

Enrollment Kit



It's your future. Own it.



MidAmerica
Administrative & Retirement Solutions

Planning For Retirement Made Simple

What you'll find in your Enrollment Kit



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Dear Employee,

Our goal at MidAmerica is to make your life easier by ensuring your benefits plan is administered properly, and that you have the resources you need to take full advantage of it.

Your employer has placed the administration of your benefits in our hands, and this is not a responsibility we take lightly. It's our promise to you that no matter where you're at in life - actively working, nearing retirement or retired - we will dedicate the time and effort to simplify how you access and manage your benefits.

This Enrollment Kit was developed to help you get started, but as you dive deeper into your benefits, you may find that you still have questions. Don't worry. We are here to help. If you need additional materials, further explanation or guidance, don't hesitate to contact us at (866) 873-4240 or accountservices@midamerica.biz.

Welcome to your new benefits plan. We're happy you're here.

Sincerely,

MidAmerica Administrative & Retirement Solutions

Meet MidAmerica

Making sure you receive the retirement **benefits you deserve.**



At our core, **we are a group of people helping people** achieve their retirement and wellness goals. We're just like you. We work hard so that one day, we can have a fulfilling and well-earned retirement.

We understand that retirement should be stress-free, so we're here to make sure your plan is administered properly. We take care of the administrative details of your plan, including your plan's funding, processing your distribution requests, and every day questions.

Since 1995, MidAmerica has grown dramatically while remaining focused on what truly matters most: people. Whether it's you, your employer, our employees or our community, we focus on connecting people with retirement and wellness solutions that lead to a more fulfilled life.



Getting Started

An introduction to your plan.



Understanding Your Plan

A 403(b) or 457(b) plan allows you to save for retirement on a tax-deferred basis. Your contributions are voluntary and you can choose the amount based on your retirement goals. For more specific information on your employer's plan design, please reference the **Plan Highlights**, which can be accessed by searching for your employer forms and information here: <https://www.midamerica.biz/participants/forms/participant-forms/>.



Why Contribute?

Simply put, because waiting could cost you. What difference could 10 years make? Over \$250,000. If at age 25, you started with a \$1,000 investment earning 10% annually and contributed \$100 per month, you will have earned a total of \$415,466 by age 60. If you waited 10 years to start saving at age 35, you would only earn \$145,846 by your 60th birthday.



Online Resources

Once enrolled in the plan, you have 24/7 access to a variety of educational tools and plan resources online. Available at <https://fe2.midamerica.biz>, your online account allows you to download plan forms, submit transaction requests, access guides and videos on how to use the website, as well as view your approved providers. If you have enrolled and do not have a login, simply select **Create Participant Login** from the landing page.



Submitting Transactions

You are able to submit many different types of transaction requests online. From distributions to rollovers to exchanges - all are available by selecting the **Transaction** icon from your homepage once you've logged in. There are even guides and videos that will walk you through the entire transaction submission process.

Enrollment

You've decided to enroll. What now?



After reviewing your employer's 403(b) or 457(b) plan, you'll likely want to take advantage of saving for retirement on a tax-deferred basis. Here are some tips on how to get started.

Pick Your Investment Providers

You'll want to review your employer's list of approved investment providers and determine where you want to invest your money. A complete list of your investment providers is available to you when you log into your plan at <https://fe2.midamerica.biz>.

Contact Your Chosen Investment Providers

Once you've decided on an investment provider or providers, be sure to contact them and establish an account.

Complete A Salary Reduction Agreement

Next, you simply complete MidAmerica's Salary Reduction Agreement (SRA) and return the form to us. An SRA can be found by searching for your employer forms and information here: <https://www.midamerica.biz/participants/forms/participant-forms/>.

What Happens Next?

Once MidAmerica receives your SRA, we notify your employer that they should begin deducting your contribution amount from your paycheck.

Questions?

(866) 873-4240
accountservices@midamerica.biz

Customer Service Hours

Monday through Thursday, 8:30 am - 8 pm ET
Friday, 8:30 am - 6 pm ET



MidAmerica
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