

# What is **planwithease.com**?

## An overview of how to manage your retirement account distributions

The Kansas Board of Regents (KBOR) has selected **planwithease.com** to manage distribution requests (lump sum, rollover, Required Minimum Distributions, transfers, etc.) from your KBOR Mandatory and Voluntary Retirement Plan accounts. To access your KBOR Mandatory Retirement account, you must have a bona fide separation from **all** University or Board Office in the KBOR system or be on phased retirement. [View more information](#) about a bona fide separation of service. Campuses provide termination information to **planwithease.com** approximately 30 days following an employee's separation. Once **planwithease.com** provides approval for distribution transactions, the actual distribution of assets from your account is processed by the Investment Provider(s) you have elected for your account(s).

Visit **planwithease.com** to log in for a consolidated view of your retirement accounts and to request approval for distributions as needed. Need help? [View this guide](#) for help during the registration and login process. Once you've logged in, you can get step-by-step assistance including screen shots by [viewing this guide](#).

## Important Reminder

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

1. Add **customerservice@planwithease.com** to your email contacts list to ensure that you receive all communications from **planwithease.com**. While you can use your work email address if your employer allows, we recommend using a personal email address to continue receiving emails after separating from your campus.
2. Enable or allow pop-up windows from **planwithease.com** in your preferred web browser.

## Helpful Hints

- If rolling over KBOR Retirement Plans funds to another qualified retirement account, you will need your new Investment Provider's name and account number as part of the approval process.
- If setting up a recurring payout (monthly, quarterly, annually, etc.), choose the full withdrawal option. If you prefer to request a Required Minimum Distribution every year, you will need to obtain distribution approval for each request.
- Your investment provider cannot process your distribution or withdrawal request until **planwithease.com** provides approval.
- If your last employment at a state university was before the dates listed in the *Important Information for Accessing Your Regent's Retirement Plan Account* section of [this page](#), you are considered a legacy separation and your information will not be in **planwithease.com**. Please contact your campus's Human Resources/Benefits Office directly. If your last employment was at the Kansas Board of Regents Office, contact the Office directly.
- Please contact your campus's Human Resources/Benefits Office for **planwithease.com** issues. [View this page](#) for a list of campus contacts and other important information for accessing your KBOR Retirement Plan account.



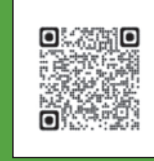
## Additional Resources

### By Email

Plan participants can email [customerservice@planwithease.com](mailto:customerservice@planwithease.com).

### By Phone

Plan participants can call **855-464-6928**.



Scan the QR code or visit [planwithease.com](https://planwithease.com) to log in.

## Meet with TIAA or Voya

To get help with retirement planning, your TIAA or Voya representatives are there to help. Meeting with TIAA or Voya is included as a benefit of the KBOR Retirement Plans at no additional cost, even after you have separated from service.



### TIAA

#### By Phone

Call **800-842-2252**, weekdays, 7 a.m. to 9 p.m. (CT)

#### Online

Visit [TIAA.org/schedulenow](https://TIAA.org/schedulenow)



### Voya

#### By Phone

Call **800-814-1643**, weekdays, 8 a.m. to 5:30 p.m. (CT)

#### Online

Find your personal representative at [kbor.beready2retire.com/contact-us](https://kbor.beready2retire.com/contact-us)



**Not FDIC/NCUA/NCUSIF Insured | Not a Deposit of a Bank/Credit Union | May Lose Value | Not Bank/Credit Union Guaranteed | Not Insured by Any Federal Government Agency**

For 403(b)(1) fixed or variable annuities, employee deferrals (including earnings) may generally be distributed only upon your: attainment of age 59½, severance from employment, death, disability, or hardship. Note: Hardship withdrawals are limited to employee deferrals made after 12/31/88. Exceptions to the distribution rules: No Internal Revenue Code withdrawal restrictions apply to '88 cash value (employee deferrals (including earnings) as of 12/31/88) and employer contributions (including earnings). However, employer contributions made to an annuity contract issued after December 31, 2008 may not be paid or made available before a distributable event occurs. Such amounts may be distributed to a participant or if applicable, the beneficiary: upon the participant's severance from employment or upon the occurrence of an event, such as after a fixed number of years, the attainment of a stated age, or disability. For 403(b)(7) custodial accounts, employee deferrals and employer contributions (including earnings) may only be distributed upon your: attainment of age 59½, severance from employment, death, disability, or hardship. Note: hardship withdrawals are limited to: employee deferrals and '88 cash value (earnings on employee deferrals and employer contributions (including earnings) as of 12/31/88).

Insurance products, annuities, and retirement plan funding issued by (third-party administrative services may also be provided by) Voya Retirement Insurance and Annuity Company ("VRIAC"), Windsor, CT. VRIAC is solely responsible for its own financial condition and contractual obligations. Plan administrative services provided by VRIAC or Voya Institutional Plan Services LLC ("VIPS"). VIPS does not engage in the sale or solicitation of securities. All companies are members of the Voya® family of companies. Custodial account agreements or trust agreements are provided by Voya Institutional Trust Company. All products and services may not be available in all states.

**Investment, insurance, and annuity products are not FDIC insured, are not bank guaranteed, are not deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.**

**Investment products may be subject to market and other risk factors. See the applicable product literature or visit [TIAA.org](https://TIAA.org) for details.**

TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributes securities products. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF), New York, NY. Each is solely responsible for its own financial condition and contractual obligations.