

# How to Manage your Investments Online

A quick guide to changing your investment options online.

Once logged into your account, select Manage, then Manage Investments.

A Dashboard Benefits Summary	MANAGE Forms & Reports Contact Us
My Dashboard	Manage Investments
	Transaction History
Account Balance	
\$10(	<b>127</b> .93

From the next page, you'll have three different options: Change Elections, Move Money or	Your Balance S 10,052.20 Vested Balance \$0.00	Change Elections The funds you put the money from your paycheck into. GET STARTED
Rebalance. To access each function, click the Get Started link	Move Money	Rebalance
	Transfer the money in your account between the funds in your plan.	Make the balance match your existing target or set a new one.

What would you like to do?

#### • Change Elections

From here, you are able to update how future money is invested among your investment options. This remains in effect until you update it again.

#### • Move Money

This is a one-time transfer of money, either by amount or percentage, from one fund to another. This transaction does not affect your elections.

#### Rebalance

This is a type of election change that affects the overall asset allocation by moving existing money between funds. You would rebalance your funds to ensure your portfolio aligns with your specific investment strategy.

### **Change Elections**

From here, you are able to update how future money is invested among your investment options. This remains in effect until you update it again.

Change Elections The funds you put the money from your paycheck into.	To change your election, select Get Started in the Change Elections area.	
	Change Elections Overall Progress: 0% Complete Enter Investment Election Percentages	Print
On the next screen, find and select your class. If you are a member of	Election Rules Minimum allocation: Minimum allocation increment: Days to complete request:	1% 1% 3
multiple classes, select the specific class or classes you'd like to change elections from.	Retiree Class A      Retiree Class B      Retiree Class C      Retiree Class D      Retiree Class E      Retiree Class F	Include Include Include Include Include

Once you have expanded the appropriate class section, simply type in your election percentages next to each investment fund. Your election choices must equal 100%. Check the Include box at the top. Once complete, select Next at the bottom of the page.

✓ Retiree Class A			Include
Investment	Fund ID	Current Allocation %	New Election %
AmCent Strategic Allocation:Conservative	MLP	25%	10 %
American Funds American Balanced Fund	8JP	25%	40 %
AUL Fixed Interest Non-Registered E	I2H	25%	20 %
Fidelity Advisor Strategic Div & Inc T	QCP	25%	30 %
TOTAL		100%	100%

Next, you will be asked if you would like to rebalance your transferrable assets. If you select yes, any earnings you receive from your investments will be reallocated among your investment elections according to the percentages you entered on the previous screen. Once you have made your selection, click Next.

#### Change Elections

Overall Progress: 20% Complete

Yes

Transferrable Balances

Would you like to rebalance your transferrable balances in your plan to conform with the percentages you entered for your investment elections?

~	-
( ) No	

Retiree Class A

Investment	Fund ID	Current Balar	Current Balance Mix		
Transferable Funds					
AmCent Strategic Allocation:Conserv	MLP	24.96%	\$2,508.98	10%	\$1,005.22
American Funds American Balanced Fu	8JP	25.08%	\$2,521.21	40%	\$4,020.88
AUL Fixed Interest Non-Registered E	I2H	24.93%	\$2,505.95	20%	\$2,010.44
Fidelity Advisor Strategic Div & In	QCP	25.03%	\$2,516.06	30%	\$3,015.66
TRANSFERABLE FUNDS TOTAL		100%	\$10,052.20	100%	\$10,052.20
ACCOUNT TOTAL		100%	\$10,052.20		

Review					
Election Percentages					
Retiree Class A					
Investment	Fund ID	Current Allocation	¥	New Electio	n %
AmCent Strategic Allocation:Conservative	MLP		25%		1
American Funds American Balanced Fund	8JP		25%		4
AUL Fixed Interest Non-Registered E	12H		25%		2
Fidelity Advisor Strategic Div & Inc T	QCP		25%		3
TOTAL			100%		10
Conform to Target					
Conform to Target Retiree Class A					
Conform to Target Retiree Class A Investment	Fund II	) Current Balan	sce Mix	New Target	
Conform to Target Retiree Class A Investment Transferable Funds	Fund II	) Current Balar	ce Mix	New Target	
Conform to Target Retiree Class A Investment Transferable Funds AmCent Strategic Allocation:Conserv	Fund II	Current Balar 24.96%	ee Mix \$2,508.98	New Target	\$1,005
Conform to Target Retiree Class A Investment Transferable Funds AmCent Strategic Allocation:Conserv American Funds American Balanced Fu	Fund II MLP 8JP	24.96% 25.08%	ce Mix \$2,508,98 \$2,521,21	New Target 10% 40%	\$1,005 \$4,020
Conform to Target Retiree Class A Investment Transferable Funda AmCent Strategic Allocation:Conserv American Funda American Belanced Fu AUL Fixed Interest Non-Registered E	Fund II MLP 8.JP 12H	24.96% 25.08% 24.93%	ce Mix \$2,508,98 \$2,521,21 \$2,505,95	New Target 10% 40% 20%	\$1,005 \$4,020 \$2,010
Conform to Target Retiree Class A Investment Transferable Funds AmCent Strategic Allocation:Conserv American Funds American Belanced Fu AUL Fixed Interest Non-Registered E Fidelity Advisor Strategic Div & In	Fund II MLP 8.JP 12.H QCP	24.96% 25.08% 24.93% 25.03%	ce Mix \$2,508,98 \$2,521,21 \$2,505,95 \$2,516,06	New Tarpet 10% 40% 20% 30%	\$1.005 \$4.020 \$2.010 \$3.015
Conform to Target Retiree Class A Investment Transferable Funda AmCent Strategic Allocation:Conserv American Funds American Belanced Fu AUL Fixed Interest Non-Registered E Fidelity Advisor Strategic Div & In TRANSFERABLE FUNDS TOTAL	Fund II MLP 8.JP 12.H QCP	24.96% 25.08% 25.03% 25.03% 100%	ce Mix \$2,508,98 \$2,521,21 \$2,505,95 \$2,516,06 \$10,052,20	New Target 10% 40% 20% 30% 100%	\$1,005 \$4,020 \$2,010 \$3,015 \$10,052

Review the following screen to ensure your elections are correct. If they are, select **Submit**. Once you submit your request, you will receive a confirmation number.

### **Move Money**

This is a one-time transfer of money, either by amount or percentage, from one fund to another. This transaction does not affect your elections.



To move money between funds, select Get Started in the Move Money area.

From the next screen, select how you wish to enter your target percentages. The first option means your percentages will be applied across all funds. The second choice allows you to apply the changes on a fund-byfund basis.

Transfer Funds -  🛠	
Overall Progress: 0% Complete	
Enter Investment Transfer Amounts	
Select how you wish to enter target percentages:	) I want to transfer amounts individually by source type.

Transferring Amounts One-
Time to be Applied to All
Sources vs. Transferring
Amounts Individually By
Source

Enter Investment Transfer Amounts
Select how you wish to enter target percentages: <ul> <li>I want to transfer amounts one time to be applied to all sources.</li> <li>I want to transfer amounts individually by source type.</li> </ul>
Select transfer type
Percentage to Percentage

Source means the Class you are in for your plan. The class you are in determines what benefit may be available to you. Typically, you will only be in one class, therefore it would not matter which option you choose.

However, if you are in multiple classes, you can choose to apply your changes to the money in all classes (the first option) or by class (the second option). Refer to your Plan Highlights if you are unsure of your class assignment.

#### Difference Between Percentage to Percentage, Dollar to Dollar, and Dollar to Percentage

Once you have decided how you wish to enter your target percentages, choose from the Select transfer type dropdown menu if you'd like to transfer a percentage to percentage, dollar to dollar, or dollar to percentage.

If you select **Percentage to Percentage**, your percentage in the From column can be allocated however you wish, as long as the To column totals 100%. In the example to the right, we're moving 50% of the funds in row 1. Of that 50%, we're allocating 25% across four new funds. This means half of the funds in row 1 will be split four ways among the funds in the To column.



New Target

led after you set a new tard

If you select **Dollar to Dollar**, your total in the From column must match your total in the To column. This is a straight transfer of dollars among funds.

 Std,177
 Fund 10
 Current Balance
 Fund
 Fund

 mt
 Fund 10
 Current Balance
 Fund
 To

 strategic delocation decosable
 VIA
 77.0%
 51.272.18
 6
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 6
 0

Current balance mix

How the money in your

						_		_	
ANSFERRABLE FUNDS TOTAL		100.00%	\$4,177.38		\$100.00		\$100.00		\$4,177.38
Rowe Price Internat'l Growth & Income	T9A	0.00%	\$0.00	s	0	s	0		\$0.00
Rowe Price Growth Stock	T6A	0.00%	\$0.00	s	0	s	50		\$50.00
neAmerica Investment Grade Bond	AAA	0.00%	\$0.00	s	0	s	0		\$0.00
neAmerica Asset Director	A9A	0.00%	\$0.00	s	0	s	25		\$25.00
oldman Sachs MM Government Reserve Fund	19A	0.00%	\$0.00	s	0	s	0		\$0.00
JL Fixed Interest Non-Registered E	12H	22.91%	\$957.00	s	0	s	25		\$982.00
nCent Strategic Allocation: Moderate	MMA	0.00%	\$0.00	s	0	s	0		\$0.00
nCent Strategic Allocation: Aggressive	МКА	77.09%	\$3,220.38	s	100	s	0		\$3,120.38

If you select **Dollar to Percentage**, you are transferring a dollar amount from the From column and allocating it by percent in the To column. For example, we're taking \$200 from the fund in row 1 and placing 25% of that \$200 in one fund and 75% of that \$200 in another. The total percentage in the To column must equal 100%

Once you're satisfied with your choices, hit Next, then Submit. Once submitted, you will receive a confirmation number for your transaction.



## **Rebalance Funds**

This is a type of election change that affects the overall asset allocation by moving existing money between funds. You would rebalance your funds to ensure your portfolio aligns with your specific investment strategy.



**Conform Ending Balance** is essentially realigning your existing balance with your new or existing elections. For example, if your existing election is 30% in Fund A and 70% in Fund B, and over time your funds have shifted so now it's 29.9% in Fund A and 70.1% in Fund B, Conform Ending Balance will align the funds so that they align back to your original election.

To conform ending balance, select Make Changes.

Rebalance
Conform Ending Balance
Sad
The ending balance in each of your funds will be realigned to match your future investment election percentages.
MAKE CHANGES

You can review how the funds are being rebalanced on the next screen. If satisfied, select Next.

If you are satisfied with your New Balance Mix, select Submit from the next screen. Once submitted, you will receive a confirmation number for your transaction.



c nev in your account will be div Health Reimbursement Arra ent Strategic Allocation: Aggressiv \$2,926.7 AmCent Strategic Allocation: Moderate мма 0% \$0.00 \$0.00 AUL Fixed Interest Non-Registered E 12H \$957.03 22.89% 30% \$1,254.30 n Sachs MM Government Re 19A 0% \$0.00 \$0.00 OneAmerica Asset Director A9A 0% \$0.00 0% \$0.00 OneAmerica Investment Grade Bond .... 0% \$0.00 \$0.00 T. Rowe Price Growth Stock T6A 0% \$0.00 0% \$0.00 T. Rowe Price Internat'l Growth & Income T9A 0% \$0.00 0% \$0.00 > Certified Employees under contract during the 98-99 school year Transfer NEXT

**Conform To Target** allows you to reallocate existing funds in a new way without affecting your current election. Conforming to Target only affects your existing money. Any new funds will continue to be allocated according to the existing elections on file.

To conform to target, select Make Changes.

From the next page, enter in your new target percentages. Remember, *this only affects your existing money. This does not change your elections or how future money is invested.* Your new Target Column must equal 100%. Be sure to check the Include box at the top of investment area. Once satisfied, hit Next.



From the next screen, you can choose to update your elections based on the target percentages you entered Rebalance - 🚓 Conform To Target on the screen prior. Overall Progress: 20% Complete Update Election Percentages Update my election percentages to match my tranfer target percentages: 🔿 Yes 🔹 No Rebalance - 🐄 Conform To Target Overall Progress: 20% Complete Update Election Percentages Update my election percentages to match my tranfer target percentages If you choose Yes, any new money 🔘 Yes i 🔿 No coming in will be allocated based Health Reimbursement Arrangement on your new target percentages. To Investment Fund II process that election change, hit Next. AmCent Strategic Allocation: Aggres МКА AUL Fixed Interest Non-Registered E 12H 3.0% 10% 19A 10% Goldman Sachs MM Government Reserve 0% OneAmerica Asset Directo A9A 10% TRANSFERRABLE FUNDS TOTAL 100.00% 100.00% BACK NEXT

If you are satisfied with your election, hit Submit from the next screen. Once submitted, you will receive a confirmation number for your transaction.

Investment	Fund ID	Current Bala	Current Balance Mix		New Target	
Transferrable Funds						
AmCent Strategic Allocation: Aggres	MKA	77.11%	\$3,223.97	70%	\$2,92	
AmCent Strategic Allocation: Modera	MMA	0.00%	\$0.00	0%	\$	
AUL Fixed Interest Non-Registered E	12H	22.89%	\$957.03	10%	\$41	
Goldman Sachs MM Government Reserve	19A	0.00%	\$0.00	10%	\$4	
OneAmerica Asset Director	A9A	0.00%	\$0.00	10%	\$4	
OneAmerica Investment Grade Bond	AAA	0.00%	\$0.00	0%		
T. Rowe Price Growth Stock	T6A	0.00%	\$0.00	0%		
T. Rowe Price Internat'l Growth & I	T9A	0.00%	\$0.00	0%		
TRANSFERRABLE FUNDS TOTAL		100.00%	\$4,181.00	100%	\$4,181	
CANCEL		[	BACK		SUBMI	
This will cancel all changes, do you really want to cancel?					ОК	

Rebalance - 👆 Conform To Target

Rebalance - 🐄 Conform To Target

**If you choose No**, any new money coming in will continue to be allocated based on your existing elections. Hit Next.

Overall Progress: 20% Complete		
Jpdate Election Percentages		
pdate my election percentages to match my tranfer target percentages:		
Yes 💿 No		
CANCEL	BACK	NEXT

From the next screen, you can review the target percentages you entered. If you are satisfied, hit Submit. Once submitted, you will receive a confirmation number for your transaction.

verall Progress: 80% Complete							
eview							
nform to Target							
alth Reimbursement Arrangement							
nvestment	Fund ID	Current Bala	Current Balance Mix		New Target		
Fransferrable Funds							
AmCent Strategic Allocation: Aggres	MKA	77.11%	\$3,223.97	70%	\$2,926.70		
AmCent Strategic Allocation: Modera	MMA	0.00%	\$0.00	0%	\$0.00		
AUL Fixed Interest Non-Registered E	12H	22.89%	\$957.03	10%	\$418.10		
Goldman Sachs MM Government Reserve	19A	0.00%	\$0.00	10%	\$418.10		
OneAmerica Asset Director	A9A	0.00%	\$0.00	10%	\$418.10		
OneAmerica Investment Grade Bond	AAA	0.00%	\$0.00	0%	\$0.00		
T. Rowe Price Growth Stock	T6A	0.00%	\$0.00	0%	\$0.00		
T. Rowe Price Internat'l Growth & I	T9A	0.00%	\$0.00	0%	\$0.00		
TRANSFERRABLE FUNDS TOTAL		100.00%	\$4,181.00	100%	\$4,181.00		

### **Questions?**

If you have questions on how to manage your investments online, call us at (800) 430-7999, email us at accountservices@myMidAmerica.com, or submit an online inquiry using the Get In Touch form located at the bottom of www.myMidAmerica.com.