Pittsburg State University
Accessing KBOR Retirement Plan Funds
Instructions for Using Plan With Ease (PWE)
(as of April 17, 2019)

PLAN WITH EASE CUSTOMER SERVICE: 855-464-6928

For the **KBOR Mandatory Retirement Plan**, access to funds is only available when the participant has completely separated from service from all KBOR state university/KBOR office employment or when the participant is under a Phased Retirement Agreement.

For the **KBOR Voluntary Retirement Plan**, participants may access funds after separation from service, at or after age 59 ½, when disability status is attained or for an approved hardship or loan.

The Kansas Board of Regents 403(b) plan is using Planwithease.com (PWE) to help administer the Retirement Program. PWE is a plan administration service which will act on behalf of the KBOR Retirement Program to review and approve distribution requests that are allowed under the KBOR Plans for approved providers.* PWE also offers account information and educational materials.

Before using PWE, you need to do the following:
1. You must have an email address to enter in the PWE site.
2. Add customerservice@planwithease.com to your email contacts list to ensure that you receive all communications from planwithease.com.
3. Enable or allow "pop-up" windows from planwithease.com in your internet browser by going to your Windows Explore toolbar, clicking on "Tools" then "Pop-up Blocker" and selecting "Click-Off Pop-up Blocker."

- If you are accessing funds because your employment has ended, you will not be able to print an approval letter in PWE until **at least 5 working days after the date of your last pay check** from the Regents institution.
- If you left PSU prior to January 1996, PWE may not have information for you. Please contact PSU's HRS office at 620-235-4121 or 620-235-4187 or send an email to payroll@pittstate.edu.

To use PWE:

1. Go to www.planwithease.com.
2. Click on "Login".
3. In the "User ID" box, enter your nine-digit Social Security number without dashes. YOU WILL CHANGE THIS INITIAL USER ID AFTER YOU LOGIN THE FIRST TIME.
4. In the "Password" box, enter your birthday in MMYY format (e.g. If you were born in June of 1947, enter 0647). YOU WILL CHANGE THIS INITIAL PASSWORD AFTER YOU LOGIN THE FIRST TIME.
5. Select "Participant" in the drop down box.
6. Click on "Login".
7. You will then be asked to choose 3 different security questions from drop down boxes and type an answer in each "Answer" box. Click "Submit" after you have answered each question.
8. You will be asked to create a unique user ID and password. Be sure to read the criteria for creating a unique user ID and password. Your "old" password is your birthday in MMYY format (see #4, above).
9. Click "Submit" after you have created a unique user ID and password.
10. You will then see a "User ID/Password Change Request for Details" screen. Click on "Edit Your Personal Information" to enter an email address.
11. Enter and confirm your email address in the "Email Address" box.

12. Click "Submit."
13. You may be directed to the PWE web site. If so, skip to Step 20. If you are not directed to the PWE web site, continue with Step 14.
14. Click "Logout" (upper left corner).
15. Go to www.planwithease.com.
16. Click on "Login".
17. In the "User ID" box, enter your unique user ID that you created in Step 8.
18. In the "Password" box, enter your unique password that you created in Step 8.
19. Click on "Login." NOTE: If you have difficulty logging in or your account becomes disabled, contact PWE at customerservice@planwithease.com. Please include the name of the KBOR institution where you were last employed (i.e. PSU).
20. Select the Plan (Mandatory or Voluntary) that you need to access.
21. On the top menu, hold the pointer over "Request Transactions" to see the drop down box of transactions available to you. Select the correct transaction.
22. Follow the instructions for completing the request. It is very important that you select the appropriate item in the drop-down box(es) for your transaction. You may need to contact your retirement provider if you have questions on how to complete the request.
23. Click "Submit" when you have entered all required information.
24. You will then see a confirmation of the requested transaction. Click "I Agree" if the information is correct.
25. You will then see another confirmation of your request and a notice that an approval letter is ready for download. You can click on the "Open Notice" link to open the document. You can also find the letter in "Documents" from the top menu, then "Reports/Letters." Print the approval letter. The approval letter serves as the employer's signature and authorization for the requested transaction.
26. Return the approval letter along with any paperwork required by your provider to the retirement provider from which you are requesting funds.

NOTE: Requests for Hardship Withdrawal and Residential Loan requests requires that documentation be mailed* or faxed to 866-771-5047 to planwithease.com for review before approval can be granted. (*Addresses - regular mail: Planwithease.com, P.O. Box 5054, Minot, ND 58702 or overnight mail: Planwithease.com, 2000 21st Ave NW, Minot, ND 58702).

If you have questions, you can access the Participant User Guide once you log on to **planwithease.com**

*Under the Mandatory Plan, ING and TIAA-CREF are the only approved investment providers, as well as the deselected providers Lincoln National and Security Benefit Group. Here is a link for a list of approved Voluntary Plan investment providers.

www.kansasregents.org/vtsa

To access funds from non-approved investment providers, HRS will need you to complete, sign and return the appropriate Withdrawal from the Kansas Board of Regents Mandatory or Voluntary Form. These forms can be found on the PSU HRS web site under "Forms On Line" (https://www.pittstate.edu/hr/forms.html). HRS will need these forms before we can sign off on the provider's paperwork.

Please note: income derived from the KBOR 403(b) Mandatory and Voluntary plans is currently exempt from Kansas State income tax. See Kansas Department of Revenue Tax Notice 05-05. If you have questions about this notice or its application, please contact the Department of Revenue (785) 368-8222, visit their web site at www.ksrevenue.org or consult your tax or financial advisor.

Please contact PSU's Human Resources Office at 620-235-4121 or 620-235-4187 if you need assistance.