Tab 4

Provide any concerns about the University Terms and Conditions. Be specific about the clause and provide alternate language.

MidAmerica has reviewed the Volume Submitter plan document and we do not see any foreseeable issues in implementing the plan's provisions on our recordkeeping system. MidAmerica utilizes a consultative approach when working with clients, whether new or existing clients. Review of the plan document is one of the topics we routinely cover with an employer at the time of plan setup. We will use that opportunity to review any points that might require further discussion.