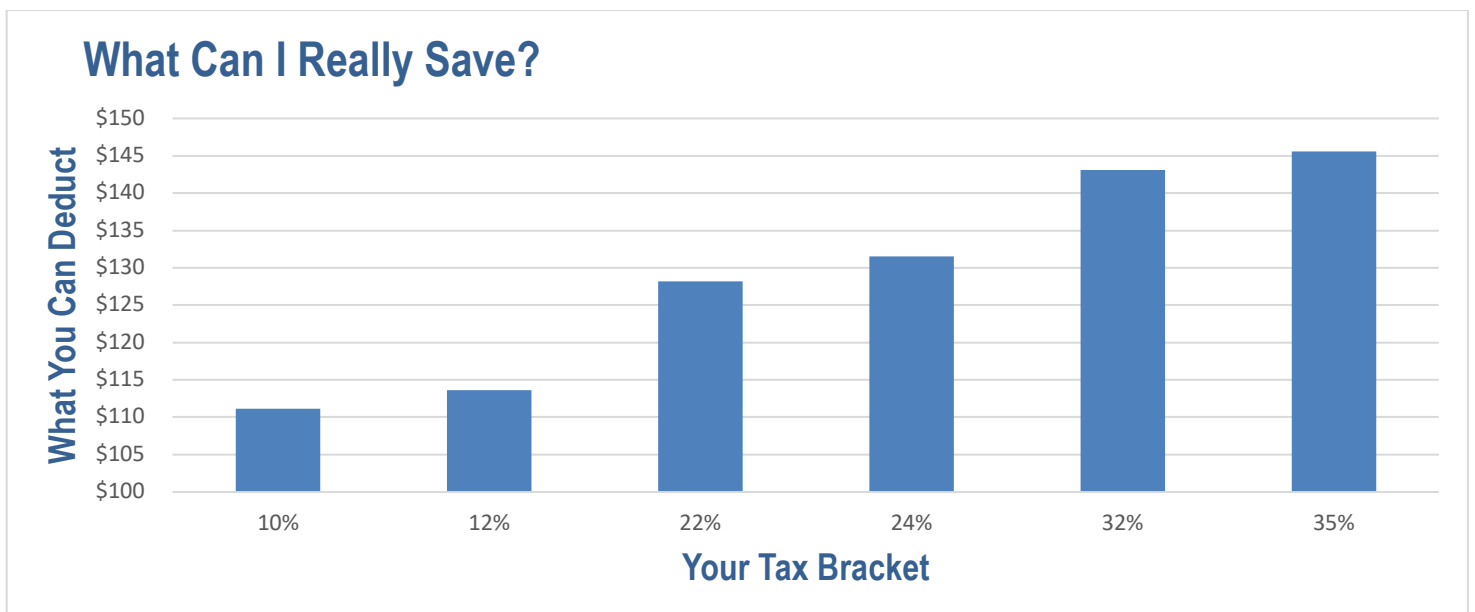
It's easy to get caught up in the demands of today and forget about tomorrow. But to afford an expense of this magnitude, you need to start planning and saving right away. There is no better time than the present to save for your retirement.

Enrolling in your retirement plan is a great step in shaping how you will live during your years to come. Contributing to your plan can be done easily through payroll deductions — which are most often pre-tax, although some plans offer Roth deductions. Check with PlanConnect® or your plan administrator for more details.

What Is a Pre-tax Payroll Deduction?

A pre-tax payroll deduction is a deduction from your gross wages that reduces taxable income. In other words, you do not pay income tax on the pre-tax money that is deducted from your paycheck, which means you can save more with less impact to your take-home pay.

Let's say you want to reduce your take home pay by a \$100. Let the pre-tax deduction work in your favor and save more for your retirement.



Want to learn more? Try our estimating calculators in our [retirement planning](#) section.

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2. Enter your Password.
If this is the first time you're logging in, use the default password provided in the welcome letter or contact PlanConnect for assistance.
3. In the drop-down menu labeled "Select Role," verify **PARTICIPANT** is selected.
4. Click on the **LOGIN** button.

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PLANCONNECT
The Best Solution For Your Business

Good Afternoon, MARY FOWLER
Last Login: May 14, 2020 12:44 PM EDT

Password Change

For security reasons, we recommend that you change your User ID. Choose a password that will be easy for you to remember, but difficult for others to guess. User IDs and Passwords are case-sensitive. Need help? Call PlanConnect at (800) 923-6669 Mon-Fri, 9:00 AM - 5:00 PM ET.

Criteria

- Leaving the user id field empty will reuse your current user id.
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- Your password cannot contain two consecutive characters that are the same.
- User id must be between 6 and 15 characters in length.
- Password must be between 8 and 30 characters in length.

Enter new user ID:

Enter old password:

Enter new password: Re-enter new password:

Need help? Call PlanConnect at (800) 923-6669 Mon-Fri, 9:00 AM - 5:00 PM ET

SUMMIT

Welcome

Username *

Password *

[Forgot User ID or Password?](#)

Participant

Note: The password is case sensitive. If you fail to login three consecutive times your account could be disabled.

LOGIN

Step 2: Initiate Request and Change Elections

Before you can complete this step, you need one or more contracts with an approved investment provider(s). If you need to obtain a contract and want a list of your plan's approved investment providers and their agents, call PlanConnect at (800) 923-6669 or email us at support@planconnect.com.

Initiate Request

- The next step is to enter how much you would like to contribute to your retirement plan each pay period.
 - For assistance with determining how much to contribute as well as the impact it can have on your paycheck and your retirement savings, go to Planning for Retirement.

Stop and Plan

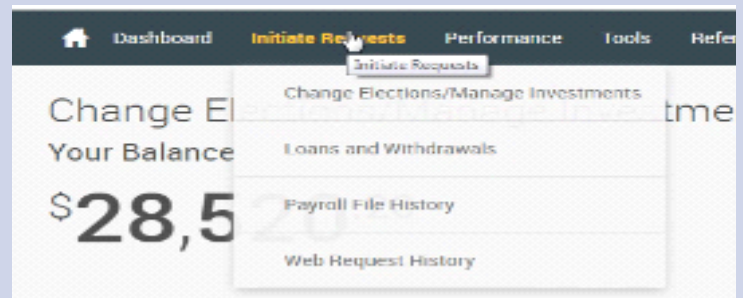
How much should I save?

How much can I save?

Try our retirement calculators at <http://www.planconnect.com>

Change Elections/Manage Investments

- Select **Initiate Requests and Change Elections/Manage Investments**.
- Select **Change Elections**.



Change Elections



The investment providers you put the money from your paycheck into.

Indicate Contribution Amount or Percent

- Check the box next to **Include** for each contribution type (Employee Pre-Tax or Employee Roth) you wish to begin, change or stop.
- Select the **Contribution Method** as an amount or percentage and enter the dollar amount or percent, as applicable, next to an approved **Investment Provider**.

 A screenshot of the 'Employee Pre-Tax Deferral' form. It includes a 'Contribution method' dropdown set to 'Dollar' and an 'Include' checkbox checked. Below is a table with columns for 'Investment Provider', 'Current IP Election', and 'New IP Election'. The table lists providers: Future Co, Sunshine Investments, Foryour Life, and EarnMoney Group, each with a dollar amount input field. A 'TOTAL ALLOCATION' row shows \$0.00 for the current election and \$50.00 for the new election. Below the table is the 'Employee Roth Deferral' section, also with an 'Include' checkbox checked and a 'Contribution method' dropdown set to 'Dollar'.

Investment Provider	Current IP Election	New IP Election
Future Co	\$0.00	\$ 0
Sunshine Investments	\$0.00	\$ 0
Foryour Life	\$0.00	\$ 50.00
EarnMoney Group	\$0.00	\$ 0
TOTAL ALLOCATION	\$0.00	\$50.00

Step 3: Authorization to Begin, Change or Stop Elections

Authorize

1. Check the box **I authorize this investment election change** and select **Next**.

I authorize this investment election change

CANCEL NEXT

Review and Confirm

1. Review your contribution elections, **TERMS AND CONDITIONS**, and the important notes. If you agree and your elections are accurate, check the box next to **I authorize this investment election change** and select **Submit**.
2. Select **Change Elections**.

By selecting "SUBMIT":
You confirm that you have read and agree to these [TERMS AND CONDITIONS](#).

Important:
You will receive a Salary Reduction Confirmation to print and keep for your records.
The contribution type(s) you select to "include" in your election will **replace and cancel all other prior elections for the same contribution type**. Unchanged contribution types do not appear on the Salary Reduction Confirmation.

Effective date
05/14/2020

Employee Pre-Tax Deferral

Investment Provider	Current IP Election	New IP Election
Foryour Life		\$50.00
TOTAL ALLOCATION	\$0.00	\$50.00

Employee Roth Deferral

Investment Provider	Current IP Election	New IP Election
EarnMoney Group		\$100.00
TOTAL ALLOCATION	\$0.00	\$100.00

I authorize this investment election change

CANCEL BACK SUBMIT

Election Confirmation

1. Print and save the confirmation screen and report for your records.

Confirmation Number: 52860

Elections Confirmation

Effective date
05/14/2020

Employee Pre-Tax Deferral

Investment Provider	Current IP Election	New IP Election
Foryour Life		\$50.00
TOTAL ALLOCATION	\$0.00	\$50.00


Employee Roth Deferral

Investment Provider	Current IP Election	New IP Election
EarnMoney Group		\$100.00

Congratulations! You've taken a big step toward ensuring you have a comfortable retirement.

Keep in mind that it is a good idea to review your retirement strategy annually because:

- You may want to reallocate your contributions.
- You may want to change your contribution amount, especially if contribution limits increase.
- You may want to take a loan.
- You may need to take an early withdrawal.
- You may have had a major life change. (e.g. marriage, birth of a child, etc.).


403(b) SALARY REDUCTION CONFIRMATION

Initial 403(b) Salary Reduction Agreement
 Change in Contribution Amount or Percentage, Investment Provider Allocation, and/or Money Source
 Terminate Agreement (Stop/Cancel)

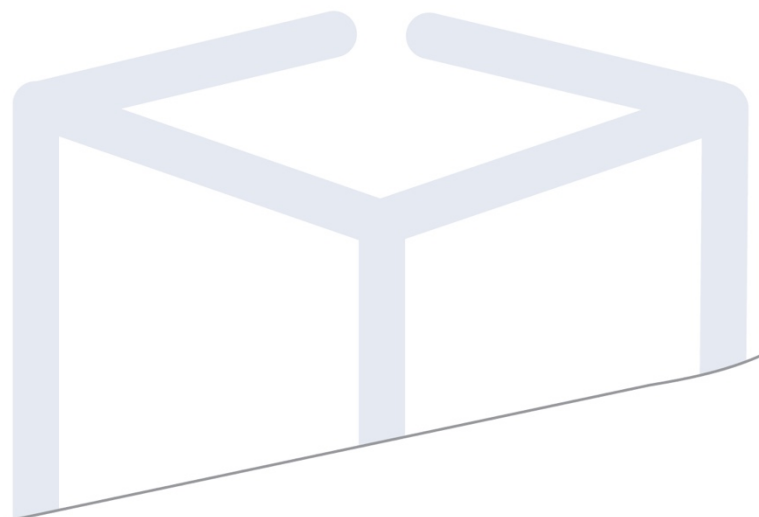
Employee and Employer Information	Employee Name (first, middle initial, last)	Social Security Number
	MARY FOWLER	050-00-8007
Money Source	Employee Deferral	Employee Post Tax
	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Effective Date: 05/25/2020 (Employee is responsible for establishing an account with the Investment Provider before any amounts are contributed by the Employer to the Investment Provider)

Investment Provider	Investment Provider Amt
DEMO-Foryour Life Co	\$50.00
Total	\$50.00

Investment Provider	Investment Provider Amt
DEMO-EarnMoney Group	\$100.00
Total	\$100.00

How to Move My Funds



How to Move My Funds

Important Information — Read This First!

Can I Move My Funds Without a Penalty?

Yes, there are three ways to move your funds tax free and with no IRS penalty*:


- **Rollovers** — Move your funds from one qualified retirement plan to another qualified retirement plan.
- **Exchanges** — Move your retirement account to another account of the same type within your employer's plan. For example, if your employer offers a 403(b) plan with more than one investment provider, you can move your 403(b) plan account from investment provider A to investment provider B.
- **Transfers** — Move all or a portion of your funds from one employer's plan to new or former employer's plan.

Who's Eligible?

Rollovers — According to the IRS, you are eligible to roll over funds in the following circumstances:

- You no longer work for the employer sponsoring your retirement plan.
- You are over the age of 59½.
- Your employer no longer offers your type of retirement account.
- Some examples include funds to be rolled over are from:
 - A spouse or former spouse and are due to a divorce or separation agreement
 - A death benefit distribution
 - An in-service withdrawal from a profit-sharing plan

ROLLOVER CHART

		Roll To							
		Roth IRA	Traditional IRA	SIMPLE IRA	SEP-IRA	Governmental 457(b)	Qualified Plan ¹ (pre-tax)	403(b) (pre-tax)	Designated Roth Account (401(k), 403(b) or 457(b))
Roll From	Roth IRA	Yes ²	No	No	No	No	No	No	No
	Traditional IRA	Yes ³	Yes ²	Yes ^{2, 7} , after two years	Yes ²	Yes ⁴	Yes	Yes	No
	SIMPLE IRA	Yes ³ , after two years	Yes ² , after two years	Yes ²	Yes ² , after two years	Yes ⁴ , after two years	Yes, after two years	Yes, after two years	No
	SEP-IRA	Yes ³	Yes ²	Yes ^{2, 7} , after two years	Yes ²	Yes ⁴	Yes	Yes	No
	Governmental 457(b)	Yes ³	Yes	Yes ⁷ , after two years	Yes	Yes	Yes	Yes	Yes ^{3, 5}
	Qualified Plan ¹ (pre-tax)	Yes ³	Yes	Yes ⁷ , after two years [*]	Yes	Yes ⁴	Yes	Yes	Yes ^{3, 5}
	403(b) (pre-tax)	Yes ³	Yes	Yes ⁷ , after two years	Yes	Yes ⁴	Yes	Yes	Yes ^{3, 5}
	Designated Roth Account (401(k), 403(b) or 457(b))	Yes	No	No	No	No	No	No	Yes ⁶

¹Qualified plans include, for example, profit-sharing, 401(k), money purchase, and defined benefit plans.

² Only one rollover in any 12-month period.

³Must include in income.

⁴Must have separate accounts.

⁵Must be an in-plan rollover.

⁶Any nontaxable amounts distributed must be rolled over by direct trustee-to-trustee transfer.

⁷Applies to rollover contributions after December 18, 2015. For more information regarding retirement plans and rollovers, visit [Tax Information for Retirement Plans](#).

* Please contact your individual financial institution for a detailed explanation of any (fees or charges) or (contingent deferred sales charges, administrative fees or market fluctuation) your account may be subject to.

Exchanges and Transfers — If you are an active or retired employee, you are eligible to exchange or transfer funds as long as each of the following conditions is met:

- Exchanges or transfers must be permitted under your plan
- Your employer and the investment provider receiving the exchange or transfer have an information sharing agreement.
- The investment provider receiving the exchange or transfer is an approved provider within your employer's plan.
 - The benefit after the exchange is at least as great as the benefit before the exchange.
 - The withdrawal restrictions are at least as great after the exchange as before the exchange.

Before You Move Any Funds

- Transfers, exchanges, and rollovers are optional features of 403(b) retirement plans. Check your employer's Plan to make sure they are allowed.
- If you have a required minimum distribution (RMD) due, you will need to take the RMD before you can transfer, exchange, or rollover your funds.
- You can request an approval certificate to move funds into or out of your retirement plan through the PlanConnect® web site or by contacting PlanConnect at (800) 923-6669 or by email at support@planconnect.com.
- For rollovers:
 - If you are rolling over funds and you do not have your funds going directly to another investment provider, you may have to pay 20% federal income tax withholding.

Step 1: Connect to PlanConnect®

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The Best Solution For Your Business

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Last Login: May 14, 2020 12:44 PM EDT

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Criteria

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- Changes made to your password will take effect immediately.
- These changes will not affect your Voice Response access (if available).
- Your password must contain at least one non-numeric character.
- Your password must contain alphabetic and numeric characters (Aa-Zz and 0-9).
- Your password cannot contain three characters in a row that have a one character difference (Ex. ABC123).
- Your password cannot contain two consecutive characters that are the same.
- User id must be between 6 and 15 characters in length.
- Password must be between 8 and 30 characters in length.

Enter new user ID:

Enter old password:

Enter new password: Re-enter new password:

Need help? Call PlanConnect at (800) 923-6669 Mon-Fri, 9:00 AM - 5:00 PM ET

SUMMIT

Welcome

Username *

Password *

Forgot User ID or Password?

Participant

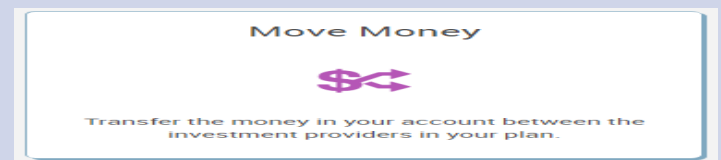
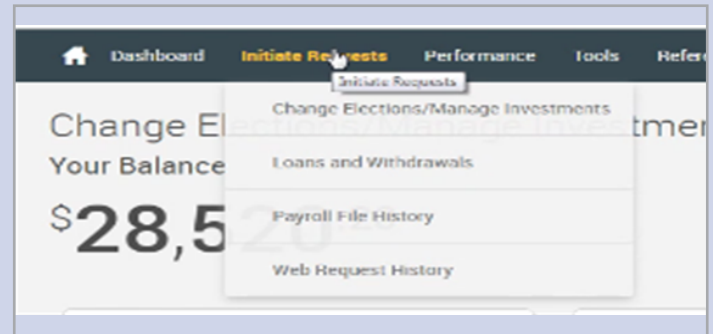
Note: The password is case sensitive. If you fail to login three consecutive times your account could be disabled.

LOGIN

Step 2: Start Your Transaction

1. Click on the **INITIATE REQUESTS** tab.
2. From the drop-down menu that appears, select **CHANGE ELECTIONS/MANAGE INVESTMENTS**.
A new window will open.

3. Select **MOVE MONEY**.



Step 3: Enter Your Transaction

Intra Plan Transfers/Exchanges

1. In the drop-down menu labeled **SELECT TYPE OF REQUEST**, select **INTRA PLAN TRANSFER** (also known as an Exchange).
2. Read the **IMPORTANT** information carefully.
3. From the drop-down menu labeled **SOURCE**, select the source (i.e. **EMPLOYEE PRE-TAX DEFERRAL**) you are moving the funds from.
4. From the drop-down menu labeled **OPTIONS FOR INTRA PLAN TRANSFER**, select **\$** (for dollar amount) or **%** (for percentage of account value).
5. In the **INVESTMENT PROVIDER** column, go to the **TRANSFER FROM** drop-down menu and select the investment provider and contract number from which you wish to intra plan transfer/exchange funds from.
6. In the **AMOUNT/PERCENT FROM** column, enter the dollar amount or percentage you want to intra plan transfer/exchange.
7. In the **INVESTMENT PROVIDER** column, go to the **TRANSFER TO** drop-down menu and select the investment provider and contract number from which you wish to intra plan transfer/exchange funds to.
8. Click on **CONTINUE**.

 A screenshot of the 'Intra Plan Transfer' form. The title is 'Intra Plan Transfer' with a subtitle: 'Allows you to move all or part of your account value from one 403(b) contract to another with any Investment Provider under the plan.' There are two main sections: 'Select Type of Request:' with a dropdown menu showing 'Intra Plan Transfer' selected, and 'Options For Intra Plan Transfer*' with a dropdown menu showing 'Dollars' selected.

 A screenshot of the 'Intra Plan Transfer Employee Pre-Tax Deferral' form. The title is 'Intra Plan Transfer Employee Pre-Tax Deferral' with a subtitle: 'Allows you to move all or part of your account value from one 403(b) contract to another with any Investment Provider under the plan.' There are three dropdown menus: 'Type of Request:' (Intra Plan Transfer), 'Source' (Employee Pre-Tax Deferral), and 'Options For Intra Plan Transfer*' (Dollars). Below these is an 'IMPORTANT' section with several bullet points. At the bottom is a table for entering transfer details.

Investment Provider	Current Balance*	Amount/Percent From	Amount/Percent To	Balance As Of
Transfer From:				
Select Investment Provider				
Contract		\$ 0.00		
Transfer To:				
Select Investment Provider				
Contract				

Step 3: Enter Your Transaction (continued)

Transfers

1. In the drop-down menu labeled **SELECT TYPE OF REQUEST**, select **TRANSFER OUT OF/INTO PLAN**.
2. Read the **IMPORTANT** information carefully.
3. From the drop-down menu labeled **OPTIONS FOR TRANSFER OUT OF THE PLAN**, select **\$** (for dollar amount) or **%** (for percentage of account value). This option is only available when transferring funds out of the plan.
4. In the **CURRENT INVESTMENT PROVIDER** column, select the row for the investment provider from which you will make the transfer – that is, the “from” source.
5. In the **TRANSFERRING TO INVESTMENT PROVIDER** column, enter the name of the investment provider receiving the transfer – that is, the “to” destination.
6. In the **CONTRACT** column, enter the investment provider’s contract number to which you will transfer funds.
7. Under **AMOUNT REQUESTED**, enter the dollar amount or percentage you want to transfer.
8. Click on **CONTINUE**.

Transfer Out of Plan Print

Transfer from this 403(b) Plan to another employer's 403(b) Plan.

Type of Request:

Transfer Out of Plan

Options for Transfers Out of the Plan*

Dollars

* If you want to transfer the total account value in your contract, select **Percent**

IMPORTANT

- To prevent delays, PlanConnect recommends that you transfer to a previously established active contract.
- Many Investment Providers do not accept transfers with outstanding loan balances.
- Check with your Investment Provider(s) to make sure you have completed any additional forms or met conditions (such as a spousal signature if your contract is subject to ERISA) they may require.
- The account values affected by this transaction may be subject to market fluctuation, investment fees and charges.

Current Investment Providers	Available Amount*	Transferring To Investment Provider	Contract	Amount Requested	Balance As Of
Foryour Life ING905915	\$22,418.27	<input type="text"/>	<input type="text"/>	\$ 0.00	02/28/2018
Future Co (In-Active Provider) 7446589	\$9,747.99	<input type="text"/>	<input type="text"/>	\$ 0.00	02/23/2018
Sunshine Investments A07905915	\$25,233.18	<input type="text"/>	<input type="text"/>	\$ 0.00	02/28/2018

RESET
CONTINUE

Rollovers into or out of Your Retirement Plan

1. In the drop-down menu labeled **SELECT TYPE OF REQUEST**, select **ROLLOVER INTO OR OUT OF PLAN**.
2. Read the **IMPORTANT** information carefully.
3. In the **CURRENT INVESTMENT PROVIDERS** column, select the row for the investment provider receiving the rollover – that is, the “to” destination.
4. Under **ROLLOVER FROM INVESTMENT PROVIDER**, enter the name of the investment provider from which you will roll over funds – that is, the “from” source.
5. In the **CONTRACT** column, enter the contract number of the investment provider from which you will be rolling over funds.

If you are rolling the funds into a new contract number, click on the **ADD CONTRACT** icon, after you enter the new contract number.
6. Click on **CONTINUE**.

Rollover Into Plan Print

Roll money into your existing 403(b) contract from another qualified contract (i.e. 401(k), 401(a), 403(b), 457(b), IRA).

Type of Request:

Rollover Into Plan

IMPORTANT:

- Check with your investment Provider(s) to make sure you have completed any additional forms or met conditions (such as a spousal signature if your contract is subject to ERISA) they may require.
- The account values affected by this transaction may be subject to market fluctuation, investment fees and charges.

Current Investment Providers	Rollover From Investment Provider	Contract
EarnMoney Group		
Contract Number 0	<input type="text"/>	<input type="text"/>
Contract Number TC7905325	<input type="text"/>	<input type="text"/>
Foryour Life		
Contract Number 0	<input type="text"/>	<input type="text"/>
Contract Number ING905215	<input type="text"/>	<input type="text"/>
Future Co (In-Active Provider)		
Contract Number 0	<input type="text"/>	<input type="text"/>
Contract Number AV2905324	<input type="text"/>	<input type="text"/>
Sunshine Investments		
Contract Number 0	<input type="text"/>	<input type="text"/>
Contract Number A04905215	<input type="text"/>	<input type="text"/>

RESET
CONTINUE

Step 4: Complete Your Transaction

Verify the Transaction You've Requested

1. After you have finished entering your transaction details, you will see a transaction verification screen. Make sure the information is correct.
2. Click on **SUBMIT**.

By selecting "SUBMIT" below:

- You confirm that the details you've provided are correct.
- You agree that you are ready to submit the request to PlanConnect for approval.

Investment Provider	Current Balance*	Amount/Percent From	Amount/Percent To
Foryour Life			
Contract Number IN0905915	\$22,416.27	\$500.00	\$0.00
Sunshine Investments			
Contract Number AD7905915	\$25,233.18	\$0.00	\$500.00

If the above information is incorrect, please select "Cancel" to return to the transaction request screen.

* Current Balances are based upon the data last received from the individual Investment Providers. This amount may not reflect recently approved or pending transactions. Please contact your Investment Provider directly to verify this amount.

Print the Transaction Confirmation

1. Once you have agreed to the transaction requested, the confirmation window will open.
2. Use your browser's "print" function to print and retain the confirmation for your records.
3. You may upload any attachments necessary to accompany your transaction request.

Confirmation number 83486

Your request has been submitted. Please print this page for your records and use your confirmation number to refer to your request. PlanConnect will not process the transaction until your request is approved, is denied or requires additional information.

If Approved

PlanConnect will notify you that it has created certificate(s) of Approval for each investment provider. You should then:

- Print the Certificate from this website and submit the Certificate to the Investment Provider(s).
- Check with your Investment Provider(s) to make sure you have completed any additional forms or met conditions (such as a spousal signature if your contract is subject to ERISA) they may require.

If Denied

- You will be sent a notification outlining the reason(s) for the denial.

If Additional Information is Required

- You will be sent a notification outlining what additional information is necessary to finalize your request.

IMPORTANT

- Many Investment Providers do not accept exchanges with outstanding loan balances.
- The account values affected by this transaction may be subject to market fluctuation, investment fees and charges.

File	Comments	Action
New Attachments		Add Attachment

Print and Mail Your Transaction Approval Certificate to Your Investment Provider


1. Click on the **TOOLS** tab.
2. From the drop-down menu that appears, select **REPORTS**. The **REPORTS** window will open.
3. Click on the **REPORT GROUP: PARTICIPANT CERTIFICATES**. You will then click on the blue PlanConnect Approval Certificate wording in the left-hand column for the appropriate transaction approval document.
4. Print out the transaction approval (note you will receive two copies) and send a copy along with the appropriate form to the releasing company as well as the receiving company. Please also keep a copy for your records.

Dashboard Initiate Requests Performance **Tools** References

Reports

Dashboard Initiate Requests Performance **Tools** References

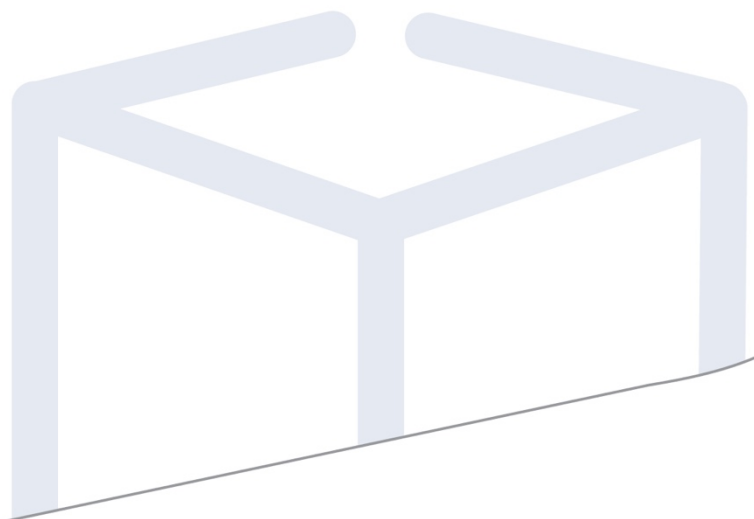
Reports Print



Name	Size	File Type	From Date	To Date	Delete
Report Group: None					
Report Group: Participant Certificates					
PlanConnect Approval Certificate	78kb	Adobe Acrobat	09/20/2018	09/20/2018	<input type="checkbox"/> Delete
PlanConnect Approval Certificate	81kb	Adobe Acrobat	02/26/2018	02/27/2018	<input type="checkbox"/> Delete
PlanConnect Approval Certificate	78kb	Adobe Acrobat	06/23/2016	06/23/2016	<input type="checkbox"/> Delete
PlanConnect Approval Certificate	78kb	Adobe Acrobat	06/08/2016	06/08/2016	<input type="checkbox"/> Delete
PlanConnect Approval Certificate	81kb	Adobe Acrobat	05/20/2016	05/20/2016	<input type="checkbox"/> Delete
PlanConnect Eligibility Certificate	85kb	Adobe Acrobat	05/12/2016	05/12/2016	<input type="checkbox"/> Delete
PlanConnect Approval Certificate	82kb	Adobe Acrobat	04/27/2016	04/27/2016	<input type="checkbox"/> Delete

* You will need the free Adobe Acrobat Reader to view/print the Agreement. Acrobat Reader can be downloaded [here](#).

How to Take a Loan



How to Take a Loan

Important Information — Read This First!

Can I Take a Loan from My Retirement Account?

You can take a loan from your account if your retirement plan has a loan feature and your investment provider permits loans. There are, however, restrictions about when and how much you can borrow. Please review your employer's retirement plan document and investment provider's contract for restriction details.

What Should I Consider Before Taking a Loan?

- If you borrow from your retirement plan account, the money you borrow is no longer invested; you are therefore missing a potential opportunity for your investments to grow.
- Interest is charged on the loan per the IRS guidelines.
- Your loan must be repaid within a five-year period. If the loan is used towards purchasing your principal residence, you may be allowed to exceed the five-year repayment period.
- Payments on loans are required no less frequently than quarterly, with both principal and interest amortized the repayment period.
- If a loan payment is not made, the entire outstanding loan balance is considered in default. Defaulted loan balances are reported as distributions. You will owe federal and state (if applicable) income taxes along with a 10% early distribution penalty if you are under 59½ years of age.
- Additional loans are not permitted if there's an outstanding defaulted loan, unless the employer permits loan payments to be deducted from payroll or you first repay the prior defaulted amount and accrued interest.

Taking a Loan

Step 1: Connect to PlanConnect®

Go to the PlanConnect® Web Site

1. Open your web browser and go to www.planconnect.com.¹
2. Click on **LOG INTO YOUR ACCOUNT**.
3. The log-in window will open.

Log In to Your Account

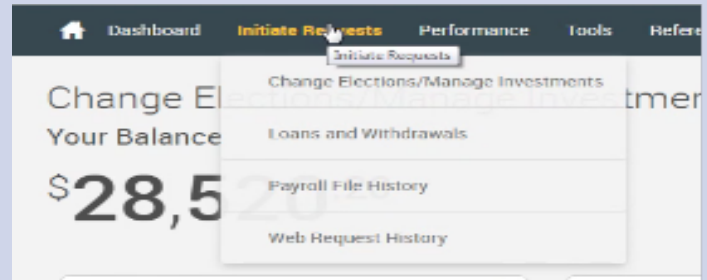
1. Enter your User ID.
If this is the first time you're logging in, use the default user name provided in the welcome letter or contact PlanConnect for assistance.
2. Enter your Password.
If this is the first time you're logging in, use the default password provided in the welcome letter or contact PlanConnect for assistance.
3. In the drop-down menu labeled "Select Role," verify **PARTICIPANT** is selected.
4. Click on the **LOGIN** button.

¹This application is written to work with the latest version of Firefox, Chrome, Safari, Microsoft Edge, and Internet Explorer 11.0+. If you are having problems viewing the page, click on the "Problems viewing the site?" link at the bottom of the web page to confirm your web browsers is compatible with the website.

Step 2: Start Your Loan Transaction

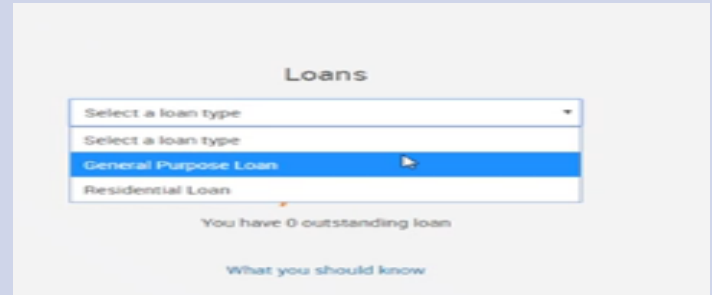
Initiate Loan Request

1. Click on the **INITIATE REQUESTS** tab.
2. From the drop-down menu that appears, select **LOANS AND WITHDRAWALS**. The “Loans and Withdrawals” screen opens.



Select Loan Type

1. Select from the drop-down menu labeled “Select loan type” the type of loan you wish to take:
 - a. **PERSONAL LOAN**, or
 - b. **RESIDENTIAL LOAN**
2. Click on **GET STARTED**.
3. If you currently have any outstanding or defaulted loans with any other qualified plan sponsored by this employer, you must submit your request with our **Connect²Service form**, which is found on the top of the next page in the statement “If you currently have an outstanding or defaulted loan with any other 401(a), 401(k), 403(b), or 457(b) plan sponsored by this employer, [click here](#) to submit your loan request.” If you do NOT have any outstanding or defaulted loans with any other qualified plan sponsored by this employer, proceed on the page.



Step 3: Enter Your Loan Amount

1. The screen will now display the amounts available for your loan based on the investment provider(s) and contract(s). Enter the loan amount you wish to take in the “Loan Amount Requested” column for the provider(s) of your choice.
2. Click **CONTINUE**.

Current Investment Provider	Amount Available Per Investment Provider	Loan Amount Available Per Loan(s)	Loan Amount Requested	Balance Available
Equity Group	\$1,000.00			12/31/2018
Fidelity Life	\$6,000.00			06/30/2018
Fidelity (Inactive Provider)	\$400.00			06/30/2018
BankAmerica Investments	\$3,000.00			06/30/2018
TOTAL AMOUNT			\$6,000	

Step 4: Complete Your Transaction

Verify the Transaction You've Requested

1. Read the "I Agree" statements.
2. Check that the loan details are correct.
3. Click **I AGREE** to submit your request, or select **CANCEL** to return to the "Loan Distribution Request" screen.

Print Your Transaction Request Confirmation

1. Your transaction request confirmation will appear.
2. Use your browser's "print" function to print the transaction confirmation and retain it for your records.

Look for Notification from PlanConnect®

1. You will receive confirmation by e-mail (if an active email address is on file) within an hour after your request has been processed. **Note:** It can take up to 5-7 business days to process this request.
2. Your loan request will be either approved, denied, or will require additional information.
 - If your loan request is approved, you will receive an email notification prompting you to log in to PlanConnect.com to print your Loan Approval Certificate.
 - If your loan request is denied, you will receive a letter from PlanConnect® explaining the reason(s) the request was denied.
 - If additional information is required, you will receive a letter from PlanConnect® describing what additional information is necessary to finalize the request.

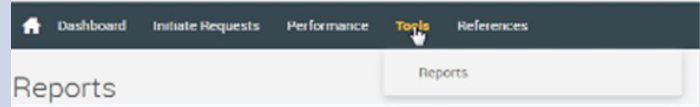
TRANSACTION INFORMATION	Transaction Type:	PERSONAL LOAN
	Participant Name:	MELISSA BICE
	Participant Date of Birth:	02/13/1958
	SSN (Last 4 digits):	6502
	Plan Name:	ORANGE SCHOOL DISTRICT 403(B) PLAN
	Approval Effective Date:	07/01/2010
	Approval Effective Until:	08/01/2010
	Confirmation Number:	0801100001
Transaction Amount:	\$2000.00	

FROM: AXA EQUITABLE
CONTRACT NUMBER: A07905915

This approval certificate is valid for 30 days. Any re-authorization of this approval must be issued in writing by PlanConnect prior to the expiration date above. Otherwise, the approval process must begin again.

Print and Mail Your Loan Approval Certificate

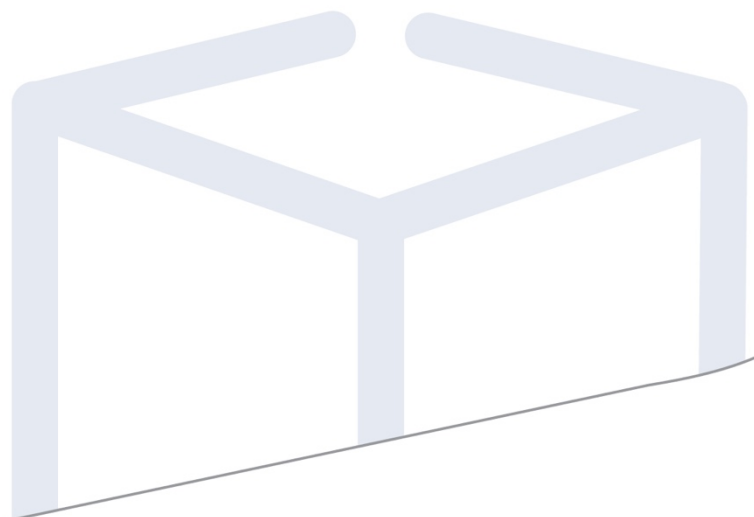
1. Click on the **TOOLS** tab.
2. From the drop-down menu that appears, select **REPORTS**. The “Reports” window will open.
3. Click on **TRANSACTION REQUEST APPROVAL** with the applicable date, or the Adobe icon in the left-hand column next to it.
4. Print out a copy of the Loan Approval Certificate and send it along with a copy of any forms required to your approved provider for processing. You should also keep a copy for your records.



The screenshot shows the 'Reports' window with a table of report entries. The table has columns for Name, Size, File Type, From Date, To Date, and a Delete checkbox. The reports are grouped under 'Report Group: Participant Certificates'.

Name	Size	File Type	From Date	To Date	Delete
Report Group: None					
Report Group: Participant Certificates					
PlanConnect Approval Certificate	78Kb	Adobe Acrobat	09/29/2018	09/29/2018	<input type="checkbox"/> Delete
PlanConnect Approval Certificate	81Kb	Adobe Acrobat	02/27/2018	02/27/2018	<input type="checkbox"/> Delete
PlanConnect Approval Certificate	78Kb	Adobe Acrobat	06/23/2016	06/23/2016	<input type="checkbox"/> Delete
PlanConnect Approval Certificate	78Kb	Adobe Acrobat	06/08/2016	06/08/2016	<input type="checkbox"/> Delete
PlanConnect Approval Certificate	81Kb	Adobe Acrobat	05/20/2016	05/20/2016	<input type="checkbox"/> Delete
PlanConnect Eligibility Certificate	85Kb	Adobe Acrobat	05/12/2016	05/12/2016	<input type="checkbox"/> Delete
PlanConnect Approval Certificate	82Kb	Adobe Acrobat	04/27/2016	04/27/2016	<input type="checkbox"/> Delete

How to Take a Withdrawal



Taking a Withdrawal

Important Information — Read This First!

Can I Withdraw Funds from My Account?

You can take a withdrawal but restrictions and penalties may apply.

The taxable portion of your withdraw may be subject to a mandatory federal withholding; it could be as much 20%.

If you are under the age of 59½ or (depending on your plan provisions) 70½:

- Some or all of your funds may be restricted and only withdrawn for certain situations, such as:
 - Financial hardship
 - Unforeseen emergency
 - If you are disabled
- The IRS may impose a penalty on your withdraw. In most cases it is 10% of the withdrawal amount.

What Should I Consider Before Taking a Withdrawal?

Withdrawing from your account leaves you less money for retirement. As previously mentioned, if you are taking an early withdrawal there may be IRS penalties and withdrawal restrictions. In addition to the IRS penalties, there may be mandatory 20% federal income tax withholding requirement; when you file your incomes taxes you may owe more than 20% depending on your tax bracket.

Taking a Withdrawal

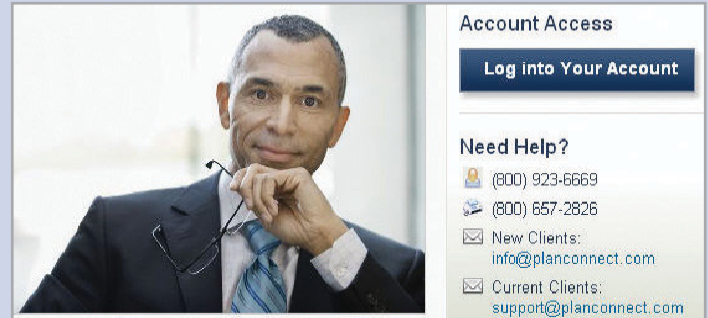
Step 1: Connect to PlanConnect®

Go to the PlanConnect® Web Site

1. Open your web browser and go to www.planconnect.com.¹
2. Click on **LOG INTO YOUR ACCOUNT**.
3. The log-in window will open.

Log In to Your Account

1. Enter your User ID.
If this is the first time you're logging in, use the default user name provided in the welcome letter or contact PlanConnect for assistance.
2. Enter your Password.
If this is the first time you're logging in, use the default password provided in the welcome letter or contact PlanConnect for assistance.
3. In the drop-down menu labeled "Select Role," verify **PARTICIPANT** is selected.
4. Click on the **LOGIN** button.



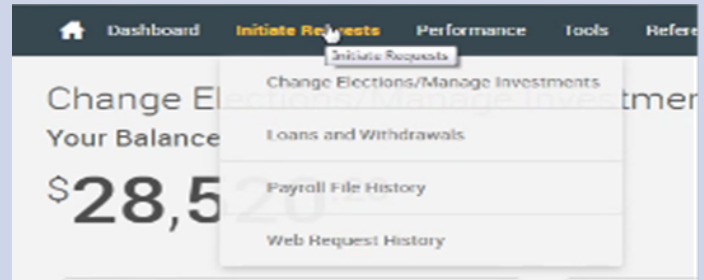
 A screenshot of the PlanConnect login form. The form has a dark blue background with a lighter blue border. At the top, it says "Welcome" in yellow. Below that are two white input fields: "Username *" and "Password *". To the right of the password field is a link that says "Forgot User ID or Password?". Below the input fields is a white dropdown menu with "Participant" selected. At the bottom of the form is a yellow button with the text "LOGIN". A note at the bottom of the form reads: "Note: The password is case sensitive. If you fail to login three consecutive times your account could be disabled."

¹This application is written to work with the latest version of Firefox, Chrome, Safari, Microsoft Edge, and Internet Explorer 11.0+. If you are having problems viewing the page, click on the "Problems viewing the site?" link at the bottom of the web page to confirm your web browsers is compatible with the website.

Step 2: Start Your Withdrawal Transaction

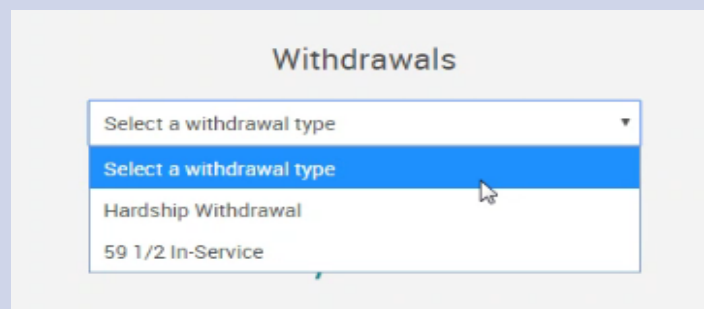
Initiate Withdrawals

1. Click on the **INITIATE REQUESTS** tab.
2. From the drop-down menu that appears, select **LOANS AND WITHDRAWALS**. The “Loans and Withdrawals” window opens.



Select Withdrawal Type

1. From the drop-down menu labeled “Withdrawals,” select the type of withdrawal you wish to take:
 - a. **FINANCIAL HARDSHIP** and **UNFORESEEN EMERGENCY** if you are not eligible to receive an in-service distribution based on your employer’s plan provisions.
 - b. **IN-SERVICE WITHDRAWAL** if permitted under your employer’s plan and you are age eligible (i.e. 59 ½ or the age defined under the plan).
 - c. **QUALIFIED DOMESTIC RELATIONS ORDER** if the withdrawal is a result of a divorce agreement.
 - d. **SEPARATION FROM SERVICE**
2. Select **CONTINUE**.



Step 3: Enter Your Withdrawal Amount

1. The screen will now display the amounts available for withdrawal based on the type of withdrawal you are requesting and the amounts available from your investment provider(s). For each of your investment providers, either:
 - Check the box to make a full withdrawal, or
 - Enter the amount you wish to withdraw.
2. Click **CONTINUE**.

Current Investment Providers	Amount Available Per Investment Provider ¹	Amount Available Per Contract ²	Full Withdrawal	Maximum Amount Without CDSC	Amount Requested	Balance As of
<input checked="" type="checkbox"/> EarnMoney Group TCT905325	\$9,869.44	\$9,869.44	<input type="checkbox"/>	<input type="checkbox"/>	\$5000.00	12/31/2016
<input type="checkbox"/> Foryour Life	\$9,892.28					02/28/2018
<input type="checkbox"/> Future Co (In-Active Provider)	\$839.44					02/23/2018
<input type="checkbox"/> Sunshine Investments	\$7,919.04					02/28/2018
TOTAL	\$28,520.20				\$5000.00	

Step 4: Complete Your Transaction

Verify the Information You've Requested

1. Read the applicable statements.
2. Check that the withdrawal details are correct.
3. Click **SUBMIT** if the transaction is correct and you agree with the applicable statements or select **CANCEL** to return to the "Withdrawals Instructions" screen.

Print Your Transaction Request Confirmation

1. Your transaction request confirmation will appear.
2. Use your browser's "print" function to print the transaction confirmation and retain it for your records.

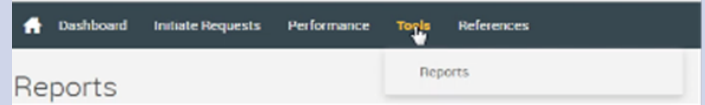
Look for Notification from PlanConnect®

1. You will receive confirmation by e-mail (if an active email address is on file) within an hour after your request has been processed. Note: It can take up to 5-7 business days to process the transaction.
2. Your withdrawal request will be either approved, denied, or will require additional information.
 - If your withdrawal request is approved, you will receive an email notification (if an active email address is on file), prompting you to log in to PlanConnect.com to print your Loan Approval Certificate.
 - If your withdrawal request is denied, you will shortly receive a letter from PlanConnect® explaining the reason(s) the request was denied.
 - If additional information is required, you will shortly receive a letter from PlanConnect® describing what additional information is necessary to finalize the request.
3. If your withdrawal request is approved, log in to PlanConnect® to print your Withdrawal Approval Certificate.

		TRANSACTION APPROVAL CERTIFICATE
TRANSACTION INFORMATION	Transaction Type:	59 and One Half
	Participant Name:	JUDY ZURAWSKI
	Participant Date of Birth:	November 25, 1949
	SSN (Last 4 digits):	1903
	Plan Name:	DEMO - Orange School District 403(9) Plan
	Approval Effective Date:	October 28, 2010
	Approval Effective Until:	November 27, 2010
	Confirmation Number:	613
Transaction Amount:	\$ 100.00	

Print and Mail Your Loan Approval Certificate

5. Click on the **TOOLS** tab.
6. From the drop-down menu that appears, select **REPORTS**. The “Reports” window will open.
7. Click on **TRANSACTION REQUEST APPROVAL** with the applicable date, or the Adobe icon in the left-hand column next to it.*
8. Print out a copy of the Loan Approval Certificate and send it along with a copy of any forms required to your approved provider for processing. You should also keep a copy for your records.



 A screenshot of the 'Reports' page in the application. It shows a table with columns for Name, Size, File Type, From Date, To Date, and a Delete button. The table is filtered by 'Report Group: Participant Certificates'.

Name	Size	File Type	From Date	To Date	Delete
Report Group: None					
Report Group: Participant Certificates					
PlanConnect Approval Certificate	798b	Adobe Acrobat	09/20/2018	09/20/2018	<input type="checkbox"/> Delete
PlanConnect Approval Certificate	818b	Adobe Acrobat	02/26/2018	02/27/2018	<input type="checkbox"/> Delete
PlanConnect Approval Certificate	788b	Adobe Acrobat	06/23/2016	06/23/2016	<input type="checkbox"/> Delete
PlanConnect Approval Certificate	788b	Adobe Acrobat	06/08/2016	06/08/2016	<input type="checkbox"/> Delete
PlanConnect Approval Certificate	818b	Adobe Acrobat	05/20/2016	05/20/2016	<input type="checkbox"/> Delete
PlanConnect Eligibility Certificate	858b	Adobe Acrobat	05/12/2016	05/12/2016	<input type="checkbox"/> Delete
PlanConnect Approval Certificate	828b	Adobe Acrobat	04/27/2016	04/27/2016	<input type="checkbox"/> Delete

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