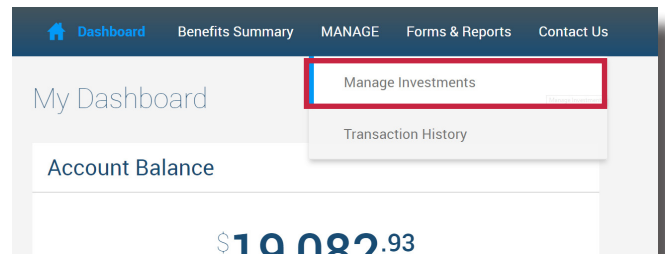


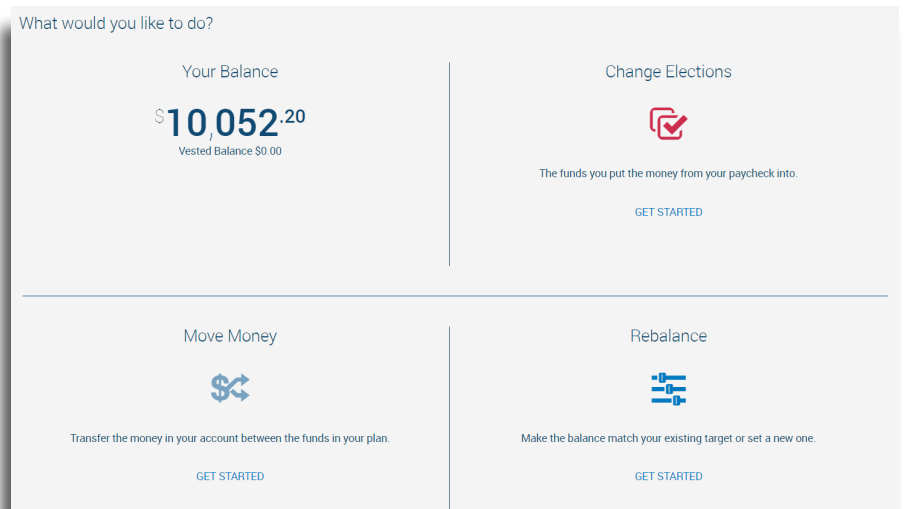
How to Manage your Investments Online

A quick guide to changing your investment options online. Please note that some screens and options may not be available based on your plan setup. If you have questions, please contact our Participant Services department at (800) 430-7999.

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



From the next page, you'll have three different options: **Change Elections**, **Move Money** or **Rebalance**. To access each function, click the **Get Started** link



- **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**

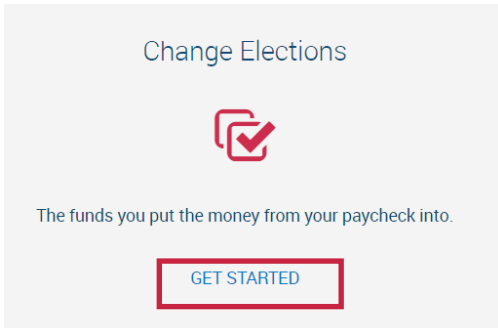
This is a **one-time transfer of money**, either by amount or percentage, from one fund to another. This transaction does not affect your elections.

- **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.

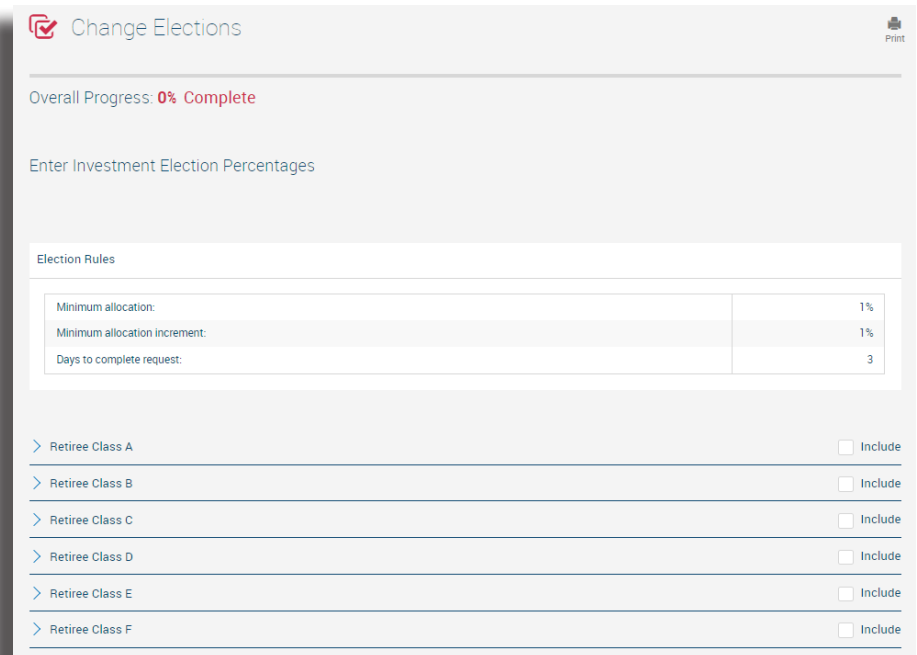
Change Elections

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.

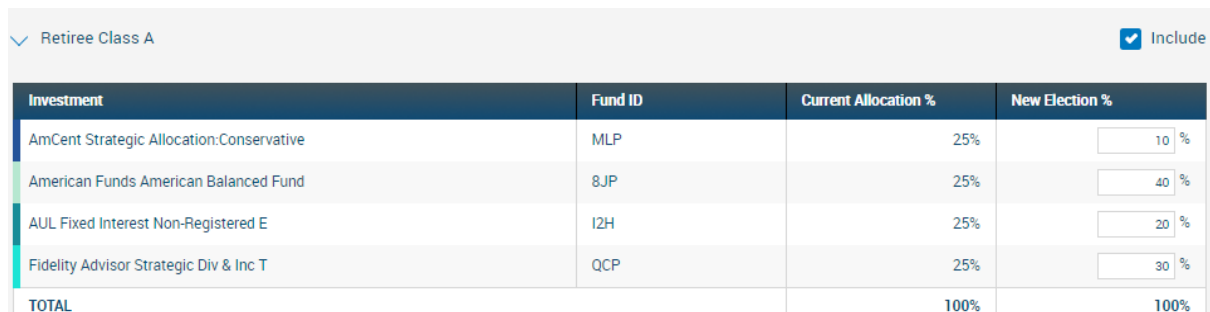


To change your election, select **Get Started** in the **Change Elections** area.

On the next screen, find and select your class. If you are a member of multiple classes, select the specific class or classes you'd like to change elections from.



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.

A screenshot of the 'Retiree Class A' election details screen. It shows a table with columns for 'Investment', 'Fund ID', 'Current Allocation %', and 'New Election %'. There are input fields for the 'New Election %' for each fund. A 'TOTAL' row at the bottom shows 100% for both current and new allocations. An 'Include' checkbox is checked at the top right.

Investment	Fund ID	Current Allocation %	New Election %
AmCent Strategic Allocation:Conservative	MLP	25%	<input type="text" value="10"/> %
American Funds American Balanced Fund	8JP	25%	<input type="text" value="40"/> %
AUL Fixed Interest Non-Registered E	I2H	25%	<input type="text" value="20"/> %
Fidelity Advisor Strategic Div & Inc T	QCP	25%	<input type="text" value="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 Print

Overall Progress: **20% Complete**

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 Yes

Retiree Class A

Investment	Fund ID	Current Balance Mix		New Target	
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 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.

Change Elections Print

Overall Progress: **80% Complete**

Review

Election Percentages

Retiree Class A

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 & Ino T	QCP	25%	30%
TOTAL		100%	100%

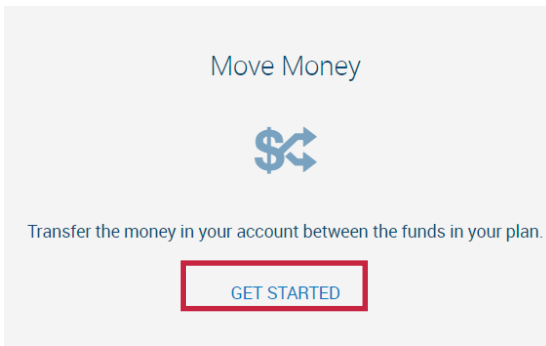
Conform to Target

Retiree Class A

Investment	Fund ID	Current Balance Mix		New Target	
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		

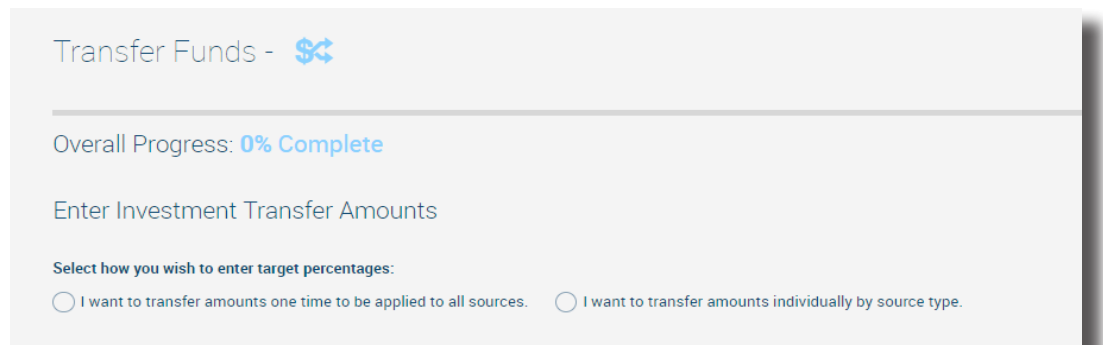
Move Money

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.

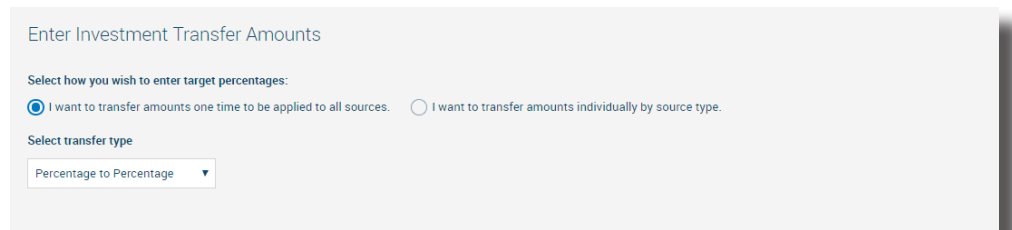


To move money between funds, select **Get Started** in the **Move Money** area.

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-by-fund basis.



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



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.

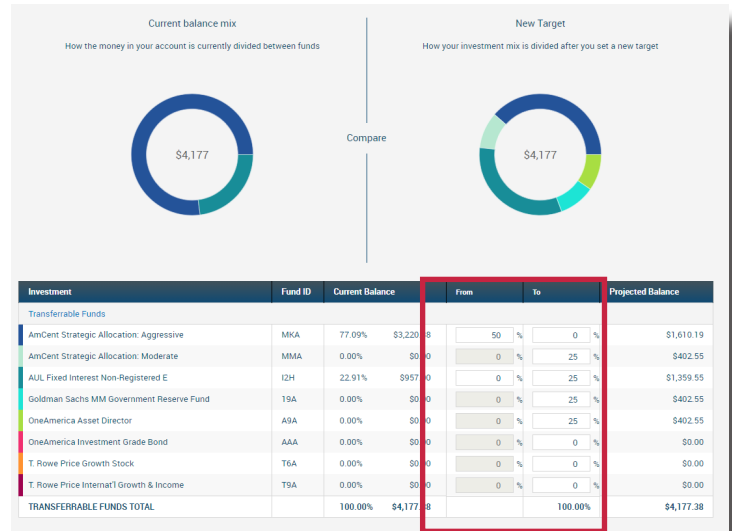
However, if you are in multiple classes, you can choose to apply your changes to the money in all classes (the first option) or by class (the second option). Refer to your Plan Highlights if you are unsure of your class assignment.

NOTE: if you do not see the source options above, simply continue to the next step, which is selecting your transfer type.

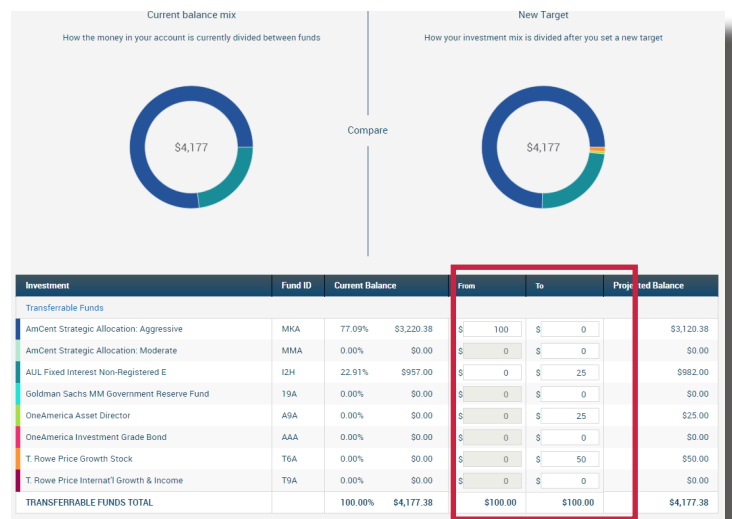
Difference Between Percentage to Percentage, Dollar to Dollar, and Dollar to Percentage

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.

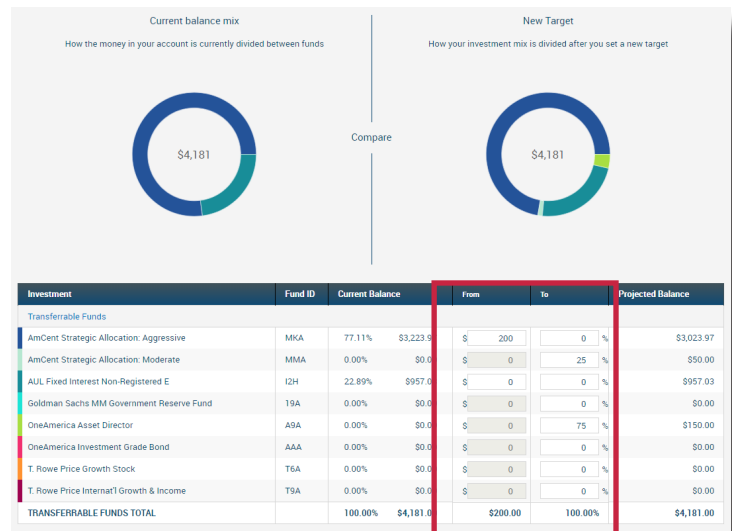
If you select **Percentage to Percentage**, your percentage in the **From** column can be allocated however you wish, as long as the **To** column totals 100%. In the example to the right, we're moving 50% of the funds in row 1. Of that 50%, we're allocating 25% across four new funds. This means half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



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.



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%.

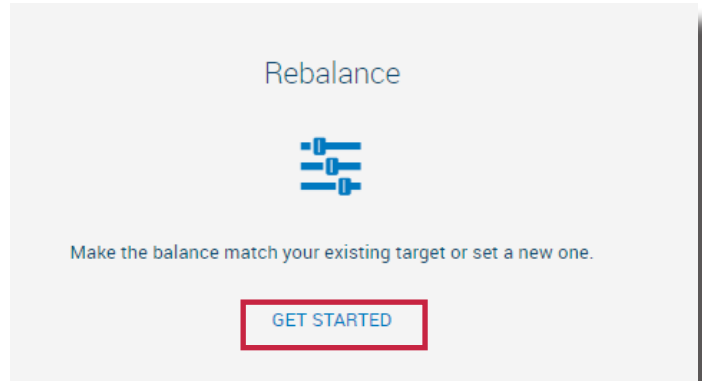


Once you're satisfied with your choices, hit **Next**, then **Submit**. Once submitted, you will receive a confirmation number for your transaction.

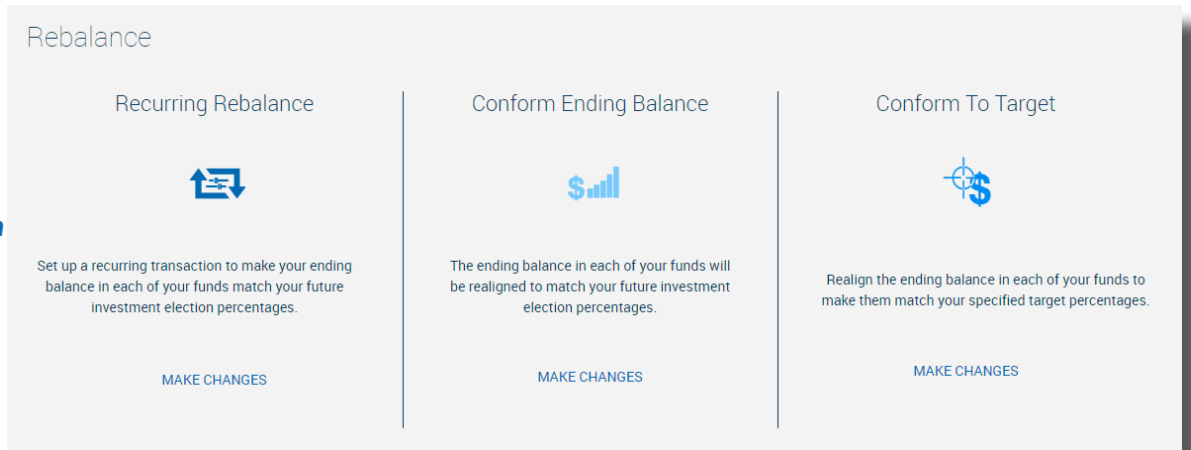
Rebalance Funds

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.

To rebalance funds, select **Get Started** in the **Rebalance** area of the page.

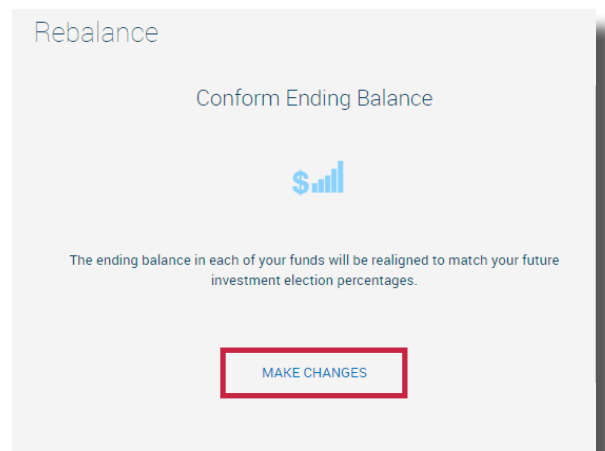


From the next page, you may have the following options: **Conform Ending Balance, Conform to Target and Recurring Rebalance.**



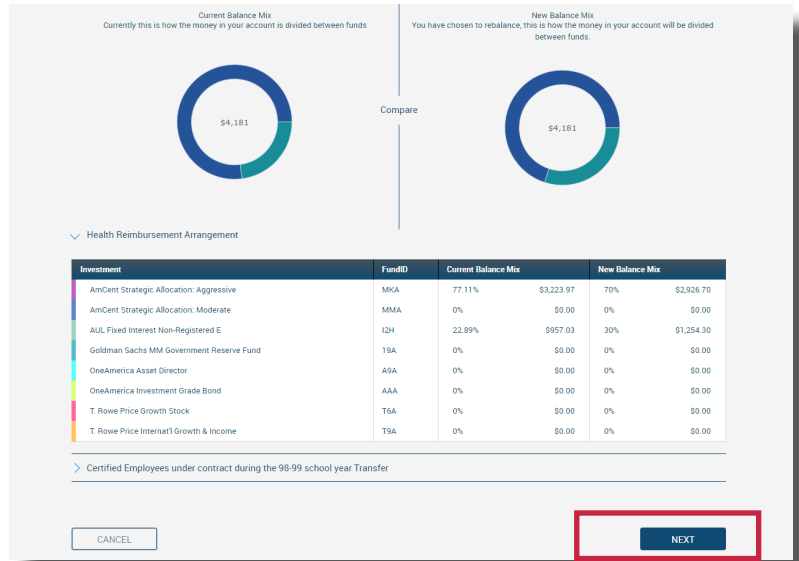
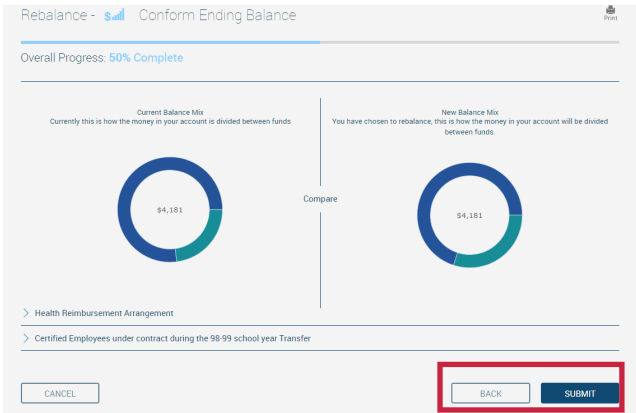
Conform Ending Balance is essentially realigning your existing balance with your new or existing elections. For example, if your existing election is 30% in Fund A and 70% in Fund B, and over time your funds have shifted so now it's 29.9% in Fund A and 70.1% in Fund B, Conform Ending Balance will align the funds so that they align back to your original election. *Why would your funds shift?* Funds may shift over time due to more interest accruing in one fund versus the other.

To conform ending balance, select **Make Changes**.



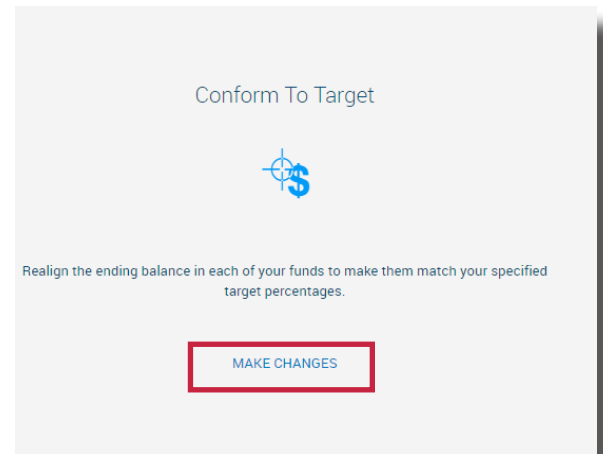
You can review how the funds are being rebalanced on the next screen. If satisfied, select **Next**.

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.

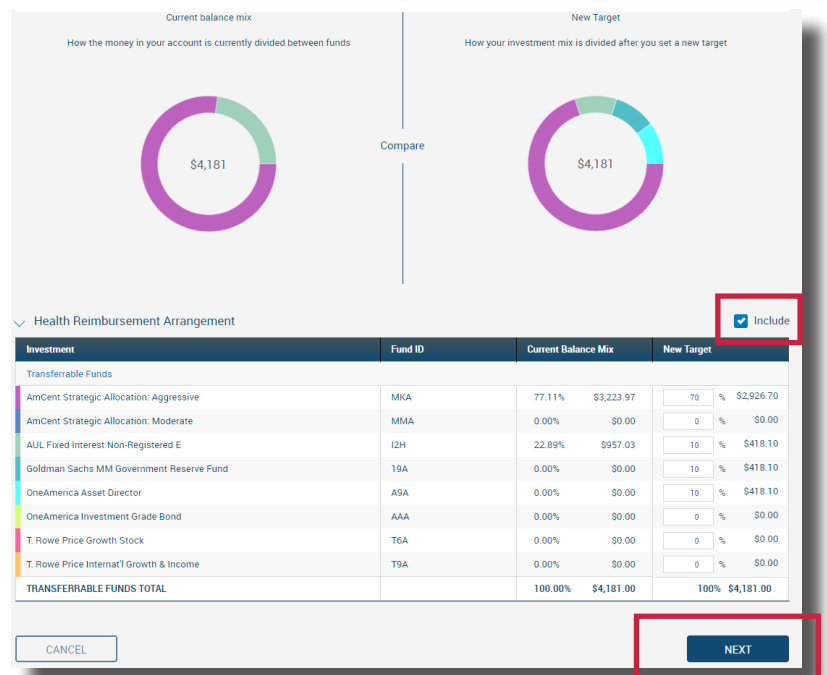


Conform To Target allows you to reallocate existing funds in a new way without affecting your current election. Conforming to Target only affects your existing money. Any new funds will continue to be allocated according to the existing elections on file.

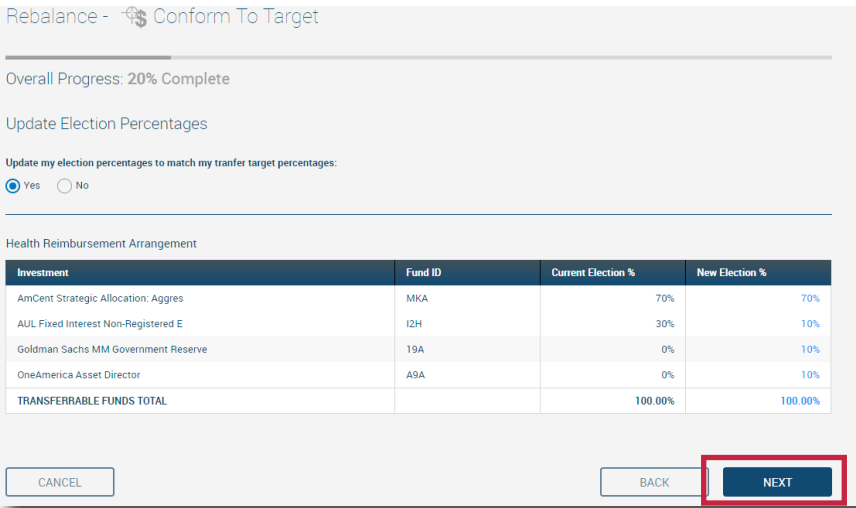
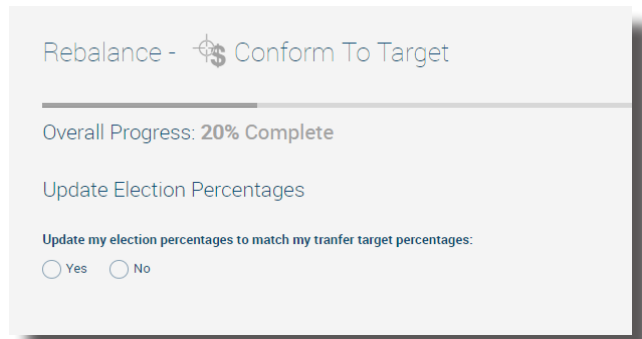
To conform to target, select **Make Changes**.



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**.

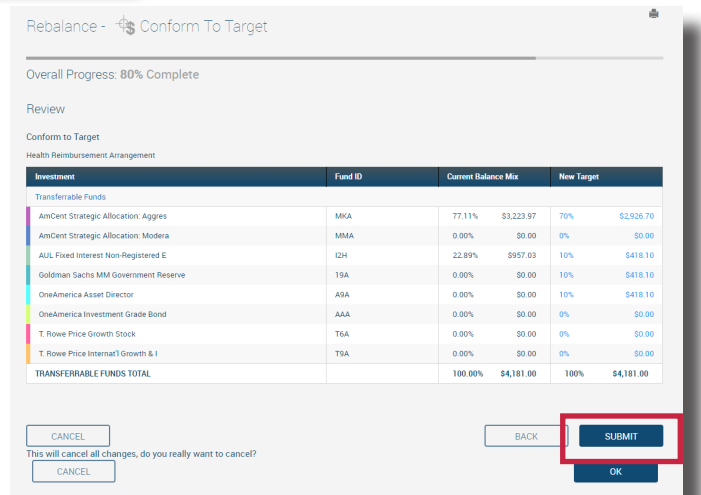


From the next screen, you can choose to update your elections based on the target percentages you entered on the screen prior.

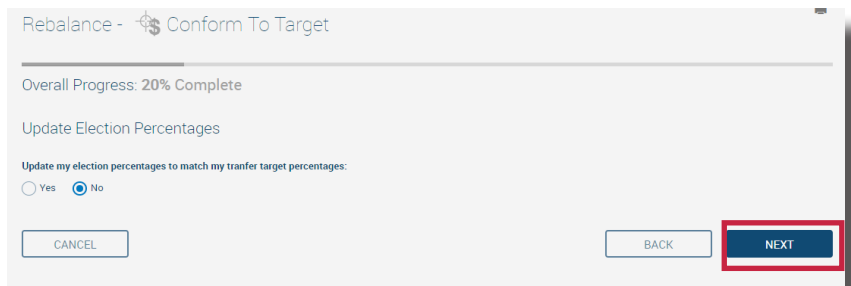


If you choose **Yes**, any new money coming in will be allocated based on your new target percentages. To process that election change, hit **Next**.

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



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

Rebalance - Conform To Target

Overall Progress: 80% Complete

Review

Conform to Target

Health Reimbursement Arrangement

Investment	Fund ID	Current Balance Mix		New Target	
Transferrable 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	IZH	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

CANCEL

This will cancel all changes, do you really want to cancel?

CANCEL

BACK


SUBMIT

OK

Recurring Rebalance allows you to automatically realign your investments on a set frequency. For example, let's say your existing election is 30% in Fund A and 70% in Fund B, and you establish an annual recurring rebalance that occurs in January. Over the year, your funds have shifted so now it's 29.9% in Fund A and 70.1% in Fund B—in January, your funds will align back to your original election of 30% in Fund A and 70% in Fund B. *Why would your funds shift?* Funds may shift over time due to more interest accruing in one fund versus the other.

To set up a recurring rebalance, select **Make Changes**.

Recurring Rebalance



Set up a recurring transaction to make your ending balance in each of your funds match your future investment election percentages.

MAKE CHANGES

Complete the requested information on the next page. For reference, we have provided a breakdown of each requested field below:

- **How often would you like to rebalance?**

This determines the frequency of the rebalance.

- **Set date of first rebalance**

This is the starting date of the rebalance. It will also impact subsequent rebalances. For example, if you want the rebalance to occur annually and you set the date of the first rebalance to occur in July, your rebalance will happen in July each year.

- **Select a day to rebalance your portfolio**

This is the day of the month your funds will rebalance. Using the example in the bullet above, if you set your rebalance to occur each year in July, you can select the day of the month in July using this dropdown.

Rebalance Recurring Rebalance

Overall Progress: 0% Complete

How often would you like to rebalance?
Once a year

Select a day to rebalance your portfolio
1

Set date of first rebalance
07/10/2018

Enter threshold percent for rebalance
0 %

By entering a threshold percentage, you are requesting that the rebalance only occur if the difference between your allocation percentage for any account and your current balance in that account exceeds the entered percentage. Should ALL accounts fall below the threshold when the difference is calculated, no transfer will occur.

CANCEL

NEXT

- **Enter threshold percent for rebalance**

This is the percent difference threshold that will prompt a rebalance. For example, if you have 30% in Fund A and 70% in Fund B, and you enter a threshold of 2% it means that when your rebalance is scheduled to occur it will only happen if the difference between Fund A and Fund B exceeds 2%. If it falls below the threshold, no rebalance will occur. If you leave the threshold at 0%, the rebalance will occur at your scheduled frequency no matter what the percent differences are.

Once you are satisfied with your selections, click **Next**.

Rebalance Recurring Rebalance

Overall Progress: **50% Complete**

Recurring Rebalance

Frequency	Rebalance Day	Next Scheduled Rebalance Date	Rebalance Threshold
Once a year	1	07/10/2018	2%

From the screen above, you can review the recurring rebalance request you have entered. If you are satisfied, hit **Submit**.

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.