Custom Materials

A snapshot of the transition resources and customization options available to you.

Prepared for:

University of Florida

Please note that the samples provided within this packet are the most commonly-requested transition materials. MidAmerica is committed to providing an exceptional partner experience and as such, we're willing to collaborate on the creation of any materials that the University would find useful. We will work hand-in-hand with the University to ensure the white-labelled assets fit the needs and the standards of the organization.

Custom Education Website

We understand that ongoing education and quick access to benefit resources is needed beyond just the initial transition period. That's why we'll create a website just for your employees so they can gather need-to-know information at any time, from any device, without having to log in. Best of all, we can add and tailor content that makes sense for your unique benefit.

Website includes:

- Customization opportunities including branding and messaging
- Specific plan information and investment resources
- Calendar of events highlighting upcoming education sessions
- Resources for those retired or nearing retirement
- Helpful links

Transition Letters

MidAmerica

Date

<First Last>
<Address>
<City, State Zip>

RE: MidAmerica and your Special Pay Plan—Plan ID: [XXXXX]

Dear <First>,

After careful consideration, Employer Name has selected MidAmerica Administrative & Retirement Solutions (MidAmerica) to provide administrative services for your Special Pay Plan. On Date, all assets will transition from the current plan administrator, Current PA Name. All outstanding transactions must be submitted to Current PA Name before Date to be processed prior to the transition.

Who is MidAmerica?

We are a third-party administrator specializing in the administration of health care and retirement benefits for public sector employers. Employer Name has entrusted us to administer your benefit, in part because of our 24-year history serving public sector employees like you and an over 99% client retention rate. Our job is to process your transaction requests accurately and timely, answer any questions you have about your plan, and make sure that the funding for your plan is held properly.

Investment 101

Your funds are invested in a variable annuity with American United Life Insurance Company®, a OneAmerica® company (AUL). AUL is headquartered in Indianapolis, Indiana and has been in business for more than 135 years. With close to $27 billion of assets under management, AUL has an A+ rating with A.M. Best.

Investment Mapping

Once assets have transitioned from Current PA Name, they will be invested based on the enclosed investment mapping. We closely examined your investment holdings with Current PA Name and identified which options within the AUL lineup most suitably fit your investment preferences. The mapping will be based on your investment holdings as of the fund liquidation date, Date.

Minimum Rate Guarantee

MidAmerica offers a high-quality fixed interest annuity option. Insert Custom Plan Language. All earnings in the account are tax-deferred.

Administration Office
2855 Interstate Drive, Suite 115
Lakeland, FL 33805

Transition Timeline

Your plan blackout period will begin on Date and run until Date. The blackout period allows Current PA Name to finalize any existing transaction requests and pay out all outstanding distributions prior to the plan transition to MidAmerica. Your transition to MidAmerica will occur on Date, at which time, assets will be transferred from Current PA Name to MidAmerica.

Date
Cease sending docs to Current PA Name. Blackout period begins.

Date
Assets transferred from Current PA Name to MidAmerica.

Date
Blackout period ends. Plan transition is complete.

Any transaction requests received by Current PA Name after Date will be forwarded to MidAmerica for processing. Upon exiting the blackout period, all forwarded transactions will be processed.

Education and Resources

At MidAmerica, we work to provide you with the best resources possible to ensure you understand your plan and how to take advantage of it. We will mail you a detailed Welcome Kit within 72 hours of receiving your assets from Current PA Name —as outlined above, the asset transfer date is Date, so your kit will be mailed within 72 hours of that date. Your kit will walk you through your plan design, how to access your online resources, how to submit a distribution request, and whom to contact for help.

In-Person Education Sessions

MidAmerica will host in-person education sessions to review your Special Pay Plan and answer any questions you may have. The available session dates and times are below. To RSVP, please visit www.myMidAmerica.com/EmployerNameSpecialPay.

Session 1	Session 2	Session 3
Date Time Location	Date Time Location	Date Time Location

It's our promise that we will dedicate the time and effort to make sure your plan is administered properly, and that you have the resources you need to take full advantage of your benefit. If you have any questions or concerns, please email us at accountservices@myMidAmerica.com or call us at (800) 430-7999.

Sincerely,

Chris Fitzgerald, MBA
Vice President of Operations

Customization:

- Transition Timeline
- Investment Information
- Solution
- Date of onsite sessions
- Unique URL for session sign-ups
- Can use your letterhead or co-brand

Education Sessions

Breakroom Posters

We'll provide the digital files so you can print as many as you need! It's a great way to make sure employees know about the upcoming education opportunities and stay engaged with the benefits you provide.

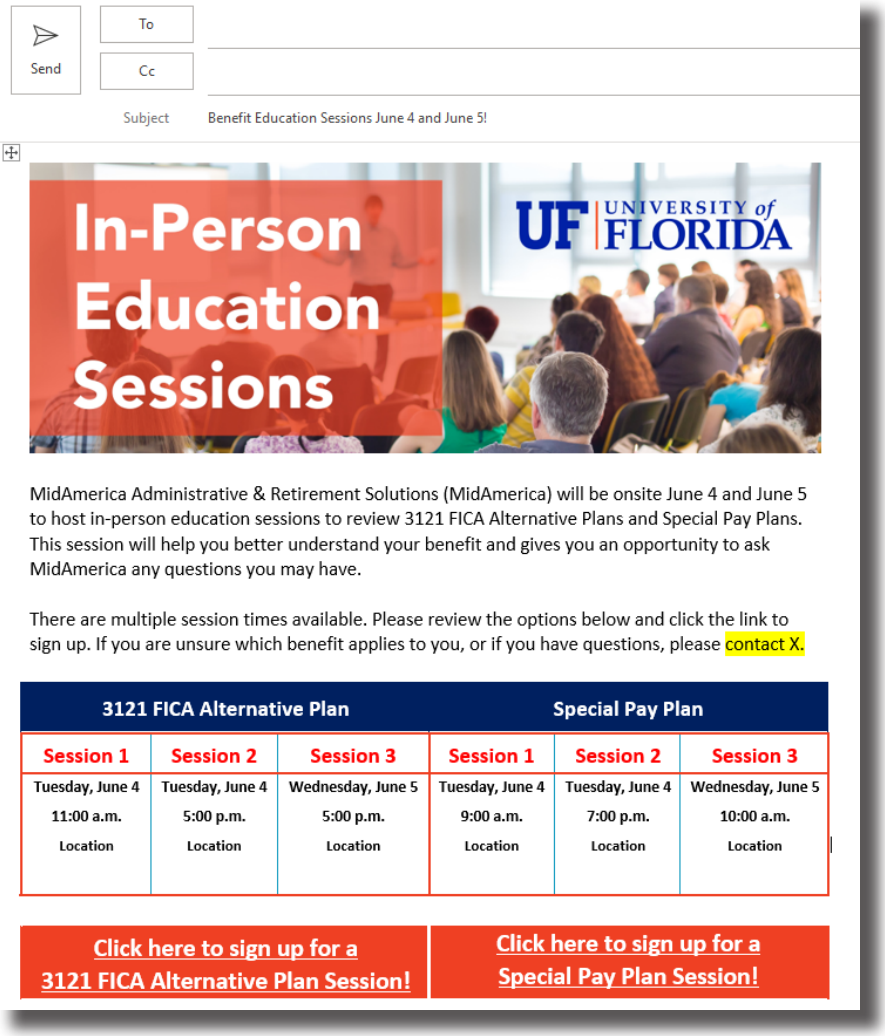
Customization:

- Date of onsite sessions
- Solution
- Unique URL for session sign-ups
- Custom text
- Use your organization's colors
- Add your logo

Education Sessions

Email Template

We'll provide a designed Outlook template that's ready for you to send to employees in advance of the education sessions.



Send | To | Cc

Subject: Benefit Education Sessions June 4 and June 5!

In-Person Education Sessions

UF UNIVERSITY of FLORIDA

MidAmerica Administrative & Retirement Solutions (MidAmerica) will be onsite June 4 and June 5 to host in-person education sessions to review 3121 FICA Alternative Plans and Special Pay Plans. This session will help you better understand your benefit and gives you an opportunity to ask MidAmerica any questions you may have.

There are multiple session times available. Please review the options below and click the link to sign up. If you are unsure which benefit applies to you, or if you have questions, please contact X.

3121 FICA Alternative Plan			Special Pay Plan		
Session 1	Session 2	Session 3	Session 1	Session 2	Session 3
Tuesday, June 4 11:00 a.m. Location	Tuesday, June 4 5:00 p.m. Location	Wednesday, June 5 5:00 p.m. Location	Tuesday, June 4 9:00 a.m. Location	Tuesday, June 4 7:00 p.m. Location	Wednesday, June 5 10:00 a.m. Location

Click here to sign up for a 3121 FICA Alternative Plan Session!

Click here to sign up for a Special Pay Plan Session!

Customization:

- Date of onsite sessions
- Solution
- Unique URL for session sign-ups
- Use your organization's colors
- Add your logo
- Custom text

Education Sessions

PowerPoint Presentations

We'll prepare a custom PowerPoint presentation for the session filled with everything employees need to know about their MidAmerica plan and transition.

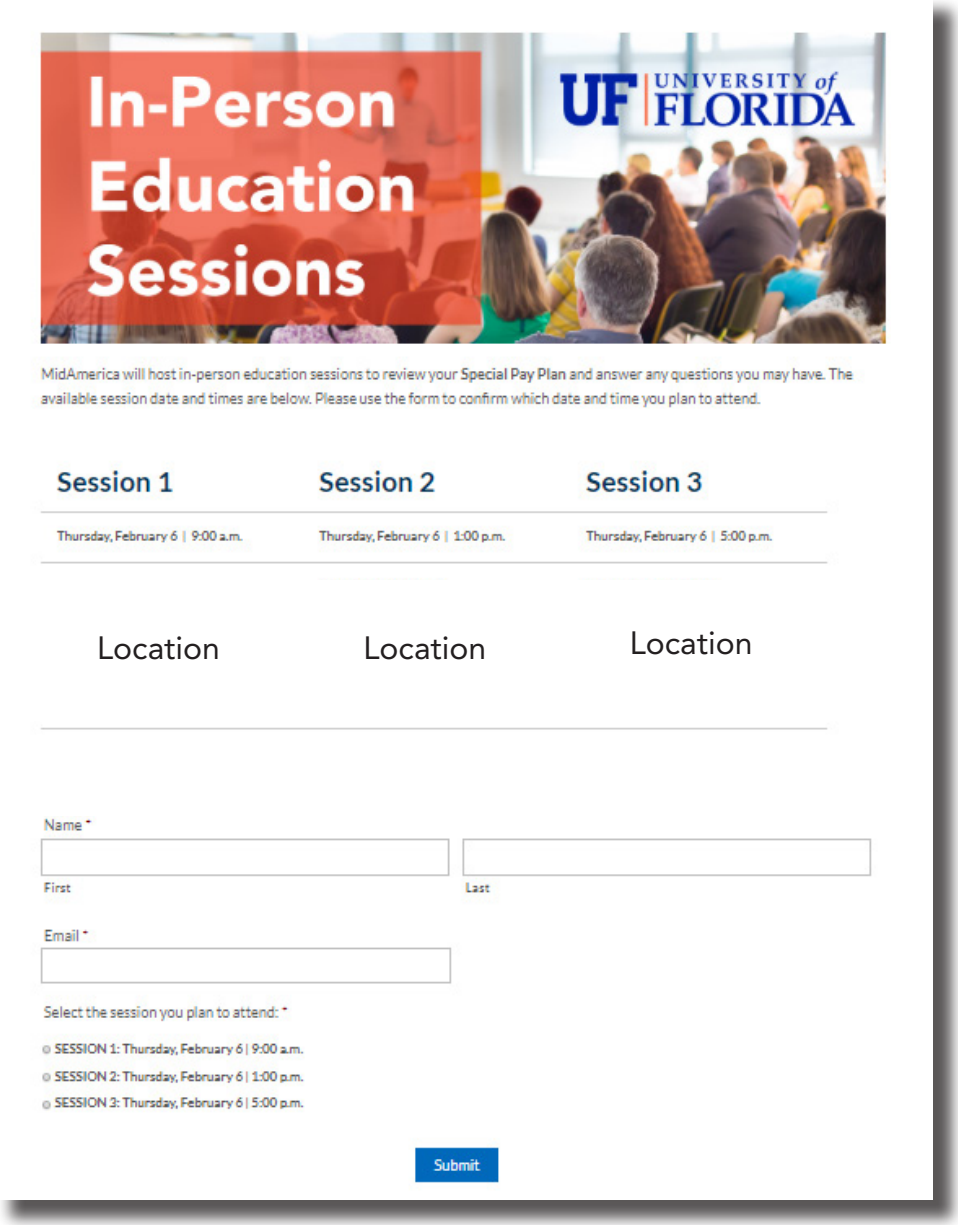
Customization:

- Solution
- Unique transition timeline
- Use your organization's colors
- Add your logo

Education Sessions

Unique Sign-Up Pages

We'll host a special sign-up form on our website so employees can register for the education session that best suits their schedule. We'll also provide you with the unique URL so you can share it as needed.



Customization:

- Date of onsite sessions
- Solution
- Unique URL for session sign-ups
- Custom text
- Use your organization's colors
- Add your logo

Welcome Kits

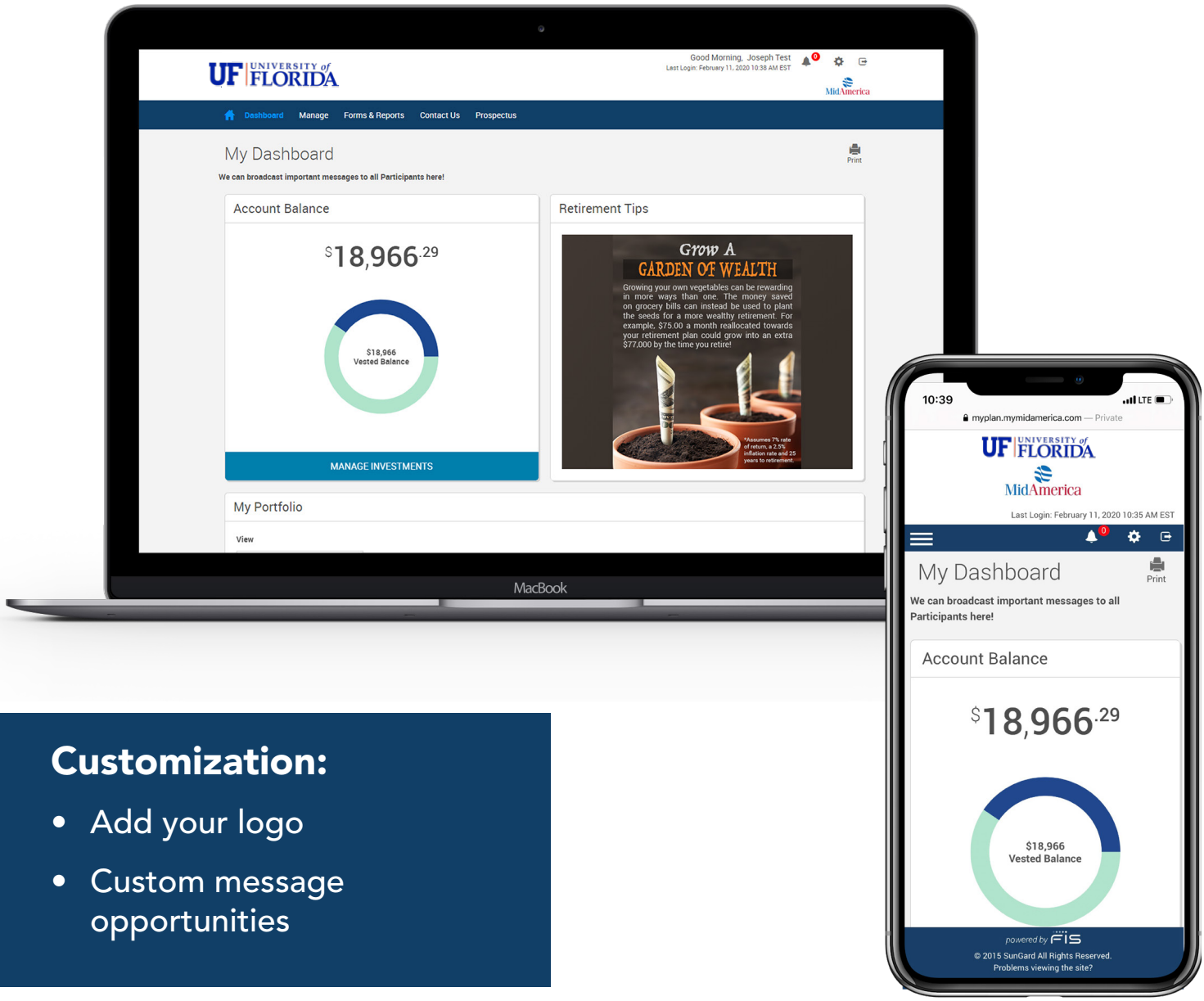
Participants and employers will receive a robust Welcome Kit filled with need-to-know information about their plan, online resources and whom to contact with questions.

Customization:

- Solution
- Includes your Plan Highlights, which details your plan's unique design.

Web Portals

The secure participant web portal can be branded with your logo! You also have the ability to display messages to your participants via the online portal. This is where your participants will log in and manage their personal MidAmerica retirement benefit.



Customization:

- Add your logo
- Custom message opportunities

MidAmerica

Full Samples

Attached are full samples of communication materials we have prepared for similar clients.

Attachments Include:

- FICA Alternative Employer Welcome Kit
- Special Pay Plan Employer Welcome Kit
- Special Pay Plan Employee Welcome Kit
- FICA Alternative Plan Employee Welcome Letter
- Education Session Email Invites
- Beneficiary Designation Reminder Flyer
- Special Pay Plan Highlights
- 3121 FICA Alternative Plan Highlights

MidAmerica

Welcome

Everything you need to know about administering your FICA Alternative Plan

SAMPLE

2855 Interstate Drive, Suite 115, Lakeland, FL 33805 | accountmanagement@myMidAmerica.com | www.myMidAmerica.com

Benefits funding made **simple** for the public sector.

Since 1995, MidAmerica has focused on providing simple, meaningful retirement and wellness funding solutions to the public sector. Our goal is to make the administration of your benefits easy through dedicated account management, total in-house administration, and stress-free plan implementation.

For more than 24 years, we've been champions for the public sector. From our school districts and colleges, to fire departments and city halls - we're here for you because you're always there for us.

Thank you for choosing to partner with MidAmerica. We're happy you're here.

Contents

Welcome 1
Implementation Expectations . 2
Your Online Resources 3
Participant Resources 4
Data and Contributions. 5

SAMPLE

Implementation Expectations

To stay on track and informed, simply follow this 3-step implementation checklist.

Employer Checklist

___ Sign plan documents and return to MidAmerica

___ Complete Data Requirements and submit online

___ Send funding via ACH, wire, or paper check

Quick Tip

For more information on Data Requirements and Funding, refer to page 5 of your Welcome Kit.

Timeline of Events

Below are a few key details on the timing of your implementation.

Day 1

Funding and Data provided to MidAmerica

Days 2-4

Contributions posted within 72 hrs of receipt

Day 5

Employee Welcome Kits provided to employer for distribution

Day 6

Plan Setup is complete.

SAMPLE

Your Online Resources

Accessing your Online Account

Log into your account at www.myMidAmerica.com. From the homepage, select Access Account from the top right-hand side, then select Sponsor Login. Enter your Username and Password, which will be provided by your Account Manager. Once logged in, your dashboard provides a quick glance at the plan, including total plan balance and investment performance.

Generating Reports

1. Once logged in, from the choices at the top of your page, select Forms & Reports, then select Reports.
2. Under the Report Selection section, choose the report type you'd like to run.
3. Under the Options section, make sure the appropriate plan type is selected from the Divisions menu.
4. Select whether you'd like to run the report for all employees or just one.
5. Select your preferred file type and the plan year for which you'd like to run the report.
6. Lastly, enter the date range of your report and select Submit.

Finding Plan Forms and Plan Documents

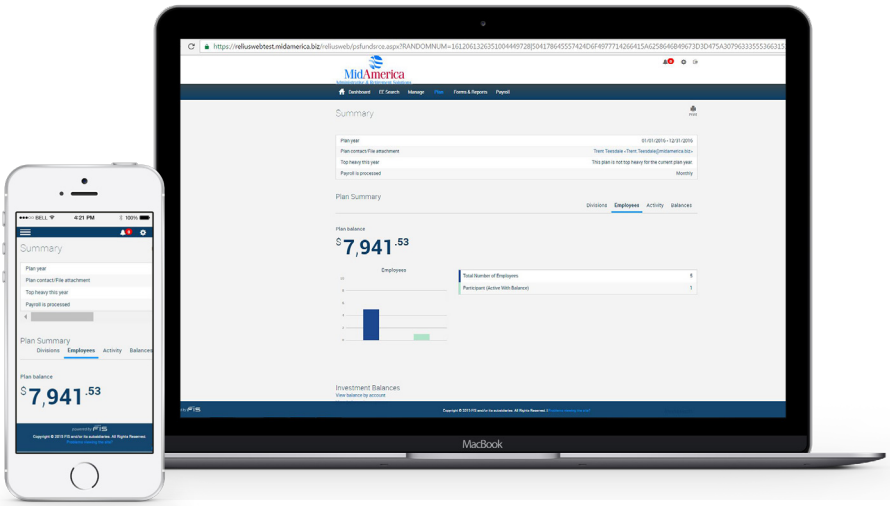
From the choices at the top, select Forms & Reports, then select Forms. You are able to select the desired document from the list or search for the form you need by using the Filter Column and Filter Value tools.

Managing Employees and Account Balances

From the choices at the top, select EE Search. Next, simply search for the employee using their Social Security Number, or find them by filtering alphabetically at the bottom of the screen. When you select an employee to view, the next page will immediately display their account balance.

Distribution Authorization

Each month, we will email you an Authorization List for your review and approval. The list contains the names of all participants who have requested a distribution from their account during the month. You then either approve or deny the distribution requests based on the eligibility requirements you have established under the plan, and email the list back to us.



SAMPLE

Participant Resources

We will equip you with a detailed participant Welcome Kit that you can provide your participants. Here's what you need to know about your participants' online resources in case they come to you with questions.

Accessing their Online Account

Participants log into their account at www.myMidAmerica.com. From the homepage, they select Access Account from the top right-hand side. Their initial Username is their Social Security Number (SSN) and their initial Password is the last four digits of their SSN. Next, they select Participant Login. They will then be prompted to update their login credentials. **Please note this is the only time they are required to enter their SSN to access their account.**

Viewing Investments

Once they are logged in, from the Manage menu, participants can review their investments, transaction history, and current balance.

Finding Forms

Once logged into their account, participants are able to access plan forms by selecting the Forms option from the Forms & Reports dropdown menu.

Helpful Resources

Once logged into their account online, participants are able to download other helpful materials from the Forms & Reports area. These resources include:

- Plan Highlights
- System guides

Customer Service

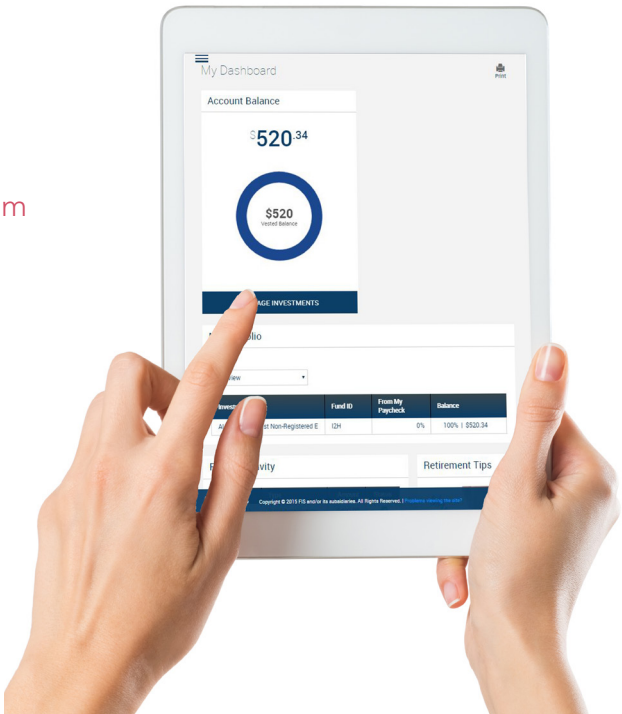
Participants can submit customer service inquiries a number of ways:

- Email: accountservices@myMidAmerica.com
- Online inquiry form through www.myMidAmerica.com
- Phone: (800) 430-7999

Customer Service Hours

Monday through Thursday, 8:30 a.m.–8 p.m. ET

Friday, 8:30 a.m.–6 p.m. ET



SAMPLE

Data and Contributions

By completing your Data Requirements Spreadsheet, we're able to accurately capture your participants' important identifying details. This allows us to not only administer your plan properly, but gives us the opportunity to provide your participants with valuable electronic communications regarding their account.

Quick Tip

You must use the Data Requirements Spreadsheet MidAmerica provides. Data is not accepted in any other format.

Why am I asked to provide my participants' personal email addresses?

Personal email addresses are critical so that communications with the participant are uninterrupted in the event of retirement or separation from service. We want to provide valuable account information, important plan details and periodic updates to your participants as efficiently as possible, and in the way they prefer to receive it.

How can I upload data?

1. Go to www.myMidAmerica.com
2. Select Upload File from the top right-hand corner, then select For Employers/Partners
3. Select your form type (Contributions, Forfeitures or Census)
4. Complete the series of identifying questions. Please note if you have selected the Contributions form, you must enter a funding amount.
5. Upload the appropriate Data Requirements Template (Contributions, Forfeiture or Census) using the blue upload button located below the comments section.

Tips for Filling out the Data Requirements Spreadsheet

- Populate all plan-related fields, including preferred fields.
- All contribution amounts should be combined so that there is one total per participant.

Please note: Employers are still required to pay Medicare taxes (1.45%) for each Employee on his/her gross wages.

Funding

We encourage you to submit funding through ACH or wire, as it is the most efficient and secure method. Funds submitted in this manner will be given priority when processing.

- ACH ROUTING NUMBER: 063100277
- WIRE ROUTING NUMBER: 026009593
- ACCOUNT NUMBER: 005562563459
- TITLE ON ACCOUNT: AUL 3121 Contribution Trust/ MidAmerica Administrative & Retirement Solutions, LLC
- BANK NAME: Bank of America, N.A.
- BANK BRANCH: Lakeland, FL
- BANK PHONE NUMBER: (863) 616-5318
- REFERENCE: (Employer Name) AUL Policy #*

*The AUL Policy Number can be found on your New Business Agreement

For hard copy checks, make payable to: AUL 3121 Trust

To send hardcopy checks and data, mail to:
MidAmerica Administrative & Retirement Solutions
Attn: Contributions Processing
PO Box 149
Lakeland, FL 33802-0149

Need your funding to reach us quickly?
Submit your funding through ACH or wire! It is the quickest and most secure way to fund your account.

SAMPLE

1905-001.1

MidAmerica

Welcome

Everything you need to know about administering your Special Pay Plan

SAMPLE

402 S. Kentucky Avenue, Suite 500, Lakeland, FL 33801 | accountmanagement@MyMidAmerica.com | www.MyMidAmerica.com

Benefits funding made simple for the public sector.

Since 1995, MidAmerica has focused on providing simple, meaningful retirement and wellness funding solutions to the public sector. Our goal is to make the administration of your benefits easy through dedicated account management, total in-house administration, and stress-free plan implementation.

For over 20 years, we've been champions for the public sector. From our school districts and colleges, to fire departments and city halls - we're here for you because you're always there for us.

Thank you for choosing to partner with MidAmerica. We're happy you're here.

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Click each title to jump to that page.

SAMPLE

Implementation Expectations

To stay on track and informed, simply follow this 3-step implementation checklist.

Employer Checklist

___ Sign plan documents and return to MidAmerica

___ Complete Data Requirements and submit online

___ Send funding via ACH, wire, or paper check

Quick Tip

For more information on Data Requirements and Funding, refer to page 5 of your Welcome Kit.

Timeline of Events

Below are a few key details on the timing of your implementation.

Day 1
Funding and Data provided to MidAmerica

Days 2-4
Contributions posted within 72 hrs of receipt

Day 5
Participant Welcome Kits sent within 24 hrs of contribution posting

Day 6
Plan Setup is complete.

SAMPLE

Your Online Resources

Accessing your Online Account

Log into your account at www.MyMidAmerica.com. From the homepage, select Access Account from the top right-hand side, then select Sponsor Login. Enter your Username and Password, which will be provided by your Account Manager. Once logged in, your dashboard provides a quick glance at the plan, including total plan balance and investment performance.

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1. Once logged in, from the choices at the top of your page, select Forms & Reports, then select Reports.
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5. Select your preferred file type and the plan year for which you'd like to run the report.
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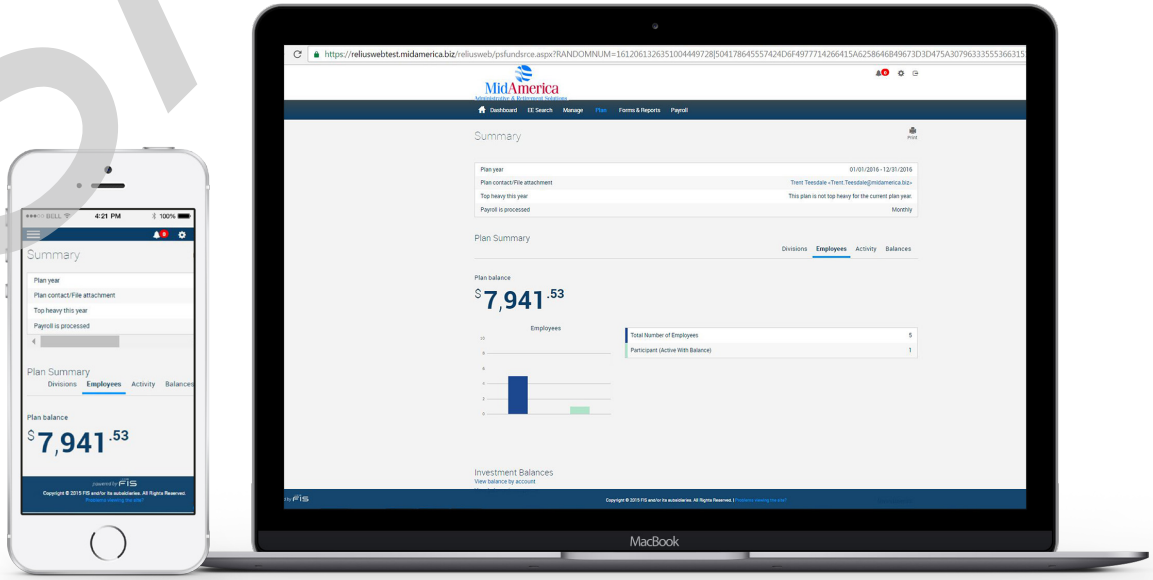
From the choices at the top, select EE Search. Next, simply search for the employee using their Social Security Number, or find them by filtering alphabetically at the bottom of the screen. When you select an employee to view, the next page will immediately display their account balance.



SAMPLE

Participant Resources

Your participants will receive a Welcome Kit containing all of the below information. However, we want to prepare you in case they come to you with questions. Here's what you need to know about your participants' online resources.

Accessing their Online Account

Participants log into their account at www.MyMidAmerica.com. From the homepage, they select Access Account from the top right-hand side. Their initial Username is their Social Security Number (SSN) and their initial Password is the last four digits of their SSN. Next, they select Participant Login. They will then be prompted to update their login credentials. **Please note this is the only time they are required to enter their SSN to access their account.**

Managing Investments

Once logged into their account, participants will navigate to the Manage menu. From here, they can review their investments and transaction history, update their investments, and also move and rebalance their funds. **This functionality is only available for plans that allow self-directed investments.**

Finding Forms

Once logged into their account, participants are able to access plan forms by selecting the Forms option from the Forms & Reports dropdown menu.

Helpful Resources

Once logged into their account online, participants are able to download other helpful materials from the Forms & Reports area. These resources include:

- Plan Highlights
- System guides

Customer Service

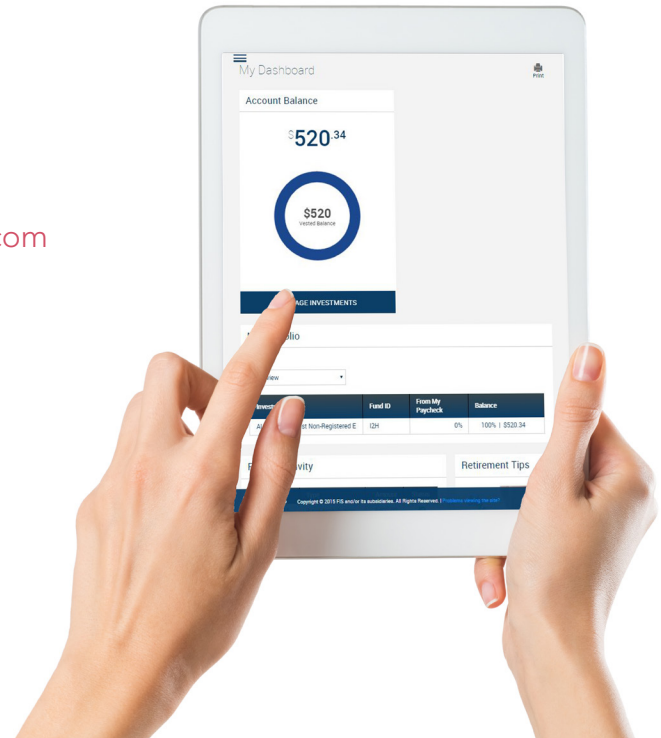
Participants can submit customer service inquiries a number of ways:

- Email: accountservices@MyMidAmerica.com
- Online inquiry form through www.MyMidAmerica.com
- Phone: (800) 430-7999

Customer Service Hours

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

Friday, 8:30 am - 6 pm ET



SAMPLE

Data and Contributions

By completing your Data Requirements Spreadsheet, we're able to accurately capture your participants' important identifying details. This allows us to not only administer your plan properly, but gives us the opportunity to provide your participants with valuable electronic communications regarding their account.

Why am I asked to provide my participants' personal email addresses?

Personal email addresses are critical so that communications with the participant are uninterrupted in the event of retirement or separation from service. We want to provide valuable account information, important plan details and periodic updates to your participants as efficiently as possible, and in the way they prefer to receive it.

Quick Tip

You must use the Data Requirements Spreadsheet MidAmerica provides. Data is not accepted in any other format.

How can I upload data?

1. Go to https://www.mymidamerica.com/file-upload/employers/contributions-data/
2. Complete the series of identifying questions, select the method of funding, and enter the fund transfer date
3. Upload your Data Requirements Spreadsheet using the Upload Function at the bottom of the page

Tips for Filling out the Data Requirements Spreadsheet

- Populate all fields, including preferred fields.
- Voluntary 403(b) or 401(a) Contributions should reflect any employee contributions made to a 403(b) or 401(a) during the year. This information will be used to ensure that the IRS limits are not exceeded.
- Includible Compensation is the total amount of taxable compensation from the employer during the last full calendar year of service (gross wages).
- Contribution Frequency should be noted to indicate how often a contribution will be made on the employee's behalf. Please note that contributions can only be made for up to five (5) years post-employment.

Funding

We encourage you to submit funding through ACH or wire, as it is the most efficient and secure method. Funds submitted in this manner will be given priority when processing.

- ACH ROUTING NUMBER: 063100277
- WIRE ROUTING NUMBER: 026009593
- ACCOUNT NUMBER: 005500505961
- TITLE ON ACCOUNT: AUL Special Pay Trust/ MidAmerica Administrative & Retirement Solutions, LLC
- BANK NAME: Bank of America, N.A.
- BANK BRANCH: Lakeland, FL
- BANK PHONE NUMBER: (863) 616-5318
- REFERENCE: (Employer Name) AUL Policy #*

*The AUL Policy Number can be found on your New Business Agreement

For hardcopy checks, make payable to: AUL Special Pay Trust

To send hardcopy checks and data, mail to:
MidAmerica Administrative & Retirement Solutions
Attn: Contributions Processing
P.O. Box 24957
Lakeland, FL 33802

For overnight or express deliveries, please send to our physical address:
MidAmerica Administrative & Retirement Solutions
402 South Kentucky Avenue, Suite 500
Lakeland, FL 33801

SAMPLE

MidAmerica

Welcome Kit

Special Pay Plan

SAMPLE

We're happy you're here

What you'll find in your Welcome Kit

Meet MidAmerica 2

Getting Started 3

- Understanding Your Plan
- Accessing Your Account Online
- Downloading Forms
- Designating a Beneficiary
- About Your Investments

Your Online Account . .4

Included:

- Plan Highlights

Dear Participant,

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 are 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 welcome 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're here to help. If you need additional materials, further explanation or guidance, don't hesitate to contact us at (855) 329-0097 or accountservices@myMidAmerica.com.

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

SAMPLE

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 everyday 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.

SAMPLE

Getting Started

An **introduction** to your plan.

Understanding Your Plan

A Special Pay Plan is a retirement plan funded by your employer using special forms of compensation, such as your unused sick leave and vacation pay. With your Special Pay Plan, you permanently save 7.65% on FICA taxes (Social Security and Medicare).

Accessing Your Account Online

You can log into your account at www.myMidAmerica.com. From the homepage, select Access Account. Enter your Social Security Number (SSN) as your username and the last four digits of your SSN as your password, then select Participant Login. You will then be prompted to update your login credentials. Please note this is the only time you will be required to enter your SSN to access your account.

Downloading Forms

Once logged into your account, you are able to access your plan forms by selecting the Forms option from the Forms & Reports dropdown menu. You can submit your form by emailing it to distributions@myMidAmerica.com or via fax at (863) 688-4200.

Designating a Beneficiary

Once logged into your account, you are able to designate a beneficiary for your plan. From your landing page, select the settings icon located in the upper right-hand corner of the screen. Please note this is a small gear icon (⚙). Next, select Beneficiaries. From here you are able to enter your beneficiary information. If you prefer to mail, email or fax your designation to us, you can download our Beneficiary Designation Form by logging into your account and selecting Forms & Reports from the blue header, then Forms. You may also call (800) 430-7999 to make a request.

About Your Investments

Your money is invested with American United Life Insurance Company® (AUL), a OneAmerica® company. AUL, headquartered in Indianapolis, Indiana, has been in business for over 135 years. They have close to $27 billion of assets under management and excellent financial ratings. To learn more about how your funds were invested, please review your Plan Highlights, which has been included in this welcome kit. For investment management guidance, visit www.myMidAmerica.com and select Resources.

SAMPLE

Your Online Account

Understanding your **online resources.**

Check Your Contribution Amount Online

When you log into your online account, your account balance will be prominently displayed on your Dashboard.

Manage

From the Manage menu, you can review your investments and transaction history. You may also be eligible to update your investments, as well as move and rebalance your funds. To learn if you have diversification options, refer to your Plan Highlights, which is included within this welcome kit.

Forms & Reports

Download your plan forms or generate a summary of account report.

Updating Contact Information

Update your mailing address, email address or phone number by selecting the Settings icon (⚙) located at the top of the screen.

Submitting Distribution Forms

Upon retirement or separation of service, you may request a distribution. You can email, fax or mail your completed plan forms to us.

Email: distributions@myMidAmerica.com

Fax: (863) 688-4200

Mail: Attn: Special Pay
PO Box 149
Lakeland, FL 33802-0149

Questions?

(855) 329-0097 | accountservices@myMidAmerica.com

Customer Service Hours

Monday through Thursday, 8:30 a.m.–8 p.m. ET | Friday, 8:30 a.m.–6 p.m. ET

SAMPLE

SAMPLE

MidAmerica

PO Box 149, Lakeland, FL 33802-0149 • (855) 329-0097 • www.myMidAmerica.com

1903-002.2 (06/19)

We're happy you're here

MidAmerica

Questions?

(800) 430-7999
accountservices@myMidAmerica.com

Customer Service Hours

Monday through Thursday,
8:30 a.m.–8 p.m. ET
Friday, 8:30 a.m.–6 p.m. ET

Address

PO Box 149
Lakeland, FL 33802-0149

Dear Participant,

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 are 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 welcome 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're here to help. If you need additional materials, further explanation or guidance, don't hesitate to contact us at (800) 430-7999 or accountservices@myMidAmerica.com.

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

Sincerely,
MidAmerica Administrative & Retirement Solutions

SAMPLE

Getting Started

An **introduction** to your plan.

Understanding Your Plan

A 3121 FICA Alternative plan is offered as an alternative to Social Security, and provides retirement and payroll benefits to part-time, seasonal and temporary employees. To learn more about how your 3121 FICA Alternative plan operates, see the attached Plan Highlights.

Accessing Your Account Online

You can log into your account at www.myMidAmerica.com. From the homepage, select Access Account. Enter your Social Security Number (SSN) as your username and the last four digits of your SSN as your password, then select Participant Login. You will then be prompted to update your login credentials. Please note this is the only time you will be required to enter your SSN to access your account.

Downloading Forms

Once logged into your account, you are able to access your plan forms by selecting the Forms option from the Forms & Reports dropdown menu. You can submit your form by emailing it to distributions@myMidAmerica.com, or via fax at (863) 688-4200.

Designating a Beneficiary

Once logged into your account, you are able to designate a beneficiary for your plan. From your landing page, select the settings icon located in the upper right-hand corner of the screen. Please note this is a small gear icon (⚙). Next, select Beneficiaries. From here you are able to enter your beneficiary information. If you prefer to mail, email or fax your designation to us, you can download our Beneficiary Designation Form by logging into your account and selecting Forms & Reports from the blue header, then Forms. You may also call (800) 430-7999 to make a request.

About Your Investments

Your money is invested with American United Life Insurance Company® (AUL), a OneAmerica® company. AUL, headquartered in Indianapolis, Indiana, has been in business for over 135 years. They have close to $27 billion of assets under management and excellent financial ratings. To learn more about how your funds were invested, please review your Plan Highlights, which has been included in this welcome kit. For investment management guidance, visit www.myMidAmerica.com and select Resources.

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Pasco County Schools
Providing a world-class education for all students

MidAmerica

Have questions about your retirement plan with MidAmerica?

Get answers from us at Pasco County Schools' Annual Retirement Planning Workshop Fair on Thursday, April 11! We'll be there from 5:30 p.m.–8:00 p.m. to help you understand your retirement benefit and how to take full advantage of it. Click here to download the workshop flyer for more details.

MidAmerica One-on-One Sessions

MidAmerica One-on-One Sessions

In addition to the retirement fair, we'll be onsite all day offering investment management advice. If you'd like to connect with our licensed advisor, click the button below and secure a 30 minute one-on-one session.

Thursday, April 11 | 9:00 a.m.–4:30 p.m.
Pasco County Schools
20425 Gator Lane
Land O' Lakes, FL 34638
Building 4, Large Conference Room

Schedule your 1:1 Session!

Can't make one of the sessions?

Sign up for our priority mailing list. The next time we hold one-on-one sessions, you'll be the first to know. Click here to sign up!

Need your question answered now?

Don't worry—we're here to help.

Call (800)-430-7999
Email accountservices@myMidAmerica.com

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Important Reminder

Review your beneficiary designation information.

To ensure the data we received from your previous provider is accurate and up-to-date, please take a moment to log into your account on www.myMidAmerica.com and review your beneficiary designation information.

How to confirm your information online

- Visit **www.myMidAmerica.com**
- Select **Access Account** in the upper right-hand corner
- Enter your username and password
- **Hint:** if it's your first time logging in, enter your Social Security Number (SSN) as your username and the last four digits of your SSN as your password
- Select **Participant Login**
- From your landing page, select the settings icon located in the upper right-hand corner of the screen
- Next, select **Beneficiaries**
- Review your information and make any necessary changes

How to submit beneficiary designation information via paper form

- Complete the enclosed Beneficiary Designation Form
- Email the form to forms@myMidAmerica.com
- Mail the form to PO Box 149, Lakeland, FL 33802-0149

Questions?

If you have any questions along the way, please contact our Participant Services team.

Call (800) 430-7999

Email accountservices@myMidAmerica.com

Online inquiry on www.myMidAmerica.com

MidAmerica

PO Box 149, Lakeland, FL 33802-0149 | (800) 430-7999 | myMidAmerica.com

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MidAmerica

Client's Name Special Pay Plan

Frequently Asked Questions

What is a Special Pay Plan?

A Special Pay Plan is a 401(a) retirement plan funded by your employer using special forms of compensation such as your unused sick leave and vacation pay. Payments may also be based on your years of service, severance and other retirement incentives.

Am I eligible to participate in the plan?

To be considered an eligible plan participant, you must be at least age 55, have an accumulated leave of $2,500 and be employed as a teacher.

What are the benefits of a Special Pay Plan?

- Your contributions are 100% vested upon retirement and made on a pre-tax basis
- You permanently save 7.65% on FICA taxes (Social Security and Medicare)
- Funds are invested in a Fixed Interest account with a competitive rate of return
- Funds are not subject to market risk

How often will my employer contribute to my account?

Your employer will contribute to your account on a monthly basis. For detailed information regarding contribution amounts and timing, please contact your employer.

Are there contribution limits?

Yes. There are maximum allowable limits on contributions to your 401(a). Your employer is aware of the annual contribution limit and makes deposits accordingly. To view the current maximum allowable limits, visit https://www.MyMidAmerica.com/participants/retirement/403b-tpa-services/.

Can I make contributions into my Special Pay Plan?

Only your employer can make deposits into your Special Pay Plan. You cannot contribute.

Where are funds invested?

Funds are initially invested in a fixed sub-account within a variable annuity with a guaranteed rate of return. Investments are provided by American United Life Insurance Company®, a OneAmerica® Company (AUL). There are also different variable annuity options to choose from, including the fixed sub-account. All earnings in the account are tax-deferred. For more information on your investments, please visit www.oneamerica.com.

How often will I receive account statements?

You will receive paper statements on an quarterly basis. However, you may access your account activity anytime by logging in to your account on our secure website, www.MyMidAmerica.com. Your temporary login is your Social Security number and your temporary password is the last four digits of your Social Security number. You will then be asked to change your user name and password.

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Can I name a beneficiary?

Yes. The Beneficiary Form can be obtained online by logging into your account on our secure website, www.MyMidAmerica.com. Your temporary login is you Social Security number and your temporary password is the last four digits of your Social Security number. You will then be asked to change your username and password.

You can also obtain the form by calling or emailing our Customer Service department at (855) 329-0097 or accountservices@MyMidAmerica.com.

Can I roll another retirement account into my Special Pay Plan?

Yes, you can roll over an eligible retirement account into your Special Pay Plan.

Requesting Distributions

When can I take a distribution?

You are eligible to take a distribution from your account upon retirement or separation of service.

There is an IRS 10% penalty for distributions taken prior to age 59½ for plans such as this. However, if you are at least age 55 upon separation and remain separated, the penalty does not apply. If you return to work prior to age 59½ for the same employer for more than 20% of your preretirement schedule, to avoid the penalty, you should suspend distributions until you reach age 59½.

Am I required to take a distribution?

You are required to begin receiving Required Minimum Distributions (RMDs) by April 1 of the year following (a) attainment of age 70½ or (b) retirement, whichever is later, per IRS tax regulations. If you do not begin receiving your RMD, the IRS applies an excise penalty tax equal to 50% of your total RMD not distributed during the taxable year. Beginning in the year you turn 70½, MidAmerica will send you an annual statement each fall noting the amount of your RMD. If you have more than one 403(b) plan, you have the option to take your total aggregated RMD amount from only one plan.

How do I request a distribution?

You can request a distribution by completing a Distribution Election Form, which can be obtained by logging into your account on our secure website, www.MyMidAmerica.com. Your temporary login is you Social Security number and your temporary password is the last four digits of your Social Security number. You will then be asked to change your username and password.

You can also obtain the form by calling or emailing our Customer Service department at (855) 329-0097 or accountservices@MyMidAmerica.com.

What are my distribution options?

You can choose to take your distribution:

- Monthly
- Quarterly
- Annually
- One time
- Lump sum

If you choose an installment option, the installment must be a minimum of $500. If the funds are less than $500, then you will receive a lump-sum payment in the amount of the available funds.

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What is the loan policy?

Loans are not permitted.

Are there any fees?

No, there are no fees associated with your Special Pay Plan.

Questions?

If you have questions regarding your plan, please contact MidAmerica Administrative & Retirement Solutions (MidAmerica), the plan administrator, at (855) 329-0097 or email us at accountservices@MyMidAmerica.com.

If submitting paper forms, send to:

MidAmerica Administrative & Retirement Solutions
Attn: SP Admin
2855 Interstate Drive, Suite 115
Lakeland, FL 33805
Fax: (863) 688-4200
distributions@MyMidAmerica.com

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Securities offered through GWN Securities, Inc.
11440 N. Jog Road • Palm Beach Gardens, FL 33418 • 561-472-2700 • Member FINRA, SIPC
www.myMidAmerica.com

Client's Name
3121 FICA Alternative Plan
Frequently Asked Questions

What is a 3121 Plan?

This plan is offered as an alternative to Social Security and provides retirement and payroll benefits to part-time, seasonal and temporary employees.

Who is required to participate in the plan?

If you are a part-time, temporary or seasonal employee not participating in a state retirement plan, you are required to participate in the plan.

What type of plan do I have?

Your plan is a 401(a) Deferred Compensation plan.

How are contributions made to my account?

You will have a 7.5% contribution automatically deducted from your paycheck.

When do I become eligible to take a distribution?

You are able to request a distribution if:

- You no longer work for your employer, after a one year waiting period
- You went from being a part-time employee to a full-time employee
    - You have a balance less than $5,000 and have had no contributions to your account for 2 years
- You are at least 70 ½ years old

Upon death, a distribution may be issued to the beneficiary or beneficiaries you have on file. If no beneficiary is designated on your account, the distribution will be made payable to your estate.

Am I required to take a distribution?

You are required to begin receiving Required Minimum Distributions (RMDs) by April 1 of the year following (a) attainment of age 70½ or (b) retirement, whichever is later, per IRS tax regulations. If you do not begin receiving your RMD, the IRS applies an excise penalty tax equal to 50% of your total RMD not distributed during the taxable year. Beginning in the year you turn 70½, MidAmerica will send you an annual statement each fall noting the amount of your RMD. If you have more than one 401(a) plan, you have the option to take your total aggregated RMD amount from only one plan.

How do I request a distribution?

You can request a distribution by completing a Distribution Election Form, which can be obtained by logging into your account on our secure website, www.myMidAmerica.com. Your temporary login is your Social Security number and your temporary password is the last four digits of your Social Security number. You can also obtain the form by calling or emailing our Customer Service department at (800) 430-7999 or accountservices@myMidAmerica.com.

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When will I receive my distribution?

Distributions are issued in the second half of each month. We must obtain authorization from your employer before we pay a distribution. It can take up to 90 days to process your request and issue your distribution.

Are there taxes on distributions?

Federal taxes of 20% are withheld from lump-sum distributions over $200. There is no penalty for withdrawal regardless of age and taxes are not withheld from rollover distributions.

Are hardship withdrawals allowed on the plan?

Hardship withdrawals are not permitted on the plan.

Are there any fees?

Yes. If you are considered an inactive participant, you will be charged an administrative fee of $1.00 per month. Inactive participants are those who are no longer employed with the School and who could, at any time, request a distribution of their account balance.

Where are my funds invested?

Funds are invested in a fixed annuity with a guaranteed rate of return. Investments are provided by American United Life Insurance Company®, a OneAmerica® Company (AUL). For more information on your investments, please visit www.oneamerica.com.

How often will I receive account statements?

You will receive paper statements on an annual basis. However, you may access your account activity anytime by logging in to your account on our secure website, www.myMidAmerica.com. Your temporary login is your Social Security number and your temporary password is the last four digits of your Social Security number. You will then be asked to change your user name and password.

Does this plan affect my Social Security benefits?

Under the Windfall Elimination Provision, your Social Security retirement or disability benefit is figured using a modified formula when you are also entitled to a pension from a job where you did not pay Social Security tax. As a result, you will receive a lower Social Security benefit than if you were not entitled to a pension from this job. This amount is updated annually. This provision reduces, but does not totally eliminate, your Social Security benefit. For additional information, please refer to Social Security Publication, "Windfall Elimination Provision" located here: https://www.ssa.gov/planners/retire/wep.html.

How can I view my account balance and transaction history?

Please log into your secure online account through www.myMidAmerica.com. Your initial username is your Social Security Number (SSN) and your initial password is the last four digits of your SSN.

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Questions?

If you have questions regarding your plan, please contact MidAmerica Administrative & Retirement Solutions (MidAmerica), the plan administrator, at (800) 430-7999 or email us at accountservices@myMidAmerica.com.

If submitting paper forms, send to:

MidAmerica Administrative & Retirement Solutions
Attn: 3121 Admin
PO Box 149
Lakeland, FL 33802-0149
Fax: (863) 688-4200
distributions@myMidAmerica.com

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