



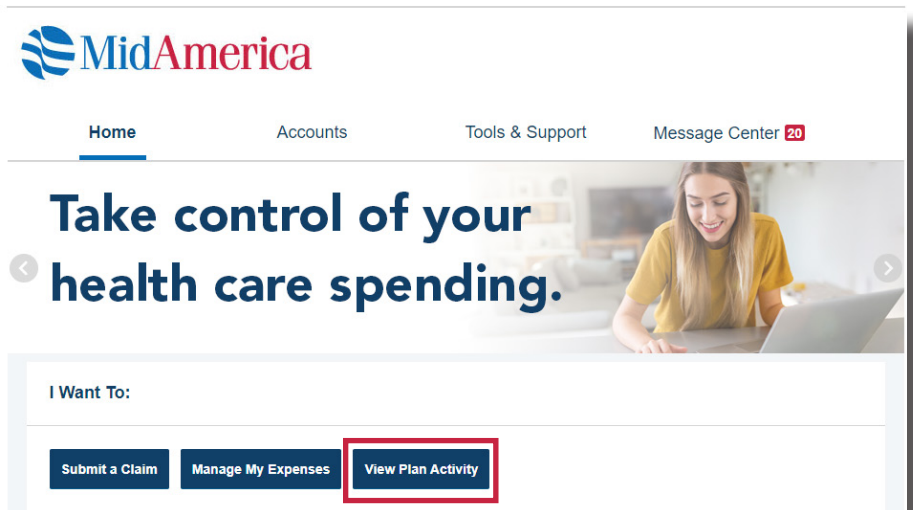
How to Manage your Investments Online

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 (855) 329-0095.

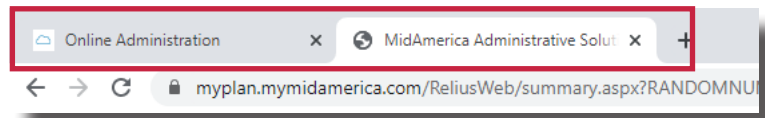
Let's get started.

Log into your account at www.myMidAmericaJourney.com*. If it's your first time accessing your plan online, select **Create Your New Username and Password** to establish your login credentials.

Once logged in, select **View Plan Activity** from the **I want to** section on your home page.



A new tab will open in your internet browser window so you can toggle between investment management and your Journey portal.



Why do I see a different account balance when I select **View Plan Activity**?

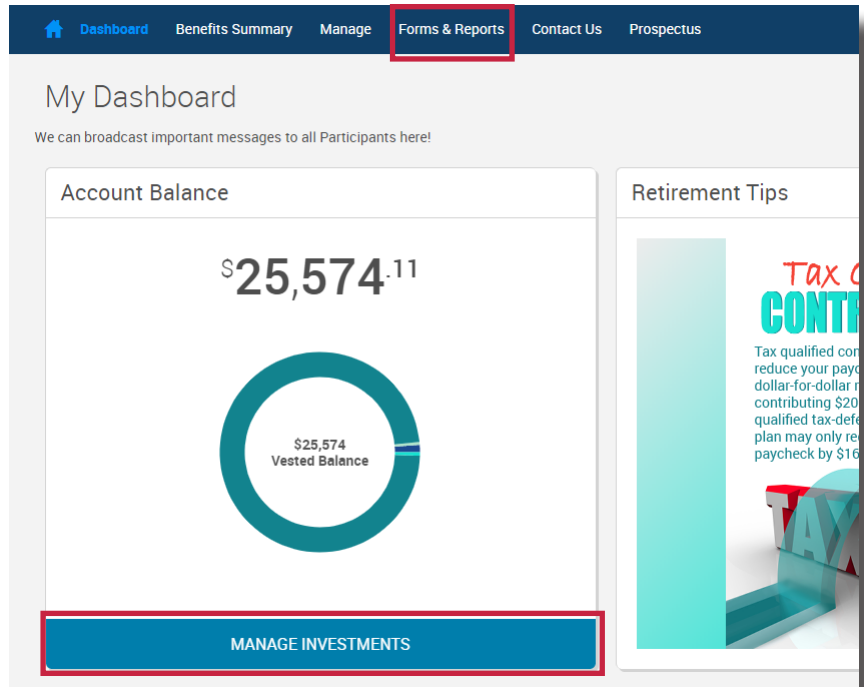
When viewing your online account, you may find your account balance upon initial login is not the same dollar amount you see when you click on View Plan Activity. Your HRA funds are invested in a variable annuity and the Journey platform enables variable accounts to receive a debit card to pay for qualified medical expenses, avoiding out-of-pocket costs and reducing the burden on you to submit claim reimbursements!

Enabling debit cards for variable accounts requires a 10% holdback of your HRA variable investments. This means when you view your balance upon initial login, you're viewing 90% of your variable balance along with 100% of your fixed interest balance (which is the amount accessible via your debit card). When you select View Plan Activity, you're able to see 100% of your entire balance.

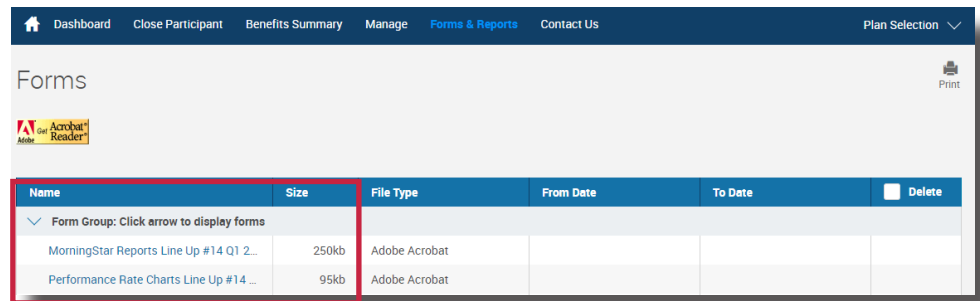
Your View Plan Activity tab should look similar to the image on the right.

From here, 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.



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**

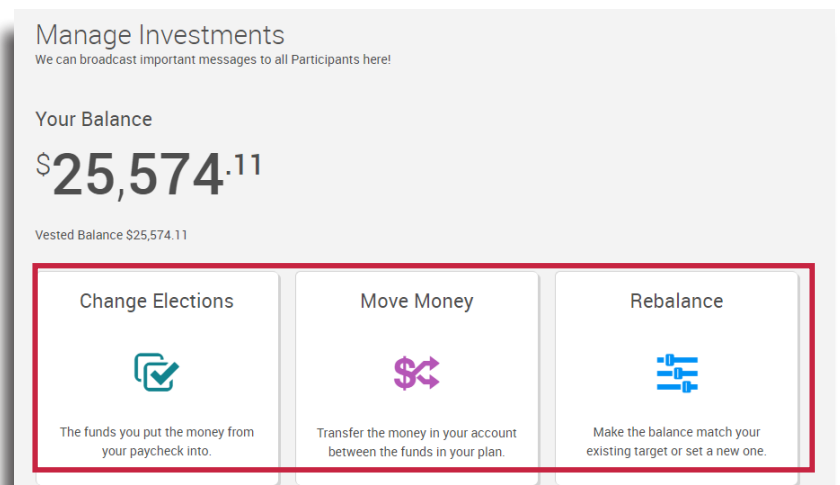
From here, you are able to **update how future money is invested** among your investment options. This remains in effect until you update it again.

- **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**

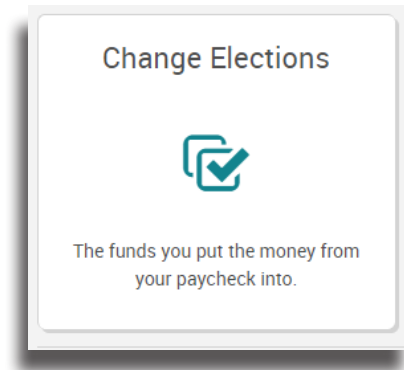
This is a type of election change that **affects the overall asset allocation** by moving existing money between funds. You would rebalance your funds to ensure your portfolio aligns with your specific investment strategy.



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.

The screenshot shows the "Change Elections" interface. At the top left is a teal checkmark icon and the text "Change Elections". At the top right is a "Print" icon. Below the header, it says "Overall Progress: 0% Complete" in red. Underneath is the instruction "Enter Investment Election Percentages". A section titled "Election Rules" contains a table with three rows: "Minimum allocation:" with a value of "1%", "Minimum allocation increment:" with a value of "1%", and "Days to complete request:" with a value of "3". Below this table is a list of three options: "Retiree Class A", "Retiree Class B", and "Retiree Class C". Each option has a right-pointing chevron icon and an "Include" checkbox to its right.

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.

The screenshot shows the "Change Elections" interface. At the top left is a teal checkmark icon and the text "Change Elections". At the top right is a "Print" icon. Below the header, it says "We can broadcast important messages to all Participants here!". Underneath, it says "Overall Progress: 0% Complete" in blue. Below that is the instruction "Enter Investment Election Percentages". A section titled "Election Rules" contains a table with three rows: "Minimum allocation:" with a value of "1%", "Minimum allocation increment:" with a value of "1%", and "Days to complete request:" with a value of "3". Below this table is a list of three options: "FICA 401(a)", "FICA 401(a) Transfer", and "Special Pay 401(a)". Each option has a right-pointing chevron icon and an "Include" checkbox to its right.

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%	<input type="text" value="50"/> %
AmCent Strategic Allocation: A...	MK	0%	<input type="text" value="50"/> %
AmCent Strategic Allocation: M...	MM	0%	<input type="text" value="0"/> %
American Century Equity Income	MD	0%	<input type="text" value="0"/> %
American Century One Choice 20...	ZJ	0%	<input type="text" value="0"/> %
American Century One Choice 20...	ZL	0%	<input type="text" value="0"/> %
American Funds Fundamental Inv...	8C	0%	<input type="text" value="0"/> %
AUL Fixed Interest NonRegister...	I2I	0%	<input type="text" value="0"/> %
Fidelity Advisor Small Cap	EE	0%	<input type="text" value="0"/> %
Nuveen Mid Cap Index	4I	0%	<input type="text" value="0"/> %
Nuveen Small Cap Index	4J	0%	<input type="text" value="0"/> %
OneAmerica Money Market	AB	0%	<input type="text" value="0"/> %
PIMCO Total Return	Q4	0%	<input type="text" value="0"/> %
Russell 2020 Strategy	Y7	0%	<input type="text" value="0"/> %
Russell LifePoints Conservativ...	Y1	0%	<input type="text" value="0"/> %
State Street Equity 500 Index	X7	0%	<input type="text" value="0"/> %
T. Rowe Price Growth Stock	T6	0%	<input type="text" value="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:

Change Elections Print

We can broadcast important messages to all Participants here!

Overall Progress: **80% Complete**

Review

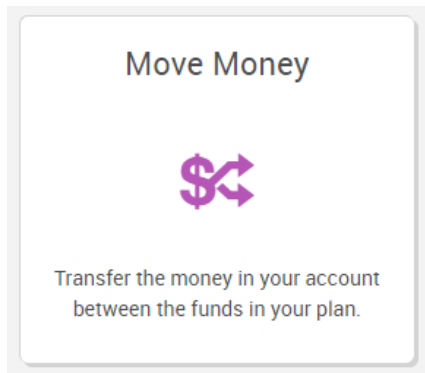
Election Percentages
Special Pay 401(a)

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%

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.

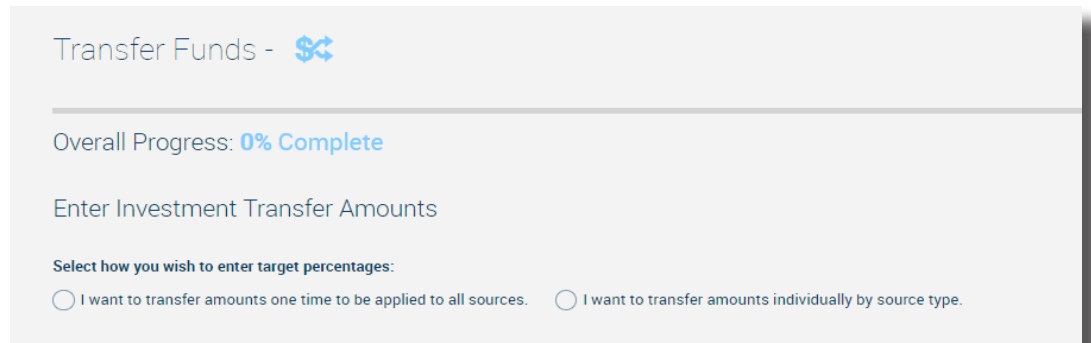
Move Money

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.

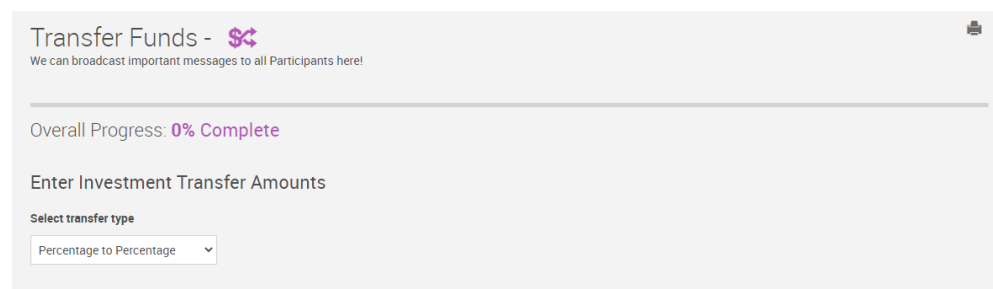


To move money between funds, select the **Move Money** box.

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.



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.

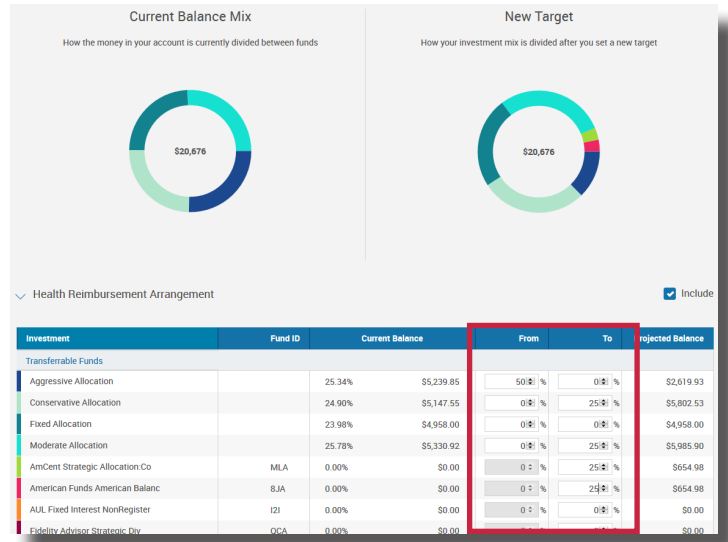
However, if you are in multiple classes, you can choose to apply your changes to the money in all classes (the first option) or by class (the second option). Refer to your Plan Highlights if you are unsure of your class assignment.

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

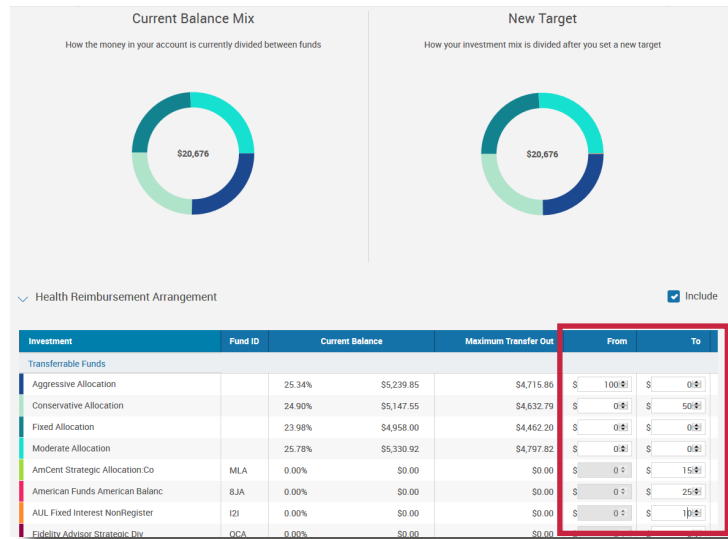
Difference Between Percentage to Percentage, Dollar to Dollar, and Dollar to Percentage

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.

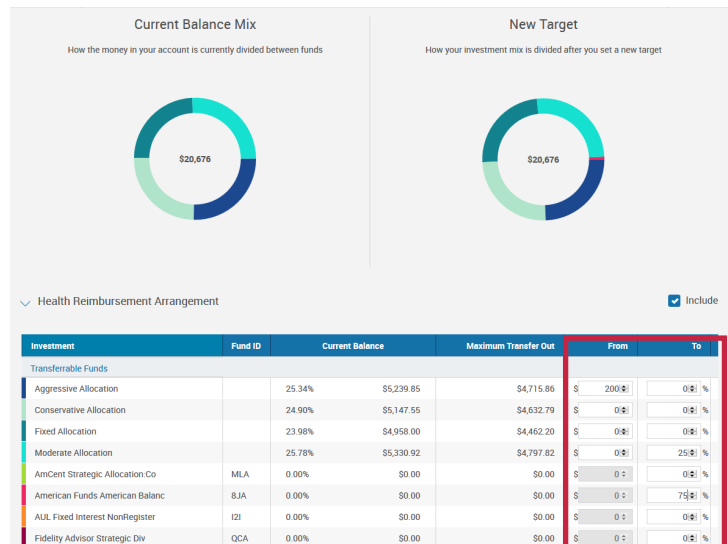
If you select **Percentage to Percentage**, your percentage in the **From** column can be allocated however you wish, as long as the **To** column totals 100%. In the example to the right, we're moving 50% of the funds in row 1. Of that 50%, we're allocating 25% across four new funds. This means half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

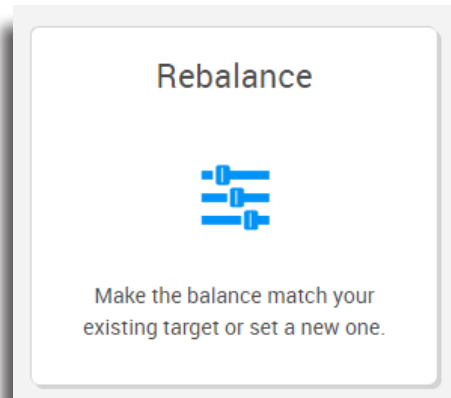


Once you're satisfied with your choices, hit **Next**, then **Submit**. Once submitted, you will receive a confirmation number for your transaction.

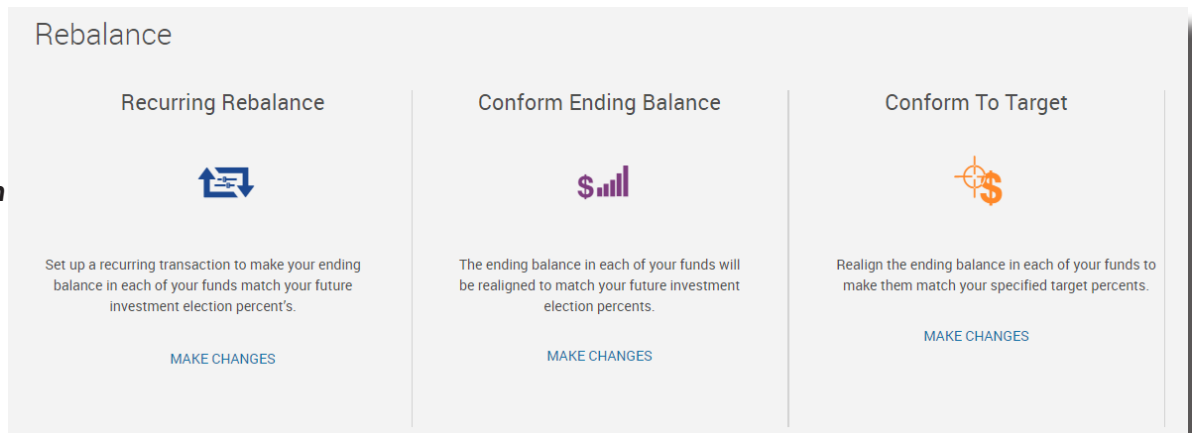
Rebalance Funds

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 the **Rebalance** box.

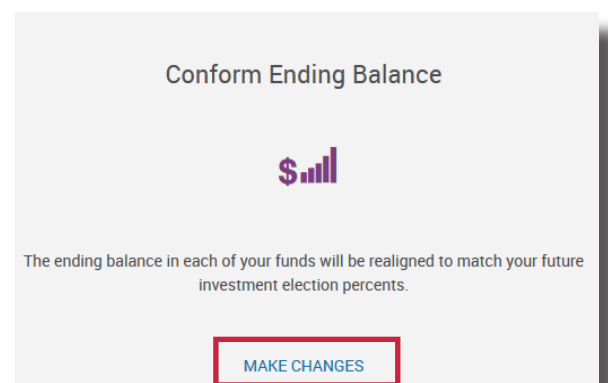


From the next page, you may have the following options: **Conform Ending Balance, Conform to Target and Recurring Rebalance.**



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 - **Salil** Conform Ending Balance Post

Overall Progress: **50% Complete**

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

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

Compare

Health Reimbursement Arrangement

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

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

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

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

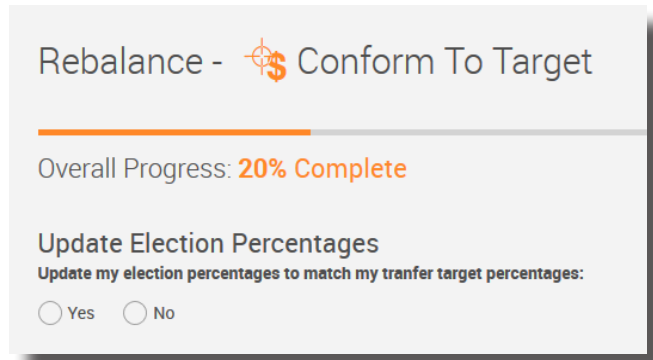
New Target
How your investment mix is divided after you set a new target

Compare

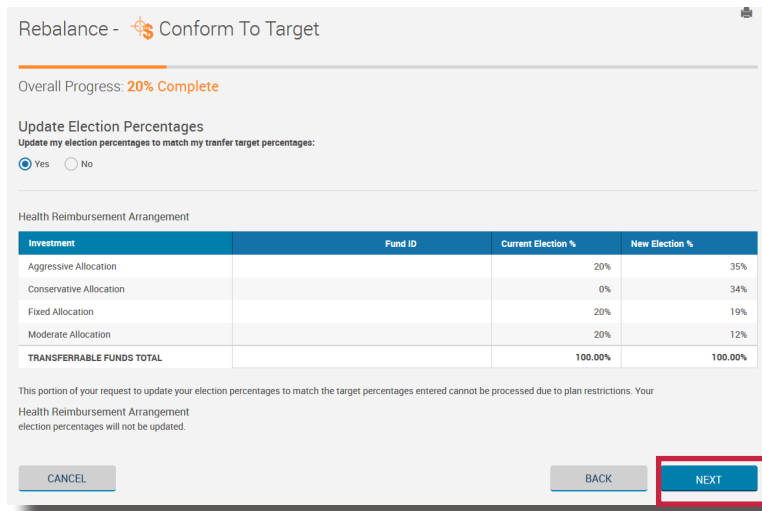
Health Reimbursement Arrangement Include

Investment	Fund ID	Current Balance Mix	New Target
Transferrable Funds			
Aggressive Allocation		25.34% \$5,239.85	<input type="text" value="35%"/> % \$7,236.71
Conservative Allocation		24.90% \$5,147.55	<input type="text" value="34%"/> % \$7,029.95
Fixed Allocation		23.98% \$4,958.00	<input type="text" value="19%"/> % \$3,928.50
Moderate Allocation		25.78% \$5,330.92	<input type="text" value="12%"/> % \$2,481.16
AmCent Strategic Allocation Co	MLA	0.00% \$0.00	<input type="text" value="0%"/> % \$0.00
American Funds American Balanc	8JA	0.00% \$0.00	<input type="text" value="0%"/> % \$0.00
AUL Fixed Interest NonRegister	I2I	0.00% \$0.00	<input type="text" value="0%"/> % \$0.00
Fidelity Advisor Strategic Div	QCA	0.00% \$0.00	<input type="text" value="0%"/> % \$0.00
TRANSFERRABLE FUNDS TOTAL		100.00% \$20,676.32	100% \$20,676.32

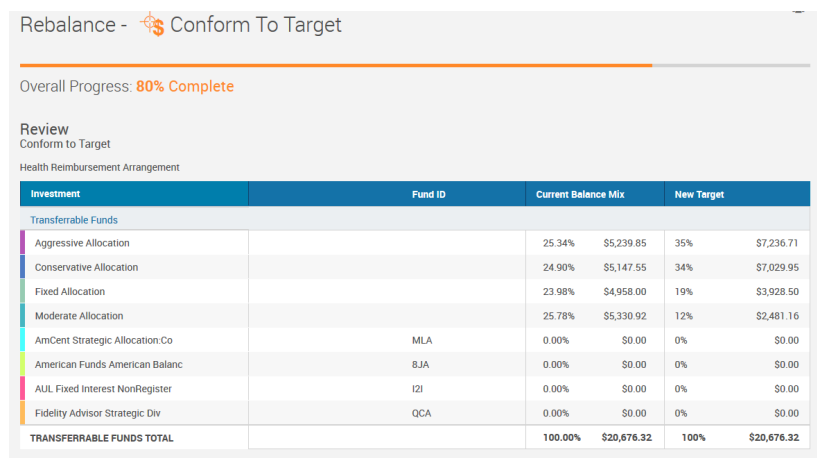
From the next screen, you can choose to update your elections based on the target percentages you entered on the previous screen.



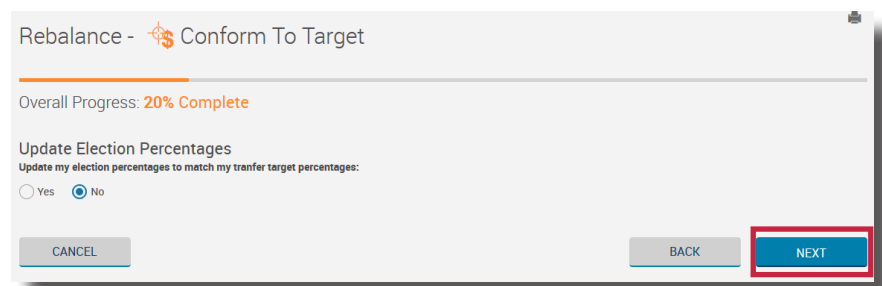
If you choose **Yes**, any new money coming in will be allocated based on your new target percentages. To process that election change, hit **Next**.



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					
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

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.

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

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

The screenshot shows a web interface for setting a recurring rebalance. At the top, it says "Rebalance" with a double-headed arrow icon and "Recurring Rebalance" with a "Print" icon. Below this is a progress bar indicating "Overall Progress: 50% Complete". The main section is titled "Recurring Rebalance" and contains a table with the following data:

Frequency	Rebalance Day	Next Scheduled Rebalance Date	Rebalance Threshold
Once a year	1	08/01/2020	2%

At the bottom of the form are three buttons: "CANCEL", "BACK", and "SUBMIT".

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 [\(855\) 329-0095](tel:855-329-0095) or email us at healthaccountservices@myMidAmerica.com.

**If you have a Health Reimbursement Arrangement (HRA) and/or Flexible Spending Account (FSA) through different employers, separate logins are needed for each employer. If you have multiple HRAs and/or an FSA through the same employer, only one login is needed. To establish multiple logins, simply contact our Participant Services department at (855) 329-0095.*

