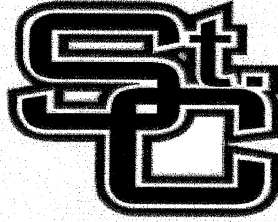


ST. CLAIRSVILLE-RICHLAND CITY SCHOOL DISTRICT

108 Woodrow Avenue, St. Clairsville, Ohio 43950 Phone: (740) 695-1624 Fax: (740) 695-1627

SUPERINTENDENT'S OFFICE

Walter Skaggs, Superintendent
Diane Thompson, Assistant Superintendent
Fran Kasper, Superintendent's Secretary
Tammy Weisal, EMIS Coordinator
Jim Yates, Network Administrator



TREASURER'S OFFICE

Amy Porter, Treasurer/CFO
Betty Milhoan, Assistant to the Treasurer
Valerie Lachendro, Assistant to the Treasurer
Treasurer's Office Fax: 740-695-5805

MEMO TO: 403(b) Plan Participants
FROM: Amy Porter, Treasurer *AP*
SUBJECT: New Plan With Ease System
DATE: February 24, 2012

As you are aware, St. Clairsville-Richland City School District offers a retirement program for the benefit of our employees. It is the intent of St. Clairsville-Richland City School District to protect your information and administer the 403(b) Plan in accordance with applicable laws and regulations. To assist us in this, we will be utilizing the planwithease.com system to facilitate administration of the 403(b) Plan and our compliance with the 403(b) regulations by tracking information received via encrypted electronic data files over secure internet channels.

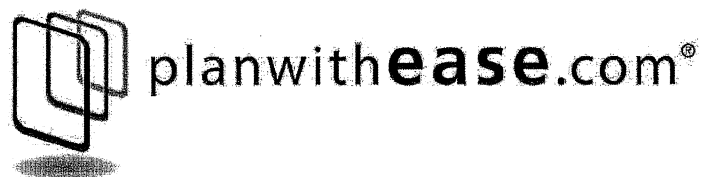
You can access planwithease.com on the internet at the following address: <http://www.planwithease.com>. Your user ID is your nine digit social security number and your temporary password is your birth date in MMY format. Upon entering the site for the first time you will be asked to change your password. After completing your password change, it is important that you safeguard your password information.

Planwithease.com is a plan administration service offered through ING Life Insurance and Annuity Company, which makes available to you many features to help make accessing your plan easier. You can request approvals for disbursements such as loans, hardships and more, all online at your convenience.

If you have any questions regarding planwithease.com including next steps for implementation, please contact me at ext. 233 or Valerie at ext. 235.

ING Life Insurance and Annuity Company, One Orange Way, Windsor, CT 06095-4774, a wholly owned, indirect subsidiary of ING Groep N.V., provides these administration services under the trade name planwithease.com[®]. Planwithease.com services may not be available in all states. C08-0303-012

Welcome to **planwithease.com**®!



Welcome to an easier way to manage your retirement account!

The Internal Revenue Service recently changed the regulations governing 403(b) plans for the first time in over 40 years. These regulations require that the employer offering your Plan, known as the Plan Sponsor, have a higher level of involvement with and responsibility for their program than ever before.

To help keep your retirement Plan in compliance with all of the new regulations, your Plan Sponsor has selected **planwithease.com** to administer your Plan.

In our capacity as plan administrator, **planwithease.com** will act on your Plan Sponsor's behalf to review and approve loan, withdrawal, and contract exchange transaction requests under the Plan, as is now required under the IRS regulations.

planwithease.com will:

- provide you with online information about the enrollment process for your Plan,
- act as a central location to view a summary of your account(s) with your investment provider(s), and
- offer you basic financial education and calculators to help you manage your retirement savings under the Plan.

Let's take a look at planwithease.com!



The planwithease.com homepage allows you to login to view your consolidated account information, access financial education information or use the tools and calculators designed to help you become "retirement-ready". Here is an overview of the information you can access:

Financial Education is where you can learn more about topics such as what a 403(b), 457(b), or 401(a) plan is, understanding the risks of investing, college and estate planning, and planning for retirement.

Tools & Calculators provides you with information to help you prepare for retirement. You don't have to be enrolled in the plan to access the educational tools, but you do in order to log in to the system and manage your account.

Tips for Getting Started

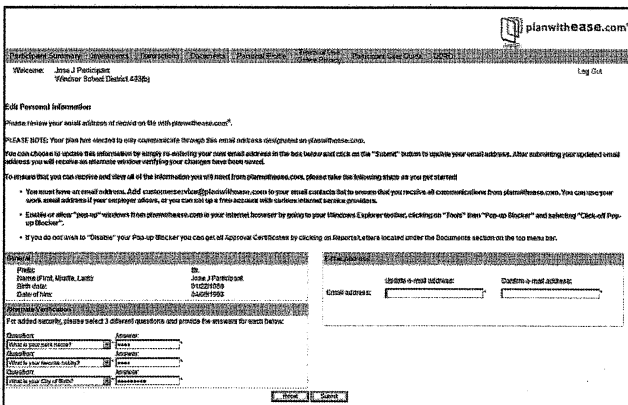
To ensure that you can receive and view all of the information you will need from **planwithease.com**, please take the following steps as you get started!

- Add customerservice@planwithease.com to your email contacts list, to ensure that you receive all communications from **planwithease.com**.
- Enable "pop-up" windows from **planwithease.com** in your Internet browser.

Logging In

Your initial User ID is your nine-digit Social Security number, and your password is your birth date, in MMY format. When you log in for the first time, you will be prompted to create your own unique User ID and password.

Once logged in, you will be able to see your personal information, and provide us with your email address to complete your initial log in. All other information changes should be made through your employer.



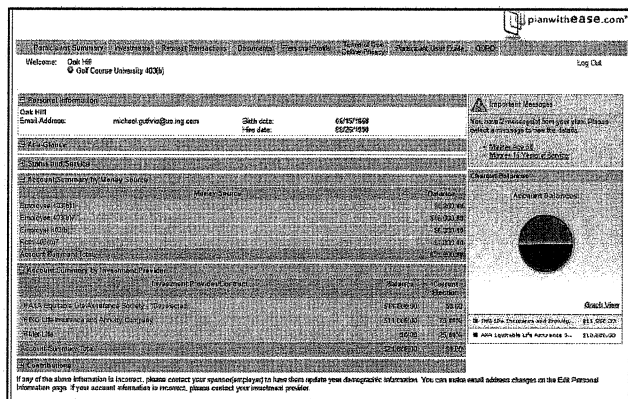
If you are eligible to participate in the Plan, but have not yet enrolled with an approved investment provider, your personal information (as provided by your Plan Sponsor) will be the only information **planwithease.com** will maintain and which will be available for you to view. Once you select an investment provider and complete the enrollment process (including a Salary Reduction Agreement), you will be able to access additional information on **planwithease.com**.

If you aren't contributing to the Plan yet, you should also consider enrolling with one of your Plan's approved investment providers! Saving through a tax-deferred plan provided by your employer can offer you some great advantages. Be sure to talk to your Plan's approved investment providers for more information.

If you are enrolled with an investment provider, you will have access to the following information:

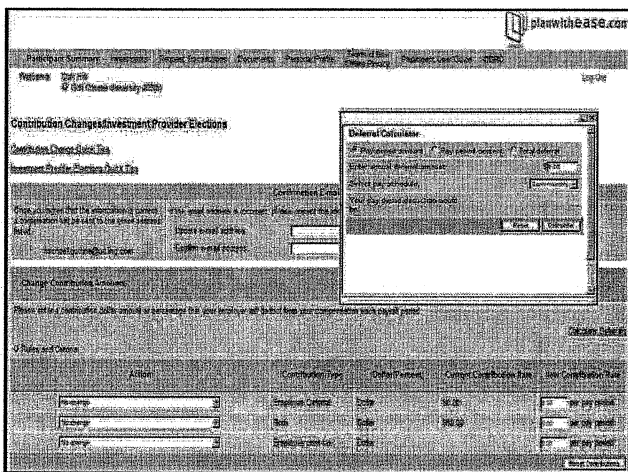
Account Summary

You will be able to view a summary of your account, showing each of your investment provider(s) and your contract information. Values shown are based on information sent to **planwithease.com** by each of your investment providers.



Contribution Information

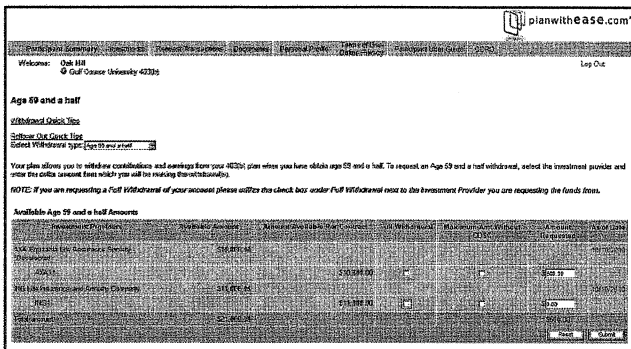
You can update your retirement Plan contributions online at any time if your Plan Sponsor has elected the online contribution service. If not, you can use the Salary Reduction Agreement (found under Documents and then Forms) to make contribution changes. The salary Deferral Calculator can help you decide how much you want to defer into the Plan. Keep in mind that you must allow at least one payroll cycle for your contribution changes to take effect.



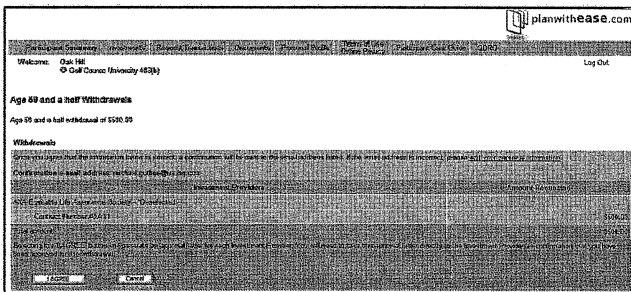
Distribution Transactions

If you are at a stage in your life where you need to access funds from your retirement Plan through a loan, hardship or other type of withdrawal that is available under your Plan, **planwithease.com** is the central location through which you will obtain the approvals your investment provider needs to complete the transaction.

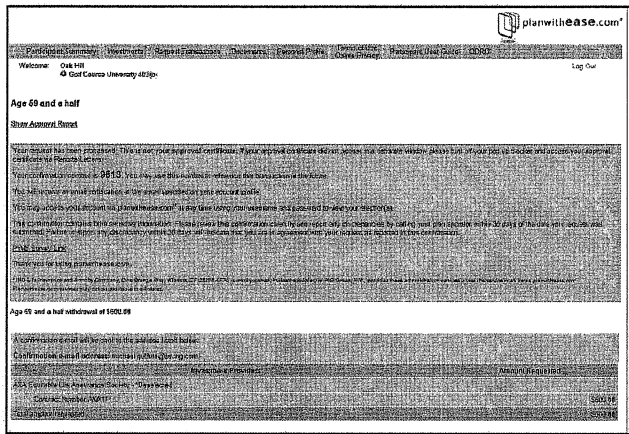
For example, if you are eligible to take a distribution from your account, you simply complete this screen to start the process.



When you have completed the screen and clicked on the "Submit" button, you will receive confirmation of how much you wish to withdraw from each investment provider, not to exceed the maximum amount available.



Once you select "I Agree" – confirming that the screen shows the correct information – you will see a new screen open, letting you know that an approval notice is available. Your main browser screen will also show a confirmation of your request. You will need to print the notice from **planwithease.com**. The approval notice must be sent to your investment provider along with their completed paperwork. The notice provides the authorization needed to proceed with your request, and to disburse the funds.



The process is the same for many other requested transactions, with the exception of Hardship Withdrawal, Residential Loan requests and Qualified Domestic Relation Order account segregation requests, which require that documentation be sent to **planwithease.com** for review before approval can be granted.

It is that easy!

