

Voya's Distributions with **EASE**[®] User Guide

Version 3.19 – June 2023



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This Guide provides Plan Sponsors/Employers with instructions for using Voya's Distributions with EASE process for approving loans and distributions. Please note that there are references in this Guide to Third Party Administrators (TPAs). If Voya is doing your recordkeeping and administration, these TPA references do not apply to you. If your plan is using a Third Party Administrator for administering your loans and distributions, these references are applicable to your process.

Introduction

Voya Financial® **Distributions with EASE** process provides an online, streamlined, and seamless way to manage distribution transactions and requests.

How Does it Work?

Voya® record-kept plans: If Voya is doing your recordkeeping and administration, the process is as follows:



Participant initiates distribution online or calls Customer Service



Request is routed to you for approval. Email notification informs you of the pending request



Simply approve the request online via Voya's Sponsor web site and the request is sent for processing



Participant receives money

In situations where paperwork is required, when the participant initiates the request Voya generates the paperwork and sends it directly to the participant. The participant returns the paperwork directly to Voya. Returned paperwork is scanned into the system and made available for you to view online during your approval process.

TPA Administered Plans: If your plan is using a Third Party Administrator (TPA), the process is as follows:



Participant initiates distribution online or calls Customer Service*



Request is routed to your TPA. Email notification informs the TPA of the pending request. TPA reviews the request, making any necessary changes



Request is routed to you for approval. Email notification informs you of the pending request



Simply approve the request online via Voya's Sponsor web site and the request is sent for processing



Participant receives money

In situations where paperwork is required, your TPA will initiate the paperwork once their review and any changes are complete. Voya generates the paperwork and sends it directly to the participant. The participant returns the paperwork directly to Voya. Returned paperwork is scanned into the system and made available for you to view online during your approval process.

*Your Third Party Administrator may also initiate a request on the participants' behalf.

When is Paperwork Required?

Paperwork is required to be sent to the participant for signature only for the following distributions:

- Residential Loans
- Hardship Withdrawals
- All distributions for married participants if spousal consent is required by your plan
- All TPA-initiated requests
- Voya's Lifetime Income Protection program which includes rollover's or a Payout
- Effective December 2015, all Non-Resident Alien distributions will require paperwork and not be allowed in the Distribution with Ease process
- Effective April 2023 when electing to change taxes for an installment for a ten or more year distribution will require paperwork and not be allowed in the Distribution with EASE process.

When paperwork is required, Voya generates the necessary paperwork and sends it directly to the participant. The participant obtains the necessary signatures and returns the paperwork directly to Voya.

For distributions that do not require paperwork, the participant will not receive any forms for signature.

Participant Online Reacceptance (for TPA plans only)

If your TPA modifies key terms of a request (such as amount), the participant's approval is required. If the request is for a residential loan, hardship withdrawal, or if spousal consent is required, that approval is obtained on the paperwork. However, if the request is not a residential loan, hardship withdrawal, or have spousal consent required, the participant's approval can be obtained either by sending paperwork or by sending the request to the participant electronically for their online approval.

The participant will indicate their preferred approval method (paperwork or online) during their initiation of the request and the TPA will send the request to the participant accordingly. If the participant elects to approve updated terms online, the participant receives an email notification when the request requires their approval and goes online to Voya's Participant Web site to accept/approve the request. Once the participant accepts the updated terms, the request routes to you for your approval.

Regardless if online reacceptance is used, your process does not change; when you *access Distributions with EASE* to approve a request, you will view the latest terms of that request. If paperwork was needed, that paperwork will be there for you to review. If online reacceptance was used, comments will be noted on screen indicating that the participant approved changes to the request online.

Security Roles

There are two levels of security access for Employers who are reviewing and approving distribution transactions:

An individual with the **Approver Role**:

- Has the authority, and responsibility, to approve distribution requests
- Receives an email when a request requires Approval
- Requests in Approve status appear as actionable items on their Task list

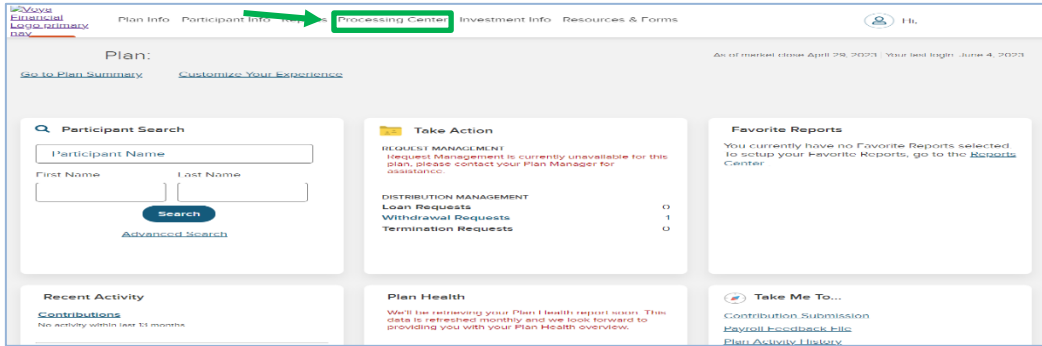
An individual with the **Reviewer Role**:

- Has the ability to Search for and View any transaction
- Does not receive email notifications
- Does not have actionable items (must Search for transactions)

By default, your Voya Sponsor Web Plan Primary Contact (PPC) is established as an Approver. Your PPC has the authority to add or change the security roles of the individuals at your organization at any time using Voya's Sponsor Website Access Authorization Tool. You must ensure that at least one individual (per plan) is designated as an Approver at all times.

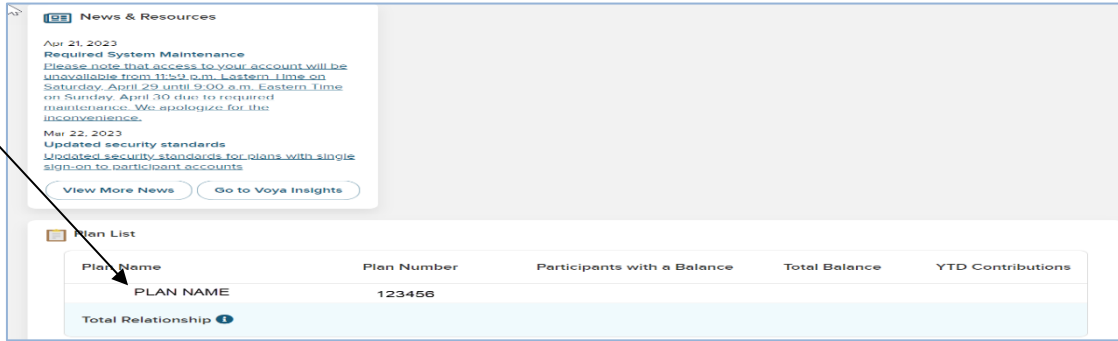
Accessing Distributions with EASE

The process for reviewing and approving distributions using *Distributions with EASE* is the same for all distribution types including Loans, Withdrawals, and Terminations. When a request requires your attention, you will be sent an automated email notification. Upon receipt of the email, logon to Voya's Sponsor Website. There are several ways to access Distribution Management. From the homepage of the Sponsor Web you can access distributions by hovering over the Processing Center in the navigation and selecting Distribution Management (1st screen shot below) or click on the Plan name (2nd screen shot below). After clicking the Plan name you will be brought to the Plan Summary page from here hover Processing Center/Distribution Management (3rd screen shot below).

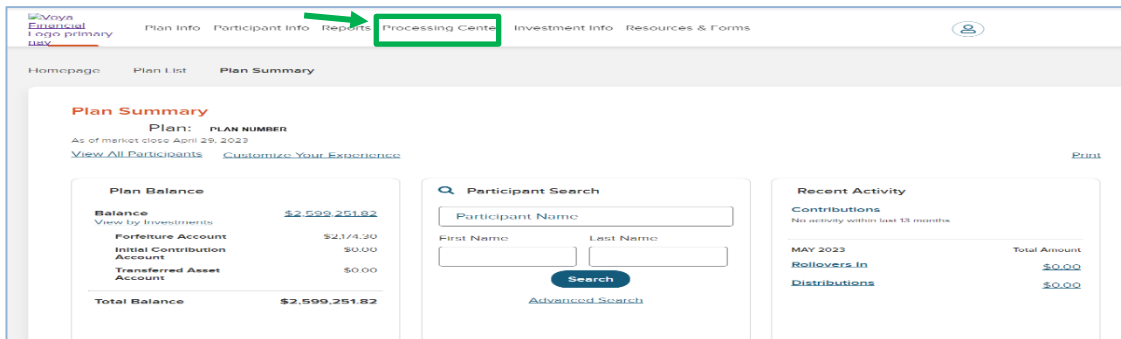


Sponsor Web

Home page



Under Processing Center you will find select Distribution Management



If your plan has a “Total Sponsor Relationship” view on the Sponsor Web site, you must first select a plan. However, once you are in Distribution Management, you will have access to all distribution requests for all plans for which you are authorized.

Important: You may create a “Favorites” link on your web browser to this Sponsor Web site home page, but not for any page within the Distribution Management application.

Your Task List

When you click on *Distribution Management*, you are presented with a list of distribution requests requiring your attention, including loans, withdrawals, and terminations. The list includes the following information for each request:

- **Request Date:** date the request was initiated
- **Participant Name**
- **Plan Name**
- **Plan Number**
- **Request Type:** The type of loan, withdrawal, or termination
- **Amount:** Dollar amount of the requested distribution
- **Status:** Items that are actionable for you have a status of "Open"
- **Status Type:** additional qualifier of the status
- **Last Updated:** the date the request was last changed

The default sort order for your list is descending by request date. You can sort on any of these columns by clicking on the column header. Clicking a 2nd time switches the sort from ascending to descending.

If the number of request exceeds 20, pagination links will display allowing you to page through the remaining requests. Or you can click **View All** to display all requests.

To open a request, click on the participant's name.

You can locate a request that is in another stage of the distribution process (not currently requiring your action) by using the Search feature. See page 11 for details on using Search.

Sort on any column by clicking the column header

Sample Task List screen

To open a request, click on the participant's name.

The screenshot shows the VOYA FINANCIAL interface. At the top, there is a navigation bar with links: Home, Profile, Manage User Accounts, Help, Contact Us, Report Card, Logout. Below this is a secondary navigation bar with tabs: Relationship Summary, Plan Info, Participant Info, Reports, Processing Center, Investment Info, Resources & Forms, ERISA Services. The main content area is titled "Distributions" and includes a search form with fields for Request Date (04/28/2016 to 10/25/2016), Last Name, First Name, SSN, Plan Name (ALL), Plan Number (ALL), Location (NONE), Request Type (ALL), and Status (OPEN). There are "Reset to Default" and "Apply" buttons. Below the search form, it says "1 - 8 of 18 Results Found" and shows a table of results. The table has columns: Request Date, Participant Name, Plan Name, Plan Number, Request Type, Amount, Status, Status Type, and Last Updated. The first row is highlighted, and an arrow points to the participant name "ROY-DP, OMAR".

Request Date	Participant Name	Plan Name	Plan Number	Request Type	Amount	Status	Status Type	Last Updated
10/18/2016	ROY-DP, OMAR xxx-xx-0445	MICHAEL PAGE. INTERNATIONAL	878521	Termination- Termination	\$0.00	OPEN	SPONSOR APPROVAL	10/18/2016
10/18/2016	BYTER-DP, EDMUND xxx-xx-6620	MICHAEL PAGE. INTERNATIONAL	878521	Termination- Termination	\$0.00	OPEN	SPONSOR APPROVAL	10/18/2016
10/18/2016	HARE-DP, TONY xxx-xx-3447	MICHAEL PAGE. INTERNATIONAL	878521	Termination- Termination	\$0.00	OPEN	SPONSOR APPROVAL	10/18/2016
10/16/2016	HANNUM-DP, CARYLON xxx-xx-2560	MICHAEL PAGE. INTERNATIONAL	878521	Withdrawal- Partial Term	\$500.00	OPEN	SPONSOR APPROVAL	10/22/2016
07/25/2016	HULL-DP, CYRIL xxx-xx-2455	MICHAEL PAGE. INTERNATIONAL	878521	Loan-GP	\$1,000.00	OPEN	SPONSOR APPROVAL	07/25/2016
07/16/2016	TONER-DP, KENETH xxx-xx-7114	MICHAEL PAGE. INTERNATIONAL	878521	Withdrawal- Partial Term	\$600.00	OPEN	SPONSOR APPROVAL	07/16/2016
07/16/2016	CHICO-DP, HUNG xxx-xx-7068	MICHAEL PAGE. INTERNATIONAL	878521	Withdrawal- Hardship	\$600.00	OPEN	SPONSOR APPROVAL	07/16/2016

If the number of results exceeds 20, pagination links will display

Requests awaiting your action will be in an "Open" status

If a request is currently open by another user, it will not appear on this list.

If you don't have any requests requiring your approval, or if you do not have the "Approver" role, when you click on *Distribution Management* you'll be directed to the Search screen.

To exit and return to the Sponsor Website home page, click on *Home above*.

Important: Do not use your browser buttons (Back button, etc.) when navigating this application; only use the buttons and links provided within the application itself.

Loan Request

For a loan, the Loan Summary screen displays and provides the details of the loan request. Across the top of the screen are the participant's SSN, name and Date of Birth along with the plan number and plan name. Below that is information on the loan itself including amount available for loan, type of loan requested, loan or payment amount, and payments details. The Delivery Options section shows delivery information indicating whether the loan will be disbursed by check or ACH. (Note: the ACH option is only available if the participant has ACH information on file with Voya.)

For a Loan request, you have the ability to modify the Loan First Repayment Date if needed to align with your payroll dates. You can also modify the Delivery information if needed, indicating whether the money is being disbursed by check or ACH, the delivery address for the check, and/or whether the check should be sent via expedited mail. *Note: ACH only displays as an option if the participant has had their ACH information on file with Voya for at least 7 days.* Make any changes necessary and then proceed with approving the request. See page 9 for details.

Sample Loan Summary screen

Participant SSN, name, and Date of Birth

Loan Request Details

Loan Delivery Information

Comments

Documentation

Action Buttons

Help is available on the screen: - This User Guide is available by clicking the link in the top right corner.

Withdrawal Request

The Withdrawal Summary is similar to a Loan, providing details of the Withdrawal request including type of withdrawal, amount any comments or documentation associated with the request. If the Withdrawal request includes both Roth and non-Roth money, that information displays as separate amounts on this screen, but it is a single request for you to review and approve. If the request includes a Rollover or partial Rollover, that information also displays for you here. Distribution with EASE now supports rollovers to Voya products. Once approved by the Sponsor and or TPA, Voya's Central Rollover Unit will complete the process after the internal rollover application has been received in "good order".

For Withdrawals, you have the ability to modify the following information:

- **Termination Date:** If the Withdrawal is a termination, a termination date field displays. A term date is required and will pre-fill if Voya has one on file. You can add or update this date as needed
- **Vesting Information:** You can update the Vested Percent for each Employer money source if needed, and then click the *Update Vesting* button to view the recalculated Vested Value and Amount Available for the transaction. If the transaction is a Termination, when the transaction processes it will update the Vesting information on file at Voya.
- **Hardship amount:** If the request is a Hardship withdrawal, you have the ability to modify the requested Hardship amount. We recommend that you notify the participant if you change their requested amount.
- **Delivery information:** You can modify whether the money is being disbursed by check or ACH, the delivery address for the check, and/or whether the check should be sent via expedited mail. ACH only displays if the participant has had their ACH information on file with Voya for a least 7 days.

Once you have reviewed the request and made any changes necessary, proceed with approving the request. New paperwork is not required.

Note: If you have a TPA on your plan, they likely have already made any changes needed. If you make further changes, an email will be sent to your TPA informing them of the changes.

Your TPA may request a Hardship for more than the stated Amount Available. You can approve that amount but if you need to change it, you can either change it to an amount up to the Amount Available or Reject the request back to your TPA.

Sample Withdrawal Summary screen

Distribution Management

Note: Do not use your browser Back button; Use only the navigational elements provided within this application.

To make changes to this distribution request, you can update the editable fields on screen.

SSN: 494-95-2560 Name: HANNUM-DP, CARYLON DOB: 01/01/1955
Plan Number: 878521 Plan: MICHAEL PAGE, INTERNATIONAL INC. 401(K) SAVINGS PLAN

Withdrawal Request

Marital Status: Single

This Plan requires spousal consent. If the participant is married, paperwork is required for this transaction.

Termination Date Override (mm/dd/yyyy): 01/01/2016

Initiator: CSR

Last Updated: 10/24/2016 03:02:41 AM

Date: 10/24/2016

Time: 03:02:41 AM EDT

Task Type: Withdrawal

Confirmation Number: 39985411659

Request Type: Partial Term

Amount or percent of available amount requested. If distribution includes an amount requested as a rollover, see details under rollover section.

Amount: \$500.00

Available Amount (Note: The amount displayed may be updated based on a vesting override): \$2,472.00

Distribution Fee: \$10.00

Vesting Override

Source	Source Name	Market Value	Vested %	Vested Value	Override Vesting %
A	Employee PreTax Matched	808.60	100.0	808.60	
F	Employer Profit Sharing	4,273.99	20.0	854.80	
X	Safe Harbor Match	808.60	100.0	808.60	

Delivery Options

Check here to send all payments by expedited delivery for an additional fee of \$50.00

Check

Send this distribution check payable to the participant to the address below.

Check here for Foreign Address

* Address: 140 RUSSETT RD

* City: WEST ROXBURY

* State: MA

* Zip Code: 021321437

Country: UNITED STATES

ACH

The participant would like to have their withdrawal directly deposited into their account in 2 to 3 business days. Below is the participant's account information.

Account Type: Checking

Routing Number: 021101108

Account Number: 587

Comments List

Added On	Added By	Subject	Text
----------	----------	---------	------

Documents List

Created	Doc Id	Name
---------	--------	------

Send to Participant Actions:

Send Distribution Forms to Participant

Send via US mail

Send via fax

Send via Participant Website

Participant's Preference for Distribution Forms: Send via Participant Website

Send Forms To Participant **Submit** **Cancel Request** **Save** **Exit**

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Approve Request / No Paperwork Required

Once you have reviewed the request and made any changes needed, if no paperwork was required you can approve the request and release it for processing. To approve a request:

1. Click the *Submit* button at the bottom of the screen.
2. You'll be presented with a final certification screen. Click the "*I Agree*" button to indicate your approval of the request and release it for processing.

Once you approve a request, you will return to a refreshed Task List where the approved request no longer appears.

Note: If you have no further actionable requests to display, you can exit from the search screen by clicking "Logout" at the top of the page.

Approve Request / Paperwork Required

Paperwork is required for Residential Loans, Hardship Withdrawals and for married participants if your plan requires spousal consent*. When paperwork is required, Voya generates the paperwork and sends it directly to the participant via the method they elected during initiation – either U.S. Mail, Fax, or posted to the Statements & Documents/Correspondence section of Voya's Participant Website. Participants are instructed to return their completed paperwork to Voya.

When paperwork is initially sent to the participant, a scanned image of that initial paperwork is associated with the request. You will not receive an email notification, nor will the request appear on your Task List, until the completed paperwork is returned to Voya.

When paperwork is returned to Voya, it is scanned into the system and made available for you to view online; you will receive an email notification indicating this. During your review process, in addition to reviewing the request details on screen, you must review the completed paperwork to ensure the request is in good order.

The screenshot displays the 'Documents List' interface. At the top, there's a header 'Documents List' with a scroll bar on the right. Below it is a table with three columns: 'Created', 'Doc Id', and 'Name'. Underneath the table, there's a section titled 'Send to Participant Actions:' containing a checkbox for 'Send Distribution Forms to Participant' and three radio button options: 'Send via US mail', 'Send via fax', and 'Send via Participant Website' (which is selected). To the right of these options is a box labeled 'Participant's Preference for Distribution Forms:' with the text 'Send via Participant Website'. At the bottom of the interface, there are five buttons: 'Send Forms To Participant', 'Submit', 'Cancel Request', 'Save', and 'Exit'.

To view the paperwork, click on the link under the Document List section of the Summary screen. A separate window will open and display the paperwork. Note: Both the initial paperwork and the completed paperwork are available in the Document List

Click on the document under the Document List section to view the paperwork.

To approve a request, click *Submit*.

so be sure you are viewing the most recent (completed) document. There is a small scroll bar on the right-side of this Document List section; you may need to scroll to view all available documents.

When you are done reviewing the paperwork, click on the 'X' in the top right corner of the document window to close it. If the request and paperwork are satisfactory, you can approve the request. Follow steps 1 and 2 outlined above approve the request and release it for processing.

*Spousal Consent

If your plan requires spousal consent, your participants will be prompted to answer a marital status question during their initiation of the request. Their response to that question displays for you on the Summary screen.

After approving a request a confirmation page will appear reflecting the below details for Loan and or Withdrawal

Distribution Management

✔ This request has been successfully submitted

Download as PDF Print

Participant Name	SANFORD-DP, WILL
Participant SSN	xxx-xx-7065
Plan Name	MICHAEL PAGE, INTERNATIONAL INC. 401(K) SAVINGS PLAN
Plan Number	878521
Transaction Type	Withdrawal
Transaction Subtype	Age 59 1/2
Amount	\$1,000.00
Submission/Approval Date and Time	10/15/2016 07:29:52 PM EDT
Requested Payment Type	Cash
Requested Delivery Method	ACH
Rollover Financial Planner	
Rollover Account Number	
Rollover Account Type	
Rollover Amount	

[Back to Distributions](#)

Distribution Management

✔ This request has been successfully submitted

Download as PDF Print

Participant Name	COGAN-DP, HILARY
Participant SSN	xxx-xx-0134
Plan Name	IGRIF NAV AUV Logic Check IGRIF NAV AUV Map Bun
Plan Number	559692
Transaction Type	Loan
Transaction Subtype	General
Amount	\$1,000.00
Submission/Approval Date and Time	10/14/2016 11:48:23 AM EDT
Loan First Repayment Date	10/19/2016
Interest Rate	4.0%
Loan Repayment Period	12 months
Loan Repayment Frequency	Monthly
Requested Payment Method	Check
Requested Delivery Method	Normal Mail

[Back to Distributions](#)

VOYA

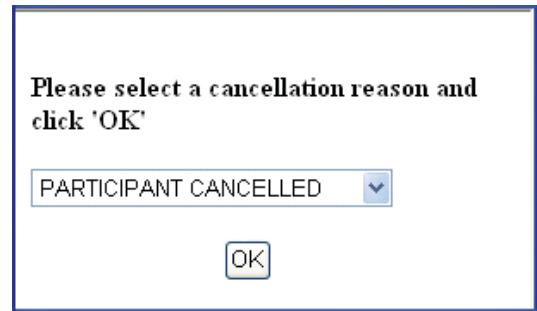
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Cancel a Request

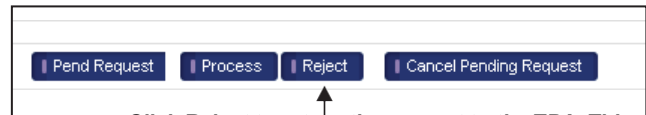
If a request isn't valid, you can cancel the request by clicking the *Cancel Pending Request* button from the Summary screen. You'll be prompted to select a cancellation reason from a drop-down list.

Select the cancellation reason, and then click *OK*. The request will be cancelled and you will return to your Task List where this cancelled request will no longer appear.



Reject (only applicable to plans using a Third Party Administrator)

If the request needs modification and your plan is using a Third Party Administrator, you can Reject the request back to the TPA for revision by clicking on the *Reject* button from the Summary screen. A rejection reason screen appears, defaulting to "Rejected by Sponsor", simply click *OK* to continue.



Click *Reject* to return the request to the TPA. This *Reject* button only appears for plans using a TPA.

The TPA will receive an email notification indicating that the request has been rejected. Once the TPA makes the necessary changes (including generation of revised paperwork or obtaining the participant's online approval if necessary) the request will once again

route to you for your approval and you will receive an email notification indicating this.

Exit

You can exit the Summary screen and return to your Task List anytime by clicking on the *Exit* button. By clicking *Exit* you are not taking any action on the request; you are simply returning to your Task List.

Email Notifications

There are three types of email notifications you may receive from Voya:

- When a request requires your approval (no paperwork involved)
- When a request including completed paperwork requires your approval. And,
- When a request has been pending for more than 10 days (for loans) or 30 days (for withdrawals). (See "Wake Up Tasks" below.)

Emails are sent to whoever in your organization has the "Approver" role. If there are multiple individuals with this role, the "To" line of the email displays all the recipients of the email so you'll know who else is receiving the notification. Only one Approver needs to take action on a request.

Wake Up Tasks

When paperwork is sent to a participant, the request is "suspended" until the completed paperwork is returned. If paperwork is not received by Voya within 10 days (for loans) or 30 days (for withdrawals), we send you an email reminder that the request is pending.

When this occurs, it's recommended that you contact the participant to determine if they intend to return completed paperwork or if the request should be cancelled.

If the participant indicates that the request should be cancelled, cancel the request following the instructions above. If the participant indicates that they will be returning completed paperwork, no further action by you is required. When the paperwork is received at Voya, you will receive an email notification and the request will once again appear on your Task List.

Expired Transactions

Loan requests will expire 30 days after their initiation; for Withdrawal requests, the expiration is 180 days from initiation. If requests are not approved within these timeframes, they will be purged from the system and will need to be re-initiated if still desired.

Search

While your Distributions list automatically displays any request that is awaiting your action, the Search feature allows you to search for requests that are in other stages of the distribution process (including completed requests). You can search by a number of variable including participant name, SSN, plan name or number, and more. Simply enter or select your search criteria and then click the Apply button to execute the search.

The Search Results will display the items that match your Search criteria, providing the current status of the request. (See below for definition of these statuses). To view more information on a request, click on the participant's name.

To return to our default list of request awaiting your action, click the **Reset To Default** button.

Note; when entering Search criteria, the value entered is treated as a string of characters; your Search results will return any request with a match on those characters. For example, if you enter "Smith" for the last name, the search results will return Smith, Smithson, Wesmith, and Wesmithson. To minimize the number of results returned, enter as much of the string as possible or enter a combination of Search criteria. Do not use "wildcard" characters (ex: asterisk) since those would be treated as a value to look for when searching.

Note: If you do not have any requests requiring your approval, or if you have the "Reviewer" role, you will not have a Task List and will automatically be brought to this Search screen.

Search screen

[Initiate a Request](#)

Request Date: to

Last Name: First Name: SSN:

Plan Name: Plan Number: Location:

Request Type: Status: Status Type:

Request Date	Participant Name	Plan Name	Plan Number	Request Type	Amount	Status	Status Type	Last Updated
10/22/2016	OLDAKER-DP, LUCILLE xxx-xx-0719	MICHAEL PAGE. INTERNATIONAL	878521	Withdrawal-Age 59 1/2	\$1,000.00	CLOSED	COMPLETED	10/22/2016
10/22/2016	AUZENNE-DP, DARELL xxx-xx-7065	MICHAEL PAGE. INTERNATIONAL	878521	Loan-GP	\$1,000.00	CLOSED	COMPLETED	10/22/2016
10/18/2016	AUZENNE-DP, DARELL xxx-xx-7065	MICHAEL PAGE. INTERNATIONAL	878521	Termination-Termination	\$0.00	CLOSED	CANCELLED	10/18/2016

View Task Details

Below is a copy of the Task Details opening by clicking the Participant Name.

The screenshot displays the 'Distribution Management' application interface. On the left, a navigation menu contains 'Print This Task', 'Exit Distribution Management', and 'Management'. An arrow points to 'Exit Distribution Management' with the text: 'To exit from here click Exit Distribution Management from the left nav'. The main content area shows a task detail for a withdrawal. It includes a 'Task Detail' section with fields for Create Date and Time, Close Date, Current Status, Action Step, Initiator, and Last Updated. Below this is 'Task Identifier Information' with fields for Plan Number, Participant, SSN-ID, and Transaction Amount. The 'Vesting' section shows a table with columns for Source Id, Source Name, Market Value, Vested Percent, Vested Value, and Override Vesting, with a note 'Nothing found to display.'. The 'Rollover Payment' section includes fields for Financial Carrier, Account Number, Address, State, Amount, Account Type, City, and Zip Code. The 'Comments' section has a table with columns for Added On (Date/Time), Added By, Subject, and Text, also with a 'Nothing found to display.' note. At the bottom, a 'Document List' table shows three documents created on 10/24/2016, each with a Doc ID and a file name.

Action Step

The Action Step indicates where in the process a request lies. Requests on your Task List will always have the Action Step of SPONSOR APPROVAL indicating that these requests are awaiting your approval. However, when searching for requests you may see requests that are in other stages of the process.

Action Step	What it means
TPA Review	Your plan's Third Party Administrator is currently reviewing your request.
Participant Acceptance	Request has been sent to the participant for their online approval (TPA plans only)
Voya Approval	Request is with Voya waiting for additional documentation before processing
Sponsor Approval	Request is pending your approval or pending return of paperwork. <i>If the Action Step is "Sponsor Approval" and the Status is "Suspended" the request is awaiting return of paperwork from the participant before being routed to you for your approval. Do not approve requests that are in a "Suspended" status.</i>
Request Processed	Request has been approved and released for processing. Requests with this Action Step can still be cancelled but only by the participant.
Completed	Request has been processed.
Cancelled	Request has been cancelled.

Comments

The Comment feature allows you (and your TPA, if applicable) to enter notations or comments that may be helpful to the request. For example, if you cancel a request you can add a note regarding the reason for the cancellation. Comments are also automatically added when a request routes through the Participant Online Reacceptance process. Comments can be entered and viewed on the Summary and Task Details pages.

To add a Comment, click the *Add Comment* link from either the Summary page or the Task Details page.

The Comment window appears. The Comment Subject defaults to "Sponsor Comment" denoting that this comment was added by you, the Plan Sponsor. Enter your comment in the comment text box, and then click *Save*.

Add Comment CLOSE WINDOW

Note: All comments entered will be retained as part of the permanent administrative files and records.

Comment Subject: SPONSOR COMMENT

Comment Text

Characters in Text: 1

Save

Participant Experience

Participants can view the status of a pending distribution request through the Pending Transactions screen on Voya's Participant Website. Completed requests can be viewed under Transaction History.

Quick Reference Summary

Following is a summary of the steps to review and approve distributions for your plan.

1. When a request requires your approval, you will receive an email notification.
2. Log onto Voya's Sponsor Website (www.voyaretirementplans.com/sponsor) and in the top navigation bar, hover over Processing Center, then select Distribution Management.
3. From your Task List, click on the Participant Name of the desired request.
4. From the Summary screen, review the details of the request.
 - If there is paperwork associated with the request, click on the document under the Document List section to review the scanned image of the returned paperwork.
5. To approve the request, click on *Submit* from the Summary screen.
6. On the pop up Disclaimer screen, click *I Accept* to release the request for processing and return to your refreshed Task List.

Frequently Asked Questions

Will all distribution types be approved this way?

All distribution types except for the following will be approved using this process:

- In-kind
- QDRO
- Death Claims

These distributions will continue to follow the current process.

How do I add or change a person to be designated as an Approver?

Your plan has a designated Sponsor Web site Plan Primary Contact (PPC) who has access to Voya's Sponsor Web Access Authorization tool. This tool provides your PPC with the ability to add, change, and delete security roles for Voya's Sponsor Web site including the ability to add and/or change a person's security roles to be a "Reviewer" or "Approver" for *Distribution Management*.

When we switch to *Distributions with EASE*, what happens to distributions already in process?

Any distribution already in process via a previous method will continue through that previous method (usually the prefilled forms, paper-approved method). These distributions will not be available to approve or view through *Distributions with EASE*. Once *Distributions with EASE* is turned on for your plan, new requests will route through this process.

What information does the participant certify to when initiating a distribution via Voya's Participant Website?

If your plan requires Spousal Consent, the participant is prompted to answer a Marital Status question.

For Withdrawals and Terminations, the participant certifies:

- if they are a U.S. resident/U.S. resident alien;
- that they have read the Special Tax Notice; and
- their Social Security Number.

If the participant misplaces their paperwork, how do they request another copy?

If the participant lost or misplaced their paperwork, a copy is always available to them in the Statements & Documents/Correspondence section of Voya's Participant Web site. A copy is also available to you from the Document List section of the Summary and Task Details pages of *Distribution Management*.

Why don't all my participants have ACH as a distribution delivery option?

If your plan allows for payout via ACH, Voya must have the participant's banking information on file prior to the distribution request being initiated in order to present that as an option. If the participant is initiating a request that does not require paperwork, their banking information must be on file at least 7 days prior to initiating the request. Participants can enter their banking information online under the Personal Information section of Voya's Participant website.

Need Help?

If you have any questions regarding *Distributions with EASE*, please contact your Voya Plan Manager. If you need technical support with the application, contact our support team using the Contact Us feature on the Plan Sponsor Web site.