To Do List

Paperless Distribution Approval
A feature on the Plan Service Center

MetLife Training – July 13, 2009

FASCore
RECORDKEEPING SERVICES

The Power of Partnering℠

To Do List Overview

What is the To Do List? The To Do List is an online tool located on the Plan Service Center (PSC) allowing plan sponsors the ability to manage the approval of disbursements and loans. This includes immediate notification of missing information, a reduction in administrative work, and increased security and participant privacy.

How does it work? Disbursement or loan requests submitted by the participant (either via paper form or initiated on the participant website) is routed to the To Do List if the request is incomplete or final approval is required. An e-mail is generated daily to all plan To Do List users to notify them of pending items. *Note – if the participant request contains all necessary information to be processed, it will not be routed to the To Do List.*

Who can authorize these items? Only To Do List users that are authorized plan signors may provide final approval.

Can you have 'view only' access to the To Do List? Yes. 'View only' or Inquiry access can be established for certain plan users allowing them to view items but not complete or give final approval. At least one plan user should have Full access which allows the user to update or approve To Do List items.

Once a participant requests a disbursement, how long before it appears on the To Do List? If the request is submitted prior to market close, a pending item will appear on the To Do List the same business day. Anything received after market close will appear on the To Do List the next business day.

Note – PDI not required for To Do List

To Do List Disbursement Reasons

The following disbursement reasons are routed to the To Do List if applicable to the plan:

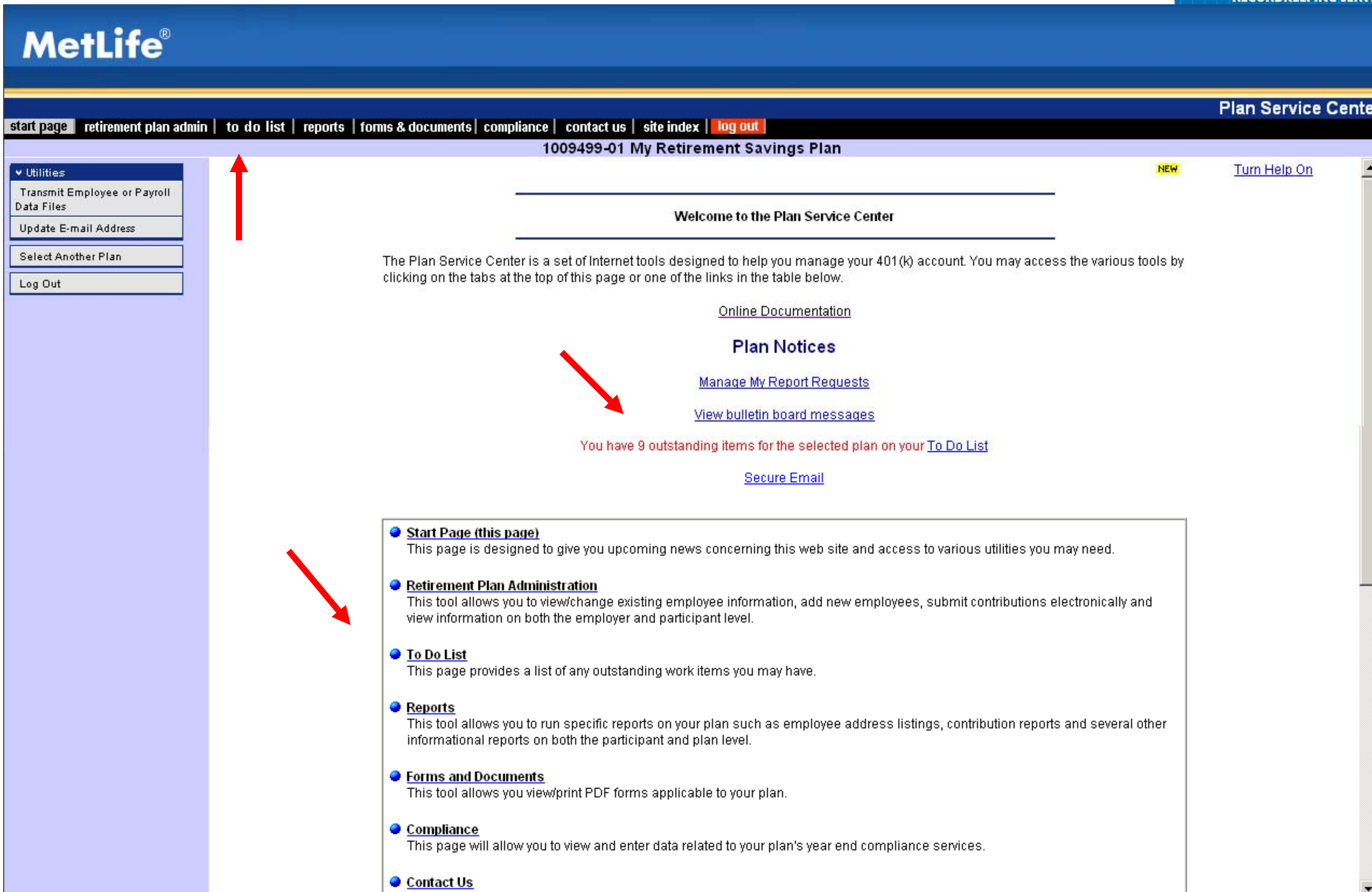
- Employment Termination (Separation of Service)
- Retirement
- Age 59 ½
- Hardships
- In Service Withdrawals
- Minimum Distributions
- QDRO
- Death Claim
- Disability
- Loans

To Do List 'Steps'

Disbursement Reason	Termination Date	Spousal Consent (if applicable to the plan)	Vesting (if applicable to the plan)	Death Certificate	Death Date	Disability Date	Disability Certification	Mortgage Paperwork Review	Prior Defaulted Loan Override	Final Approval	Special Considerations (see footnotes)
Employment Termination (Separation of Service)	X	X	X							X	1
Retirement	X	X	X							X	1
Age 59 ½		X	X							X	1
Hardships		X	X							X	1
In Service Withdrawals		X	X							X	1
Minimum Distributions	X	X	X							X	1
QDRO										X	2
Death Claim			X	X	X					X	2
Disability		X	X			X	X			X	2
Loans		X	X					X	X	X	1, 3, 4

1 - Spousal Consent step will appear when participant vested account balance >5K.
2 - Final Approval is always required for this disbursement reason.
3 - Mortgage Paperwork step will appear if plan allowed.
4 - Prior Default Override step will appear if plan allowed.

Authorized signors/plan administrators who have access to the To Do List would receive an e-mail notification from Plan Technical Support (PTS) stating they have outstanding items on their To Do List. When user logs in to the PSC, they would also see a warning message on the Start Page stating that they have items on their To Do List.



Once in the To Do List, a list of pending items will appear. To access these items, click on the reference number, SSN, or participant name.
To refresh, click on the **Refresh List** box located at the bottom of the screen.

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Plan Service Center

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1009499-01 My Retirement Savings Plan

To Do List
Update e-mail address
Select Another Plan
Log Out

NEW Turn Help On

Distribution Action Items - Online

Page : 1/1

These items require you to provide information or approval online for participant withdrawal requests.

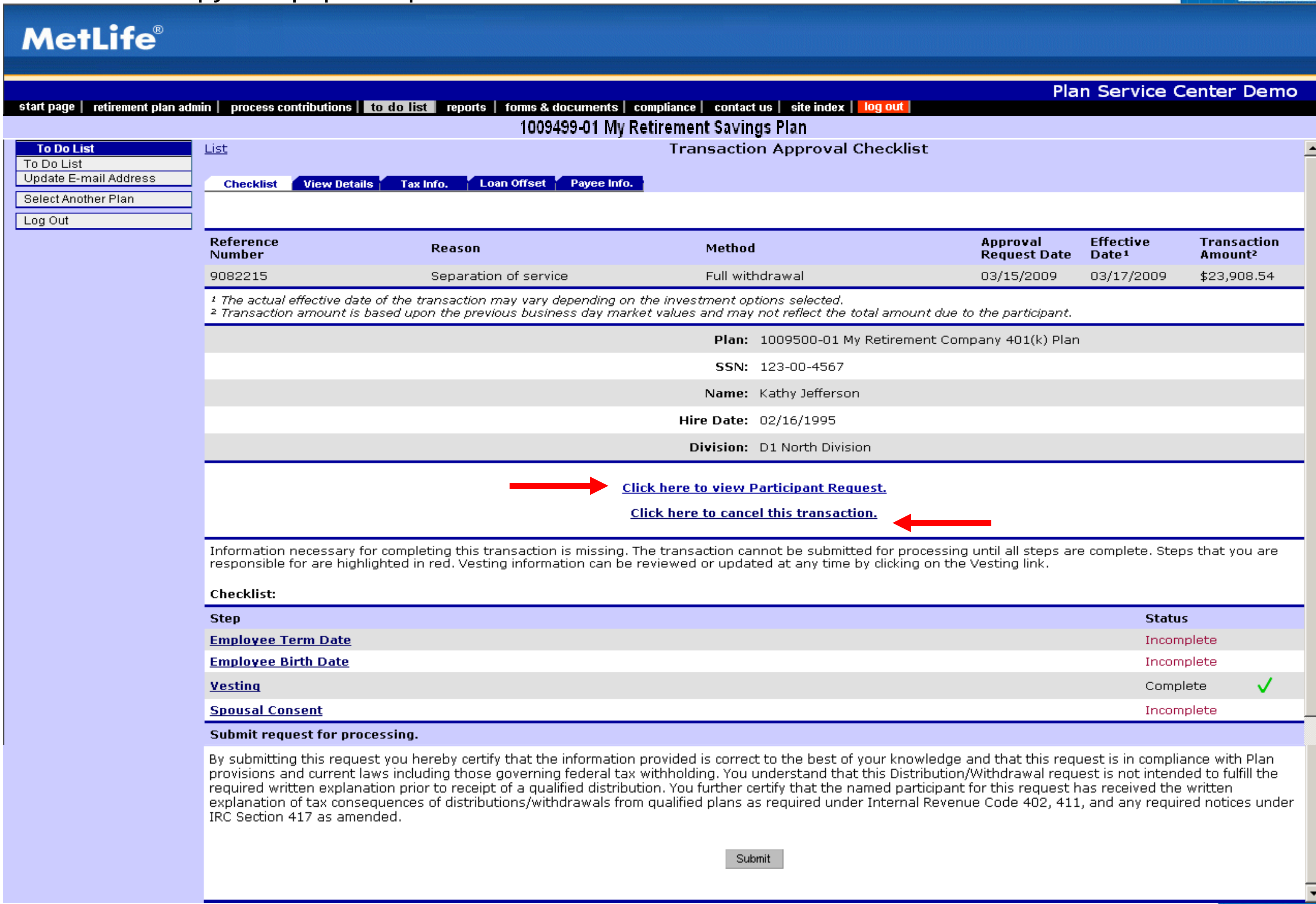
Reference Number	Plan	SSN	Participant Name	Division	Reason	Method	Status	Approval Request Date
9082215	1009500-01	123-00-4567	Kathy Jefferson	D1 My Company – North Division	Separation of service	Full withdrawal	Pending	03/15/2009
9083217	1009500-01	123-99-9876	Thomas Washington	D1 My Company – North Division	Loan	Partial withdrawal	Pending	03/22/2009
9185498	1009500-02	123-45-6789	Benjamin Jones	D3 My Company – South Division	Retirement	Full withdrawal	Pending	03/27/2009
9999999	1009500-01	999-99-9999	Mary Franklin	D1 My Company – North Division	Separation of service	Full withdrawal	Pending	03/15/2009

Click on the Reference Number to complete or approve a transaction.

Outstanding transactions will automatically cancel after **60** days. Loan requests will be canceled after **15** days. Once a request has been canceled, a new request must be submitted. Transactions within two business days of being canceled will display in **Red**.

Refresh List

The plan sponsor has the option of viewing the participant request. Please note only hard copy requests will be available to view. For requests initiated online there would not be a copy of a paper request to view.



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1009499-01 My Retirement Savings Plan

To Do List
- To Do List
- Update E-mail Address
- Select Another Plan
- Log Out

List

Transaction Approval Checklist

Checklist | View Details | Tax Info. | Loan Offset | Payee Info.

Reference Number	Reason	Method	Approval Request Date	Effective Date¹	Transaction Amount²
9082215	Separation of service	Full withdrawal	03/15/2009	03/17/2009	$23,908.54

¹ *The actual effective date of the transaction may vary depending on the investment options selected.*
² *Transaction amount is based upon the previous business day market values and may not reflect the total amount due to the participant.*

Plan: 1009500-01 My Retirement Company 401(k) Plan
SSN: 123-00-4567
Name: Kathy Jefferson
Hire Date: 02/16/1995
Division: D1 North Division

Click here to view Participant Request.

Click here to cancel this transaction.

Information necessary for completing this transaction is missing. The transaction cannot be submitted for processing until all steps are complete. Steps that you are responsible for are highlighted in red. Vesting information can be reviewed or updated at any time by clicking on the Vesting link.

Checklist:

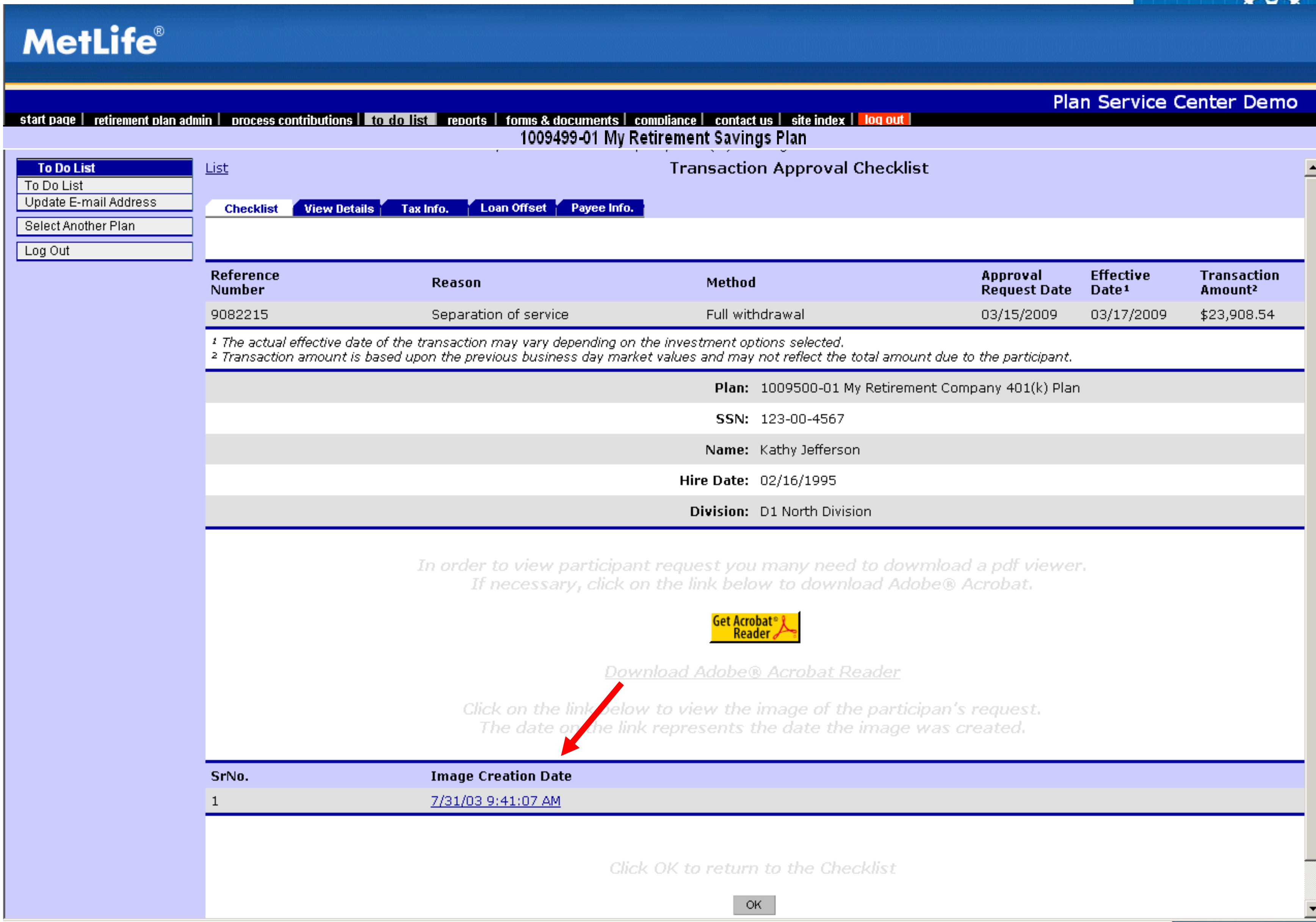
Step	Status
Employee Term Date	Incomplete
Employee Birth Date	Incomplete
Vesting	Complete ✓
Spousal Consent	Incomplete

Submit request for processing.

By submitting this request you hereby certify that the information provided is correct to the best of your knowledge and that this request is in compliance with Plan provisions and current laws including those governing federal tax withholding. You understand that this Distribution/Withdrawal request is not intended to fulfill the required written explanation prior to receipt of a qualified distribution. You further certify that the named participant for this request has received the written explanation of tax consequences of distributions/withdrawals from qualified plans as required under Internal Revenue Code 402, 411, and any required notices under IRC Section 417 as amended.

Submit

View Participant Request



View Form

RECEIVED FASCORE DM MAR 28 '07

Distribution/Direct Rollover/Transfer Request
401(k) Plan

Refer to the Participant Distribution Guide while completing this form. Use blue or black ink only.

My Retirement Savings Plan **1009499-01**

Participant Information

Participant, John, Q
Last Name First Name MI

8515 E Orchard Rd
Address - Number & Street

Greenwood Village CO 80111
City State Zip Code

(303) 737-3842 (303) 737-3000
Home Phone Work Phone

100-94-9999
Social Security Number

Account Extension (if applicable)

E-Mail Address

☐ Married ☒ Unmarried
Are you a U.S. citizen or resident alien? ☐ Yes ☐ No

Mo 1 Day 1 Year 64
Date of Birth

Distribution Reason

☒ Severance of Employment / ☐ Retirement - Date: 1-1-64 ☐ Age 59 1/2
☐ Disability - Date: ____________
☐ In-Service ☐ Minimum Distribution (Age 70 1/2)

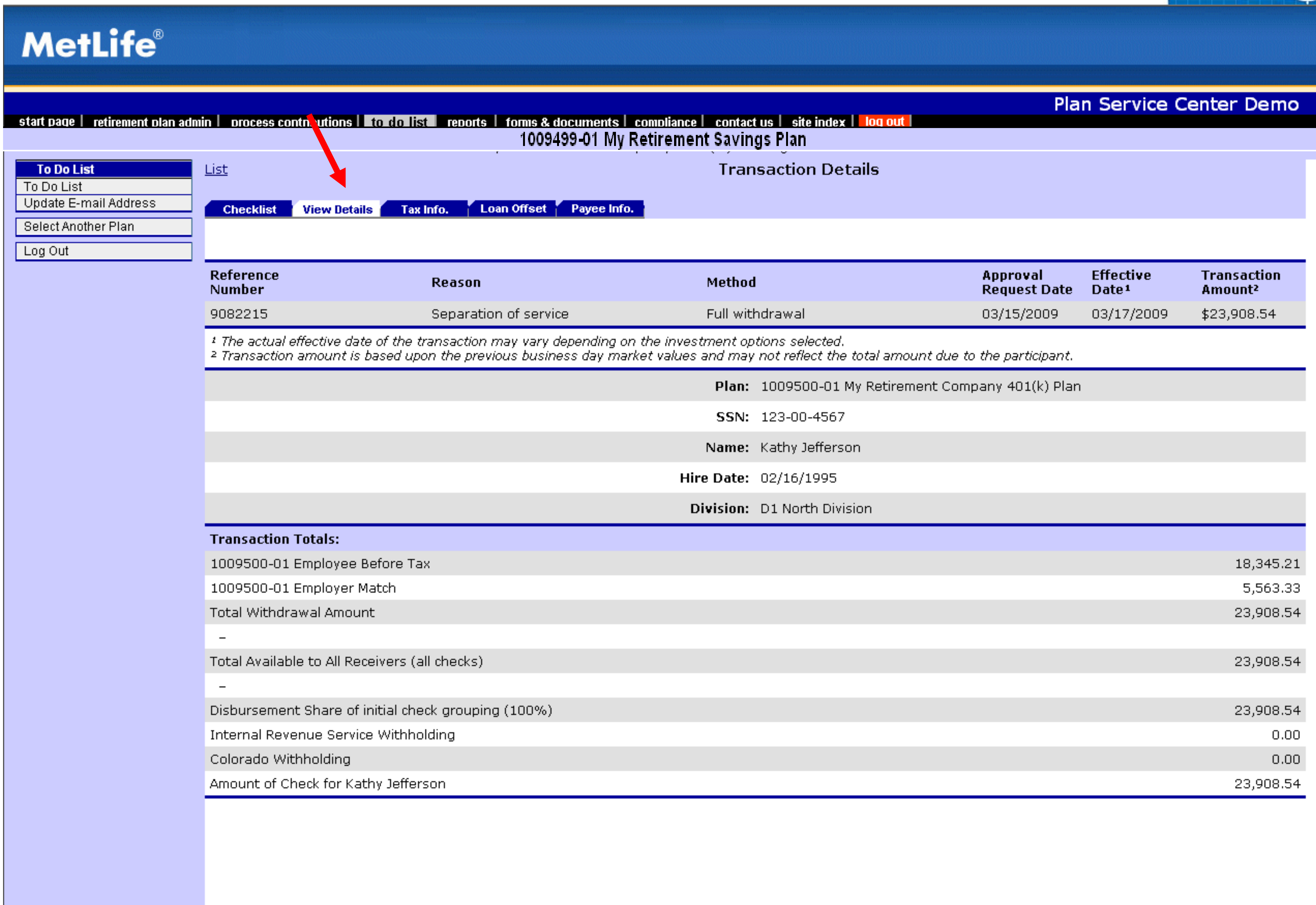
Distribution Method

☒ **Full Distribution**
☐ **Partial Distribution** Amount $__________ ☐ Net Amount Contribution Source: ____________________
☐ **Periodic Payment** - also complete the Periodic Payment Options box below

☒ **Payment to Self**
☐ **Periodic Payment Options** Payment Start Date __________ Frequency: ☐ Monthly ☐ Quarterly ☐ Semi-Annually ☐ Annually
☐ Payment of an Amount Certain $__________ (Gross Amount Only)

The requests are stored in Adobe Acrobat Reader format (.pdf).

View Details



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Transaction Details

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9082215	Separation of service	Full withdrawal	03/15/2009	03/17/2009	$23,908.54

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Plan:	1009500-01 My Retirement Company 401(k) Plan
SSN:	123-00-4567
Name:	Kathy Jefferson
Hire Date:	02/16/1995
Division:	D1 North Division

Transaction Totals:	
1009500-01 Employee Before Tax	18,345.21
1009500-01 Employer Match	5,563.33
Total Withdrawal Amount	23,908.54
–	
Total Available to All Receivers (all checks)	23,908.54
–	
Disbursement Share of initial check grouping (100%)	23,908.54
Internal Revenue Service Withholding	0.00
Colorado Withholding	0.00
Amount of Check for Kathy Jefferson	23,908.54

Tax Info.

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Tax Information

Checklist | View Details | Tax Info. | Loan Offset | Payee Info.

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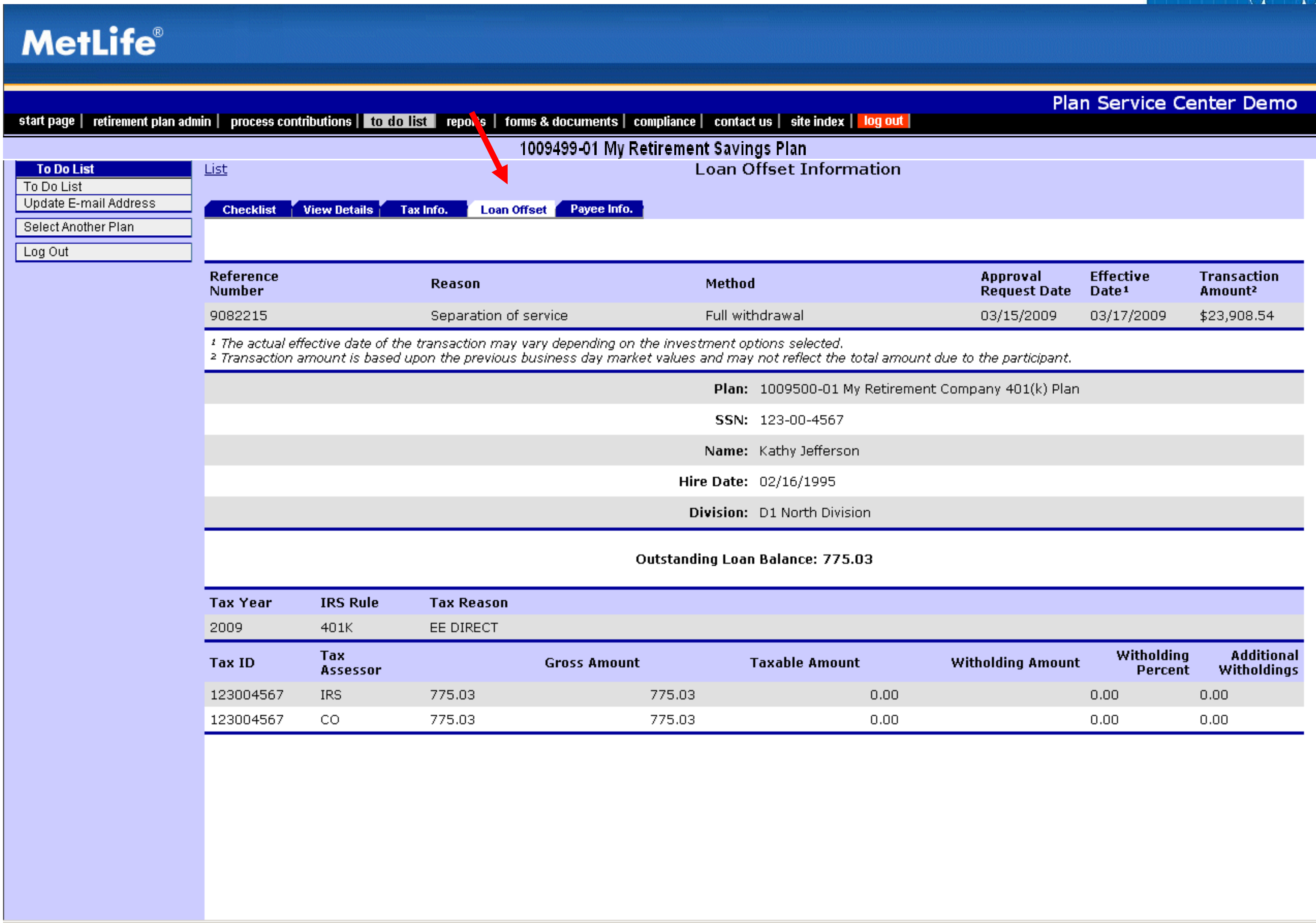
[1] The actual effective date of the transaction may vary depending on the investment options selected.
[2] Transaction amount is based upon the previous business day market values and may not reflect the total amount due to the participant.

Plan: 1009500-01 My Retirement Company 401(k) Plan
SSN: 123-00-4567
Name: Kathy Jefferson
Hire Date: 02/16/1995
Division: D1 North Division

Tax Year	IRS Rule	Tax Reason
2009	401K	EE DIRECT

Tax ID	Tax Assessor	Gross Amount	Taxable Amount	Witholding Amount	Witholding Percent	Additional Witholdings
123004567	IRS	23,908.54	23,908.54	0.00	0.00	0.00
123004567	CO	23,908.54	23,908.54	0.00	0.00	0.00

Loan Offset Info.



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Loan Offset Information

Checklist | View Details | Tax Info. | Loan Offset | Payee Info.

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9082215	Separation of service	Full withdrawal	03/15/2009	03/17/2009	$23,908.54

[1] The actual effective date of the transaction may vary depending on the investment options selected.
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Plan: 1009500-01 My Retirement Company 401(k) Plan
SSN: 123-00-4567
Name: Kathy Jefferson
Hire Date: 02/16/1995
Division: D1 North Division

Outstanding Loan Balance: 775.03

Tax Year	IRS Rule	Tax Reason
2009	401K	EE DIRECT

Tax ID	Tax Assessor	Gross Amount	Taxable Amount	Witholding Amount	Witholding Percent	Additional Witholdings
123004567	IRS	775.03	775.03	0.00	0.00	0.00
123004567	CO	775.03	775.03	0.00	0.00	0.00

Payee Info.

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Payee Information

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[1] *The actual effective date of the transaction may vary depending on the investment options selected.*
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Plan:	1009500-01 My Retirement Company 401(k) Plan
SSN:	123-00-4567
Name:	Kathy Jefferson
Hire Date:	02/16/1995
Division:	D1 North Division

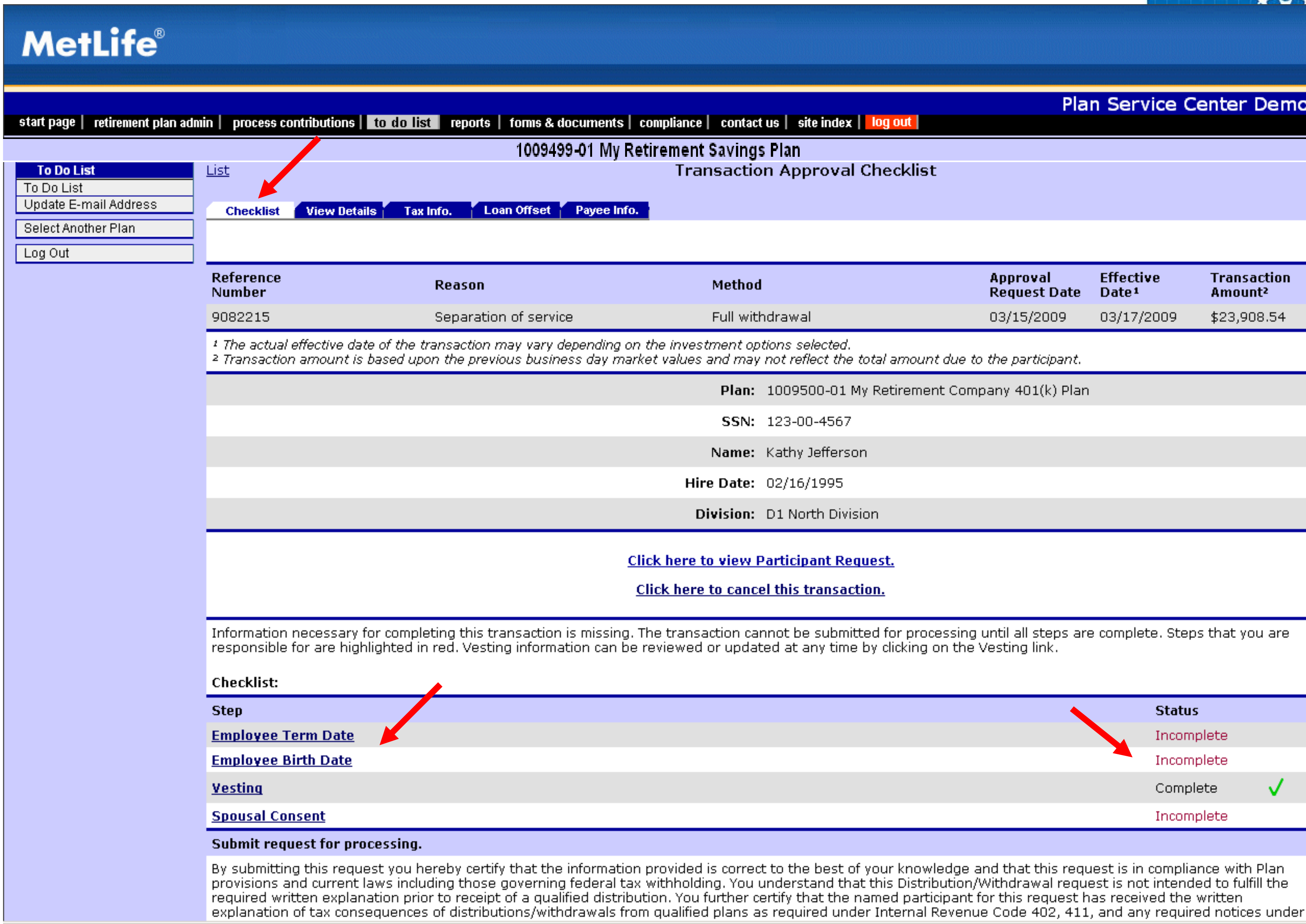
Payee	SSN	Relationship	Payment Method	Check %
1 of 1	123004567	OWNER	CHECK	100.00

Mailing Name	Address	Alternate Mailing Address[3]
Kathy Jefferson	1234 Investment Blvd. Denver, CO 80202	1234 S.Broadway Englewood, CO 80111

[3] *Check will be sent to the alternate mailing address if present.*

Gross Amount	Special Handling Charges	Total Withholdings	Net Amount
23,908.54	0.00	0.00	23,908.54

The plan sponsor will click the portion of the disbursement that is incomplete to view the details of the transaction.



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Plan: 1009500-01 My Retirement Company 401(k) Plan
SSN: 123-00-4567
Name: Kathy Jefferson
Hire Date: 02/16/1995
Division: D1 North Division

Click here to view Participant Request.

Click here to cancel this transaction.

Information necessary for completing this transaction is missing. The transaction cannot be submitted for processing until all steps are complete. Steps that you are responsible for are highlighted in red. Vesting information can be reviewed or updated at any time by clicking on the Vesting link.

Checklist:

Step	Status
Employee Term Date	Incomplete
Employee Birth Date	Incomplete
Vesting	Complete ✓
Spousal Consent	Incomplete

Submit request for processing.

By submitting this request you hereby certify that the information provided is correct to the best of your knowledge and that this request is in compliance with Plan provisions and current laws including those governing federal tax withholding. You understand that this Distribution/Withdrawal request is not intended to fulfill the required written explanation prior to receipt of a qualified distribution. You further certify that the named participant for this request has received the written explanation of tax consequences of distributions/withdrawals from qualified plans as required under Internal Revenue Code 402, 411, and any required notices under

Providing Incomplete Information

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Transaction Approval Checklist

Checklist | View Details | Tax Info. | Loan Offset | Payee Info.

Reference Number	Reason	Method	Approval Request Date	Effective Date[1]	Transaction Amount[2]
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[1] The actual effective date of the transaction may vary depending on the investment options selected.
[2] Transaction amount is based upon the previous business day market values and may not reflect the total amount due to the participant.

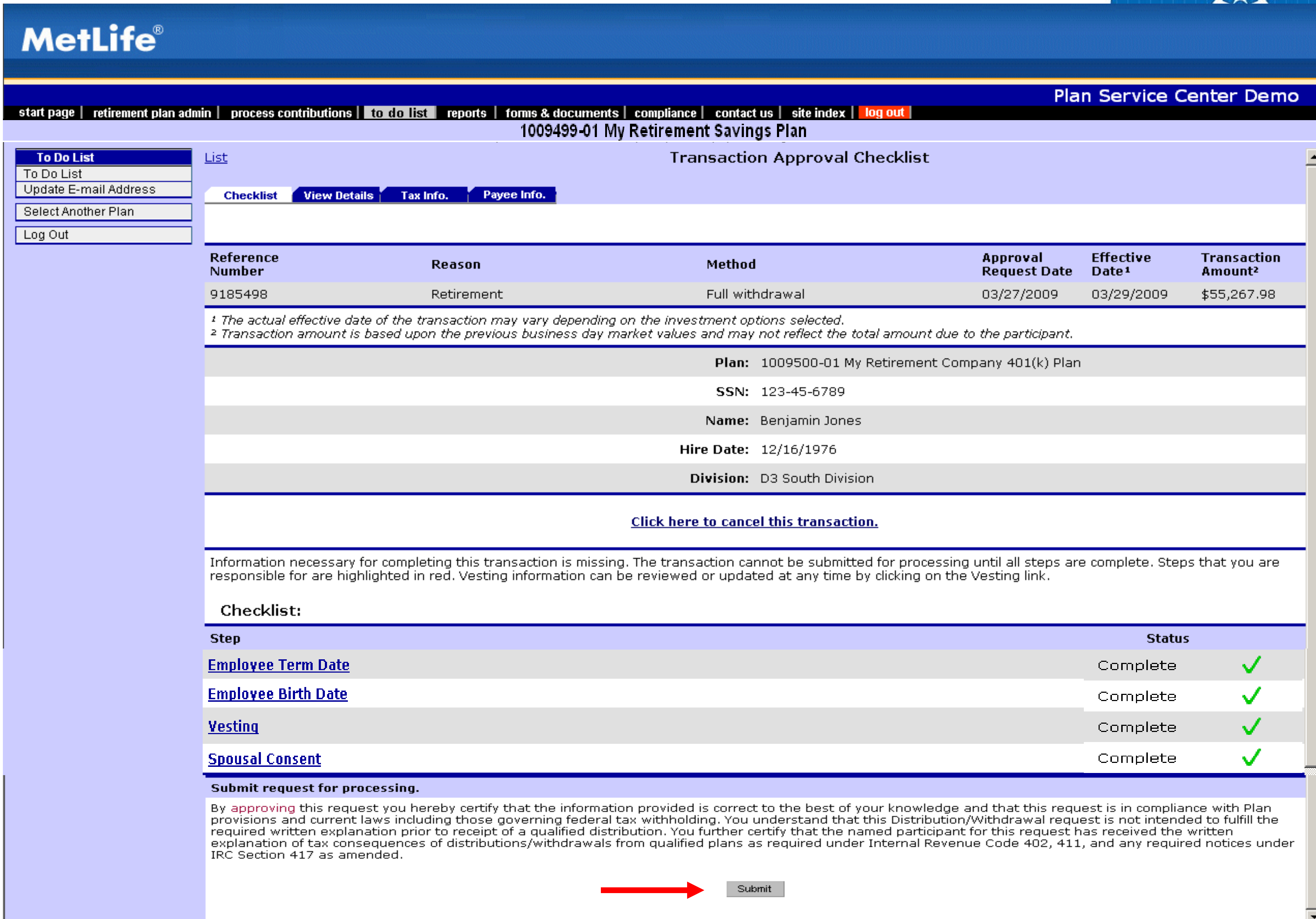
Plan:	1009500-01 My Retirement Company 401(k) Plan
SSN:	123-00-4567
Name:	Kathy Jefferson
Hire Date:	02/16/1995
Division:	D1 North Division

Employment Term Date is required for this transaction. Please enter term date below.
Click Accept to save changes and return to the checklist.
Otherwise click Cancel to return to the checklist without saving.

Employment Term Date (MM/DD/YYYY): ______

Accept | Cancel

Once all items are in a complete status, the plan sponsor may select the submit box. This will send the request to be processed.



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Transaction Approval Checklist

Checklist | View Details | Tax Info. | Payee Info.

Reference Number	Reason	Method	Approval Request Date	Effective Date[1]	Transaction Amount[2]
9185498	Retirement	Full withdrawal	03/27/2009	03/29/2009	$55,267.98

[1] The actual effective date of the transaction may vary depending on the investment options selected.
[2] Transaction amount is based upon the previous business day market values and may not reflect the total amount due to the participant.

Plan:	1009500-01 My Retirement Company 401(k) Plan
SSN:	123-45-6789
Name:	Benjamin Jones
Hire Date:	12/16/1976
Division:	D3 South Division

Click here to cancel this transaction.

Information necessary for completing this transaction is missing. The transaction cannot be submitted for processing until all steps are complete. Steps that you are responsible for are highlighted in red. Vesting information can be reviewed or updated at any time by clicking on the Vesting link.

Checklist:

Step	Status
Employee Term Date	Complete ✓
Employee Birth Date	Complete ✓
Vesting	Complete ✓
Spousal Consent	Complete ✓

Submit request for processing.

By approving this request you hereby certify that the information provided is correct to the best of your knowledge and that this request is in compliance with Plan provisions and current laws including those governing federal tax withholding. You understand that this Distribution/Withdrawal request is not intended to fulfill the required written explanation prior to receipt of a qualified distribution. You further certify that the named participant for this request has received the written explanation of tax consequences of distributions/withdrawals from qualified plans as required under Internal Revenue Code 402, 411, and any required notices under IRC Section 417 as amended.

Submit

Request successfully submitted

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1009499-01 My Retirement Savings Plan

To Do List

- To Do List
- Update E-mail Address
- Select Another Plan
- Log Out

Plan Administrator To Do List

The following transactions require additional information or approval:

Reference Number	Plan	SSN	Participant Name	Division	Reason	Method	Status	Approval Request Date
9082215	1009500-01	123-00-4567	Kathy Jefferson	D1 My Company – North Division	Separation of service	Full withdrawal	Approved	03/15/2009
9083217	1009500-01	123-99-9876	Thomas Washington	D1 My Company – North Division	Loan	Partial withdrawal	Pending	03/22/2009
9185498	1009500-02	123-45-6789	Benjamin Jones	D3 My Company – South Division	Retirement	Full withdrawal	Pending	03/27/2009
9999999	1009500-01	999-99-9999	Mary Franklin	D1 My Company – North Division	Separation of service	Full withdrawal	Pending	03/15/2009

Click on the Reference Number to complete or approve a transaction.

Outstanding transactions will automatically cancel after **60** days. Loan requests will be canceled after **15** days. Once a request has been canceled, a new request must be submitted. Transactions within two business days of being canceled will display in **Red**.

Benefits of the To Do List

- The To Do List helps expedite the distribution process
- Secure delivery of forms to the employer via Plan Service center instead of private participant information being delivered by fax
- Time savings for plan sponsors
  - Forms can be set up to remove the plan signature complete and all withdrawals can be approved online, so participants do not have to contact the plan
  - Rejected forms are returned online instead of by fax. Information for research and approval is all in one place at the plan sponsors fingertips.
- Participants will receive their checks in a more timely manner
- Easy tracking of outstanding items

How do Plans Activate This Feature?

- Conversion plans can set this up at the time of conversion

- For an existing plan or plans that choose to add this at a later date, the MetLife Account Executive completes the Plan Change (Non-Amendment) Form. The FASCore Account Manager can assist with the completion of this form. This will initiate the set up process

- The plan will need PSC Access for authorized approvers and an authorized approver listing on file

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Thank You!

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