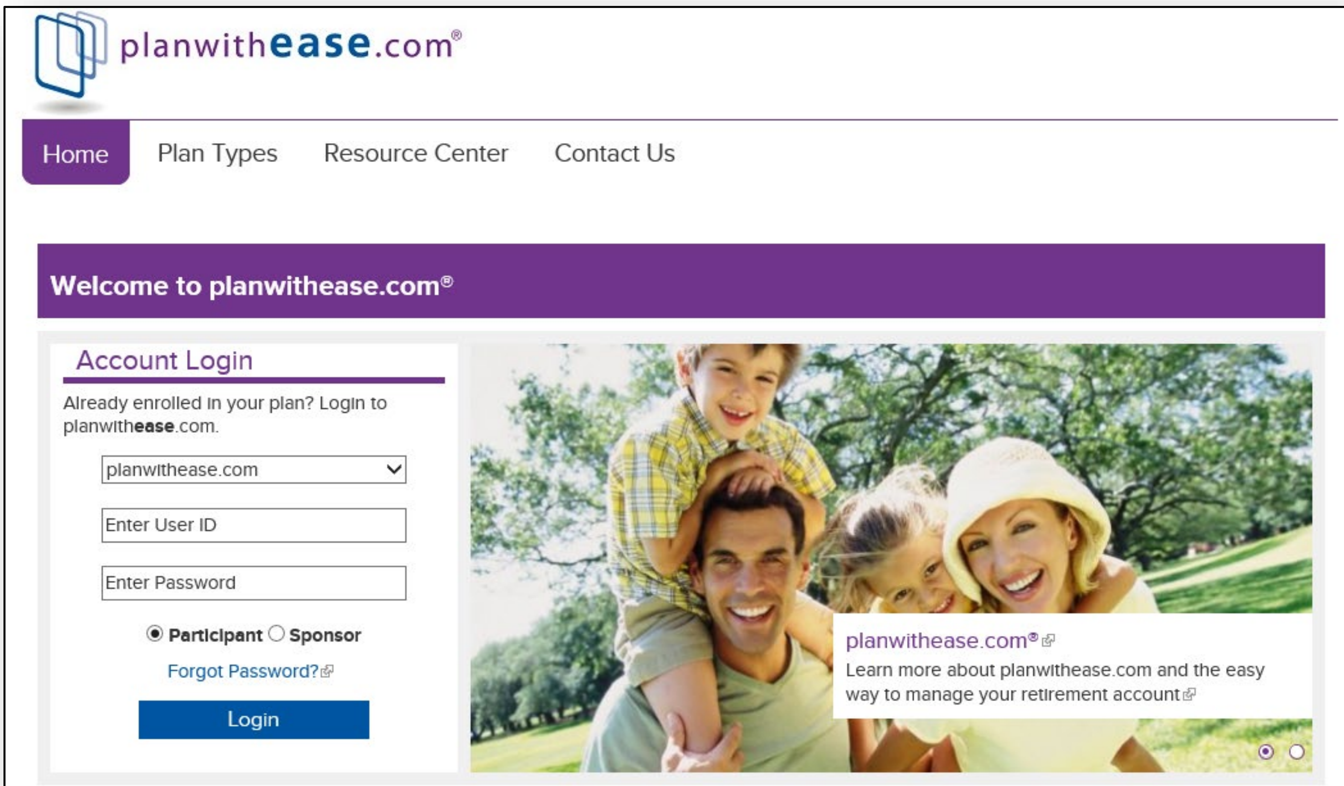
ACCOUNT LOGIN

On the website, enter your User ID and Password and click on “Login”. When you login the first time, your Username/ID is your Social Security number. A unique Password will be assigned to you by planwith**ease**.com and mailed to your home address. Please note that some characters in your assigned Password may look similar as shown in this sample password:

Sample Password

i as in “ice”
1 as in “123”
ui1ltVIC
l as in “letter”
I as in “Isaac”

As part of your first login, you will be prompted to create your own unique Username/ID and Password after setting your login security questions and answers. The Username/ID and Password you create will be used for subsequent logins.



If you are unable to login and access your account, please email us at customerservice@planwithease.com or contact the customer service team at 855-464-6928. Customer Service Associates are available for plan participants Monday-Friday, 8 AM to 6 PM (Central time). Associates are authorized to speak only with plan participants to provide login assistance or help with site navigation. All withdrawal requests must be submitted by participants through planwith**ease**.com.

USING PLANWITHEASE.COM

Your employer has selected planwith**ease**.com as the website to be used to request approval for certain distributions (e.g., loans, hardship withdrawals, transfers, etc.) from your retirement plan. While planwith**ease**.com provides approval for distribution transactions, the actual distribution of assets from your account must be processed by the Investment Provider(s) you have elected for your retirement plan. The Participant User Guide in planwith**ease**.com provides further explanation and an overview of each screen. The Guide can be found on the top menu once logged into planwith**ease**.com.

Communication from planwithease.com

To ensure that you can receive and view all of the information you will need from planwith**ease**.com, please take the following steps:

- Add “customerservice@planwithease.com” to your email contacts list to ensure that you receive all communications from planwith**ease**.com. You can use your work email address if your employer allows, or a personal email address.
- Enable or allow "pop-up" windows from planwith**ease**.com in your Internet browser.

Requesting Approval for Distributions

If you want to take a distribution from your account, select “Request Transactions” from the top menu in planwith**ease**.com and then select the type of distribution desired. The options available to you will be determined by your plan’s guidelines and your eligibility for the requested distribution. Follow the instructions on screen to submit your request. Note: Some distribution requests require additional documentation be mailed or faxed (866-771-5047) to planwith**ease**.com for review before approval can be granted.

Obtaining Approval Certificate

After you have successfully completed the request and been approved, you will receive an online notice confirming your request and alerting you that an Approval Certificate is available for download. A link to the Certificate will appear on screen. In addition, the Certificate can also be found by selecting “Documents” from the top menu in planwith**ease**.com and then “Reports/Letters”. The Certificate confirms the details of your request and is required by your Investment Provider.

Requesting Distribution of Assets from Your Account(s)

Once you have an Approval Certificate from planwith**ease**.com, you can contact your Investment Provider to initiate the distribution of assets from your retirement plan. Your Investment Provider will require that you provide a copy of the Approval Certificate. The Certificate serves as your employer’s signature and authorization for your distribution request. Note: Your Investment Provider may apply contractual terms and restrictions in addition to your plan’s provisions.

Voya Retirement Insurance and Annuity Company, One Orange Way, Windsor, CT 06095-4774, provides these plan administration services under the trade name planwith**ease**.com®. planwith**ease**.com services may not be available in all states.