



How to Manage your Investments Online

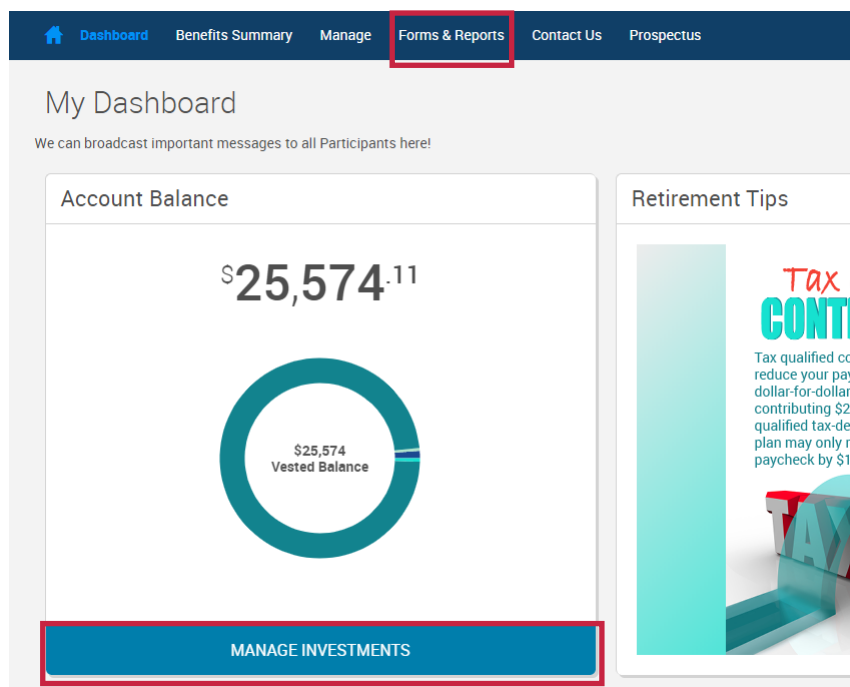
A quick guide to changing your investment options online. Please note that some screens and options may not be available based on your plan setup. If you have questions, please contact our Participant Services department at (800) 430-7999.

Let's get started.


Log into your account at **www.myMidAmerica.com**. If it's your first time accessing your plan online, use your Social Security number (SSN) as your username and the last four digits of your SSN as your password.

Once logged in, select **Manage Investments** to access investment management details.

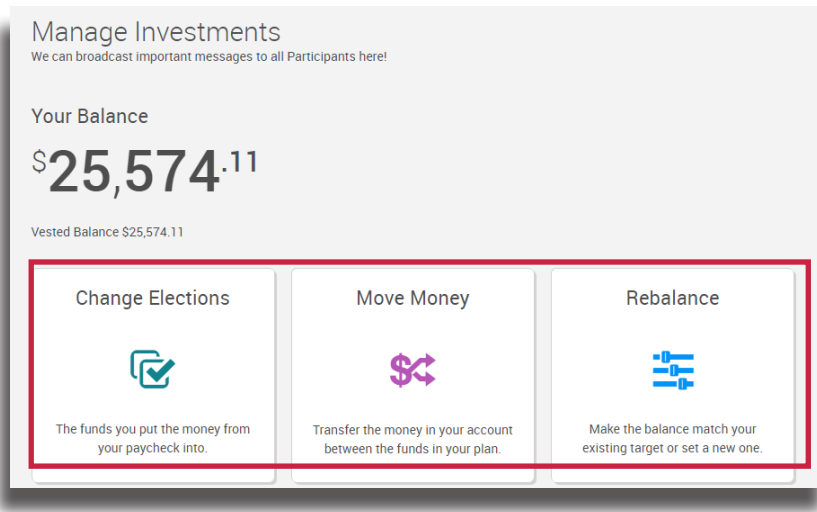
To view Performance Charts and Morningstar Reports, select **Forms** from the **Forms & Reports** dropdown menu.



If viewing **Performance Charts and Morningstar Reports**, click to expand the row in the table. Simply select the file you wish to view to begin the download.

Forms					
					
Name	Size	File Type	From Date	To Date	Delete
▼ Form Group: Click arrow to display forms					
MorningStar Reports Line Up #14 Q1 2...	250kb	Adobe Acrobat			
Performance Rate Charts Line Up #14 ...	95kb	Adobe Acrobat			

If you are managing your investments, from the next page you'll have three different options: **Change Elections**, **Move Money** or **Rebalance**. To access each function, simply click somewhere within the white box.

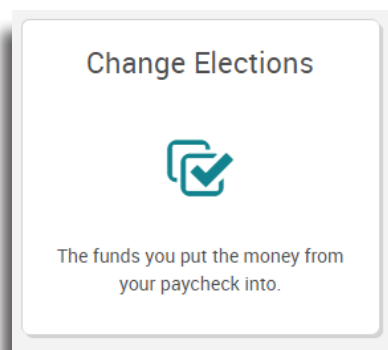


- **Change Elections**
From here, you are able to **update how future money is invested** among your investment options. This remains in effect until you update it again.
- **Move Money**
This is a **one-time transfer of money**, either by amount or percentage, from one fund to another. This transaction 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 the **Change Elections** box.



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

A screenshot of the "Change Elections" web interface. At the top, it says "Change Elections" with a teal checkmark icon and a "Print" button. Below is a progress bar showing "Overall Progress: 0% Complete". The main heading is "Enter Investment Election Percentages". Under "Election Rules", there is a table:

Minimum allocation:	1%
Minimum allocation increment:	1%
Days to complete request:	3

Below the table are three rows for selecting classes:

> Retiree Class A	<input type="checkbox"/> Include
> Retiree Class B	<input type="checkbox"/> Include
> Retiree Class C	<input type="checkbox"/> Include

If your plan does not have classes: On the next screen, simply select the plan for which you'd like to change elections. If you have multiple plans with MidAmerica, select the specific plan or plans from which you'd like to change elections.

A screenshot of the "Change Elections" web interface. At the top, it says "Change Elections" with a teal checkmark icon and a "Print" button. Below is a progress bar showing "Overall Progress: 0% Complete". The main heading is "Enter Investment Election Percentages". Under "Election Rules", there is a table:

Minimum allocation:	1%
Minimum allocation increment:	1%
Days to complete request:	3

Below the table are three rows for selecting plans:

> FICA 401(a)	<input type="checkbox"/> Include
> FICA 401(a) Transfer	<input type="checkbox"/> Include
> Special Pay 401(a)	<input type="checkbox"/> 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.

Special Pay 401(a) Include

Investment	Fund ID	Current Allocation %	New Election %
AIM Mid Cap Core Equity	H6	0%	50 %
AmCent Strategic Allocation: A...	MK	0%	50 %
AmCent Strategic Allocation: M...	MM	0%	0 %
American Century Equity Income	MD	0%	0 %
American Century One Choice 20...	ZJ	0%	0 %
American Century One Choice 20...	ZL	0%	0 %
American Funds Fundamental Inv...	8C	0%	0 %
AUL Fixed Interest NonRegister...	I2I	0%	0 %
Fidelity Advisor Small Cap	EE	0%	0 %
Nuveen Mid Cap Index	4I	0%	0 %
Nuveen Small Cap Index	4J	0%	0 %
OneAmerica Money Market	AB	0%	0 %
PIMCO Total Return	Q4	0%	0 %
Russell 2020 Strategy	Y7	0%	0 %
Russell LifePoints Conservativ...	Y1	0%	0 %
State Street Equity 500 Index	X7	0%	0 %
T. Rowe Price Growth Stock	T6	0%	0 %
TOTAL		0%	100%

You may see the following screen prompting you to review Market Timing Rules. If no funds have been listed for your review, simply hit **Next**.

Change Elections Print

We can broadcast important messages to all Participants here!

Overall Progress: **40% Complete**

Review Market Timing Rules

Market timing rules apply to the following funds included in this rebalance transaction. The actual result of the rules cannot be determined until the transaction is processed. Please review your fund market timing rules for further information on what rules apply to your funds. This will help prevent any unwanted blocks against your account for future transfers. If you would like to continue, choose Next. Otherwise, choose Cancel.

Funds that have potential market timing violations:

CANCEL BACK NEXT

Change Elections Print

We can broadcast important messages to all Participants here!

Overall Progress: **80% Complete**

Review

Election Percentages
Special Pay 401(a)

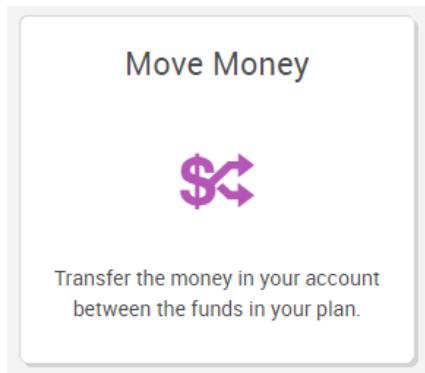
Investment	Fund ID	Current Allocation %	New Election %
AIM Mid Cap Core Equity	H6	0%	50%
AmCent Strategic Allocation: A...	MK	0%	0%
AmCent Strategic Allocation: M...	MM	0%	0%
American Century Equity Income	MD	0%	0%
American Century One Choice 20...	ZJ	0%	0%
American Century One Choice 20...	ZL	0%	0%
American Funds Fundamental Inv...	8C	0%	0%
AUL Fixed Interest NonRegister...	I2I	0%	0%
Fidelity Advisor Small Cap	EE	0%	0%
Nuveen Mid Cap Index	4I	0%	50%
Nuveen Small Cap Index	4J	0%	0%
OneAmerica Money Market	AB	0%	0%
PIMCO Total Return	Q4	0%	0%
Russell 2020 Strategy	Y7	0%	0%
Russell LifePoints Conservativ...	Y1	0%	0%
State Street Equity 500 Index	X7	0%	0%
T. Rowe Price Growth Stock	T6	0%	0%
TOTAL		0%	100%

CANCEL BACK SUBMIT

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 the **Move Money** box.

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.

A screenshot of the "Transfer Funds" screen. At the top, it says "Transfer Funds -" followed by a purple double-dollar-sign icon. Below this is a horizontal line. Under the line, it says "Overall Progress: 0% Complete" in blue. Then, "Enter Investment Transfer Amounts" in blue. Below that, it says "Select how you wish to enter target percentages:" followed by two radio button options: "I want to transfer amounts one time to be applied to all sources." and "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

A screenshot of the "Transfer Funds" screen, showing the second step. At the top, it says "Transfer Funds -" followed by a purple double-dollar-sign icon. Below this is a horizontal line. Under the line, it says "Overall Progress: 0% Complete" in purple. Then, "Enter Investment Transfer Amounts" in blue. Below that, it says "Select transfer type" followed by a dropdown menu that currently shows "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.

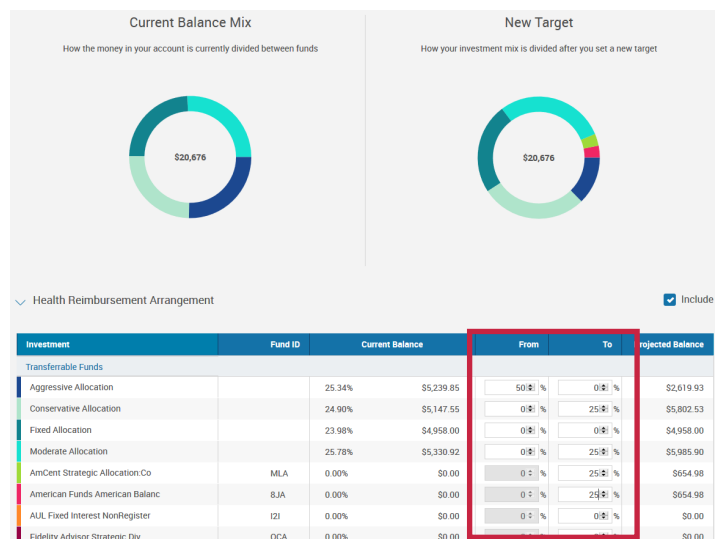
However, if you are in multiple classes, you can choose to apply your changes to the money in all classes (the first option) or by class (the second option). Refer to your Plan Highlights if you are unsure of your class assignment.

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

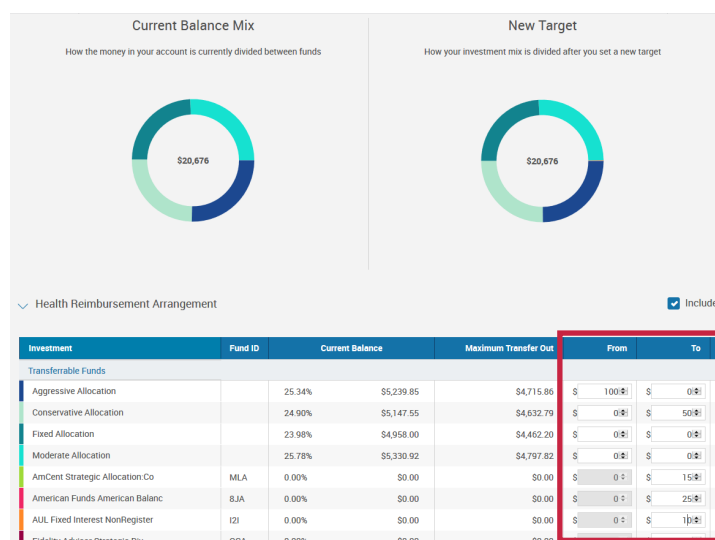
Difference Between Percentage to Percentage, Dollar to Dollar, and Dollar to Percentage

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.

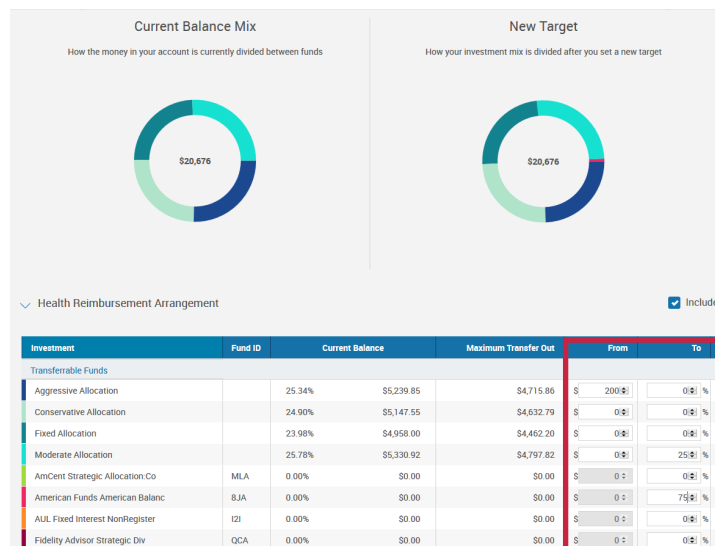
If you select **Percentage to Percentage**, your percentage in the **From** column can be allocated however you wish, as long as the **To** column totals 100%. In the example to the right, we're moving 50% of the funds in row 1. Of that 50%, we're allocating 25% across four new funds. This means half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

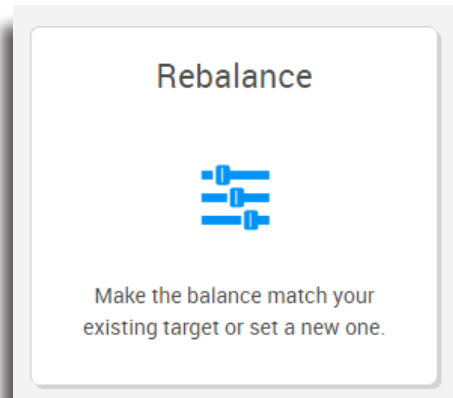


Once you're satisfied with your choices, hit **Next**, then **Submit**. Once submitted, you will receive a confirmation number for your transaction.

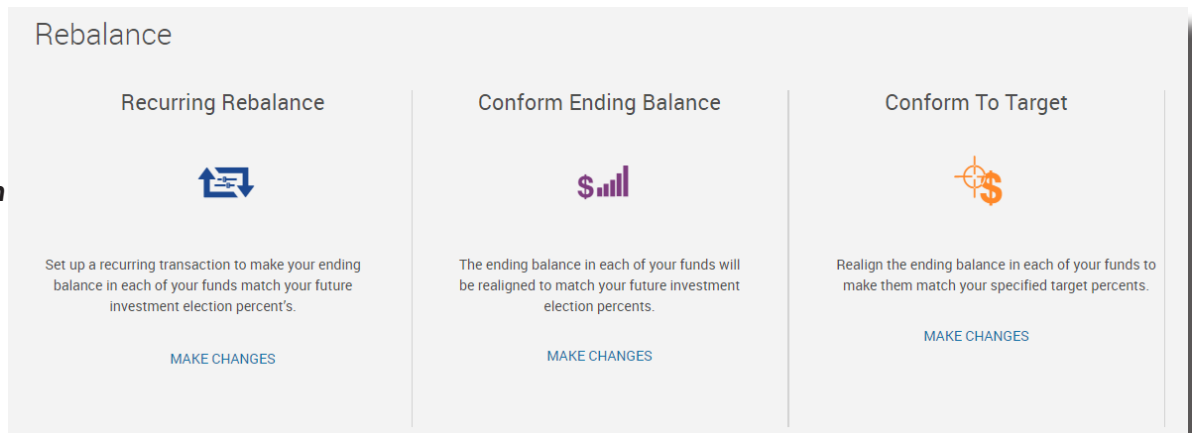
Rebalance Funds

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 the **Rebalance** box.

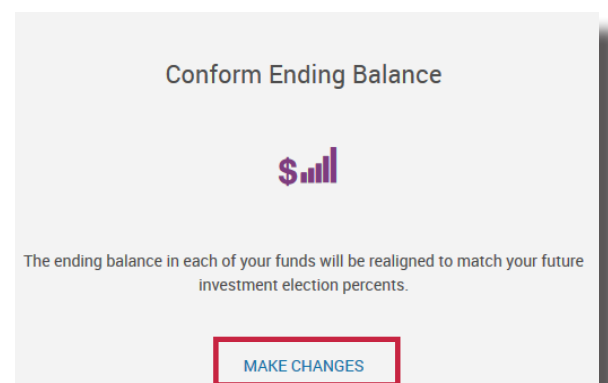


From the next page, you may have the following options: **Conform Ending Balance, Conform to Target and Recurring Rebalance.**




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.

Rebalance -  Conform Ending Balance

Overall Progress: 50% Complete

Current Balance Mix

Currently this is how the money in your account is divided between funds

\$20,676

New Balance Mix

You have chosen to rebalance, this is how the money in your account will be divided between funds

\$20,676

Compare

Health Reimbursement Arrangement

Certified Employees under contract during the 98-99 school year Transfer

CANCEL

BACK

SUBMIT

Current Balance Mix

Currently this is how the money in your account is divided between funds

\$20,676

New Balance Mix

You have chosen to rebalance, this is how the money in your account will be divided between funds

\$20,676

Compare


Health Reimbursement Arrangement

Investment	FundID	Current Balance Mix	New Balance Mix
Aggressive Allocation		25.34%	\$5,239.85
Conservative Allocation		24.9%	\$5,147.55
Fixed Allocation		23.98%	\$4,958.00
Moderate Allocation		25.78%	\$5,330.92
AmCent Strategic Allocation Conservative	MLA	0%	\$0.00
American Funds American Balanced Fund	8JA	0%	\$0.00
AUL Fixed Interest NonRegistered IR	I2I	0%	\$0.00
Fidelity Advisor Strategic Div & Inc T	QCA	0%	\$0.00

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**.

Conform To Target



Realign the ending balance in each of your funds to make them match your specified target percents.

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 the investment area. Once satisfied, hit **Next**.

Current Balance Mix

How the money in your account is currently divided between funds

\$20,676

New Target

How your investment mix is divided after you set a new target

\$20,676

Compare

Health Reimbursement Arrangement

☒ Include

Investment	Fund ID	Current Balance Mix	New Target
Transferrable Funds			
Aggressive Allocation		25.34%	35% \$7,236.71
Conservative Allocation		24.90%	34% \$7,029.95
Fixed Allocation		23.98%	19% \$3,928.50
Moderate Allocation		25.78%	12% \$2,481.16
AmCent Strategic Allocation Co	MLA	0.00%	0% \$0.00
American Funds American Balanc	8JA	0.00%	0% \$0.00
AUL Fixed Interest NonRegister	I2I	0.00%	0% \$0.00
Fidelity Advisor Strategic Div	QCA	0.00%	0% \$0.00
TRANSFERRABLE FUNDS TOTAL		100.00%	100% \$20,676.32

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

Rebalance - Conform To Target

Overall Progress: 20% Complete

Update Election Percentages

Update my election percentages to match my transfer target percentages:

☐ Yes ☐ No

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**.

Rebalance - Conform To Target

Overall Progress: 20% Complete

Update Election Percentages

Update my election percentages to match my transfer target percentages:

☒ Yes ☐ No

Health Reimbursement Arrangement

Investment	Fund ID	Current Election %	New Election %
Aggressive Allocation		20%	35%
Conservative Allocation		0%	34%
Fixed Allocation		20%	19%
Moderate Allocation		20%	12%
TRANSFERRABLE FUNDS TOTAL		100.00%	100.00%

This portion of your request to update your election percentages to match the target percentages entered cannot be processed due to plan restrictions. Your Health Reimbursement Arrangement election percentages will not be updated.

CANCEL

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.

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			
Aggressive Allocation		25.34% \$5,239.85	35% \$7,236.71
Conservative Allocation		24.90% \$5,147.55	34% \$7,029.95
Fixed Allocation		23.98% \$4,958.00	19% \$3,928.50
Moderate Allocation		25.78% \$5,330.92	12% \$2,481.16
AmCent Strategic Allocation Co	MLA	0.00% \$0.00	0% \$0.00
American Funds American Balanc	8JA	0.00% \$0.00	0% \$0.00
AUL Fixed Interest NonRegister	I2I	0.00% \$0.00	0% \$0.00
Fidelity Advisor Strategic Div	QCA	0.00% \$0.00	0% \$0.00
TRANSFERRABLE FUNDS TOTAL		100.00% \$20,676.32	100% \$20,676.32

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

Rebalance - Conform To Target

Overall Progress: 20% Complete

Update Election Percentages

Update my election percentages to match my transfer 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.

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			
Aggressive Allocation		25.34% \$5,239.85	35% \$7,236.71
Conservative Allocation		24.90% \$5,147.55	34% \$7,029.95
Fixed Allocation		23.98% \$4,958.00	19% \$3,928.50
Moderate Allocation		25.78% \$5,330.92	12% \$2,481.16
AmCent Strategic Allocation Co	MLA	0.00% \$0.00	0% \$0.00
American Funds American Balanc	8JA	0.00% \$0.00	0% \$0.00
AUL Fixed Interest NonRegister	12I	0.00% \$0.00	0% \$0.00
Fidelity Advisor Strategic Div	QCA	0.00% \$0.00	0% \$0.00
TRANSFERRABLE FUNDS TOTAL		100.00% \$20,676.32	100% \$20,676.32

CANCEL **BACK** **SUBMIT**

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 percent's.

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 August, your rebalance will happen in August 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 August, you can select the day of the month in August 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
08/01/2019

Enter threshold percent for rebalance
0 %

By entering a threshold percent, you are requesting that the rebalance only occur if the difference between your allocation percent for any account and your current balance in that account exceeds the entered percent. 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%, 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	08/01/2020	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](tel:8004307999) or email us at accountservices@myMidAmerica.com.

