



SPECIAL PAY PLAN DESCRIPTION


MidAmerica
Administrative & Retirement Solutions, Inc.
211 E. Main St., Suite 100, Lakeland, FL 33801
863.688.4500 / (FAX) 863.686.9727 /
800 430 7999

What is the Special Pay Plan?

The Special Pay Plan is a retirement program designed to accept special forms of compensation in a tax-advantaged manner. These forms of compensation typically include employee terminal sick leave pay, annual leave, and incentive pay.

Contributions to the plan are 100% vested and made on a pre-tax basis. In addition to deferring income taxes, you also save Social Security and Medicare taxes on plan contributions.

You will be provided with an annual statement of your account. A current account balance may be requested from our national service center by calling toll free **(800) 430-7999** at any time.

We look forward to servicing your account. If you have any questions, please feel free to visit our website at www.midamerica.biz or contact a Special Pay Customer Service Representative at **(800) 430-7999** during these office hours:

Monday through Thursday: 8:30 a.m. - 8:00 p.m. Eastern Time

Friday: 8:30 a.m. - 6:00 p.m. Eastern Time

Or, our mailing address is as follows:

MidAmerica Administrative & Retirement Solutions, Inc.
211 E. Main Street, Suite 100
Lakeland, FL 33801

Investment Options



American United Life Insurance Company
a OneAmerica Financial Partner
Group Fixed Annuity

Earning interest on your money...

Your funds are invested in a guaranteed fixed annuity with **AUL**, earning interest guaranteed to be a minimum of **3.1%**. After 2011, the rate is guaranteed to be a minimum of 2.5% through 2014 and an adjusted NAIC rate of between 1% and 3% thereafter.

Distribution Options

Before you decide to take a distribution, you should consider the following:

- Your funds are currently invested with AUL, who has an A.M. Best rating of: **A (excellent)**.
- You are currently earning a very competitive interest rate and you may withdraw your funds anytime, free of any surrender charges or penalties.

If you do decide to take a distribution, you can receive your funds as a full or partial cash withdrawal, an IRA rollover, or request a transfer to another qualified retirement plan.

When you request a distribution you must complete a Special Pay Distribution Election Form. There will be no fees or surrender charges withheld from your funds.

You can print a distribution election form by visiting our website at www.midamerica.biz or you can request one to be mailed to you by contacting a Special Pay Customer Service Representative at **(800) 430-7999**.