



# 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.

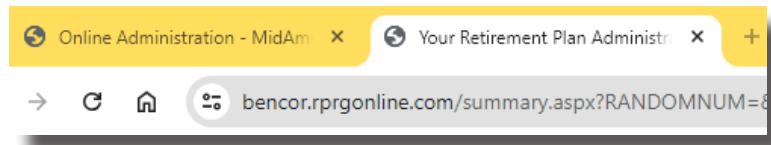
## Let's get started.

Log into your account at [www.myMidAmericaJourney.com](http://www.myMidAmericaJourney.com)\*. If it's your first time accessing your plan online, select **Get Started** to establish your login credentials.

A screenshot of the MidAmerica Journey online portal. At the top, there is a navigation bar with links for "Home", "Accounts", "Tools &amp; Support", and "Message Center" (with a red notification badge showing '20'). Below the navigation bar, a banner features the text "Take control of your health care spending." on the left and a photo of a woman smiling while using a laptop on the right. Underneath the banner, there is a section titled "I Want To:" with three buttons: "Submit a Claim", "Manage My Expenses", and "View Plan Activity". The "View Plan Activity" button is highlighted with a red box. The entire screenshot is set against a light gray background.

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 a Morningstar Report, click on the individual fund name. The fact sheet will open in a new window.

The screenshot shows a dashboard with a red header bar containing links for Dashboard, Benefits Summary, Transactions, Statements / Forms, and Contact Us. The main area is titled 'My Dashboard' and features a large blue circle graphic. Below the circle is a red button labeled 'MANAGE INVESTMENTS'.

To view Performance Charts, select **Forms** from the **Statements/Forms** dropdown menu. Click to expand the row in the table. Simply select the file you wish to view to begin the download.

The screenshot shows a 'Forms' page with a table of files. The table has columns for Name, Size, File Type, From Date, To Date, and a Delete button. One row is expanded, showing a file named 'Performance Chart Lineup#48 June\_2...' with a size of 74k and type Adobe Acrobat. The 'From Date' and 'To Date' columns are empty. A red box highlights the expanded row.

If you are managing your investments, from the next page you'll have three different options: **Change Elections**, **Transfer Funds**, 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.

- Transfer Funds**

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**

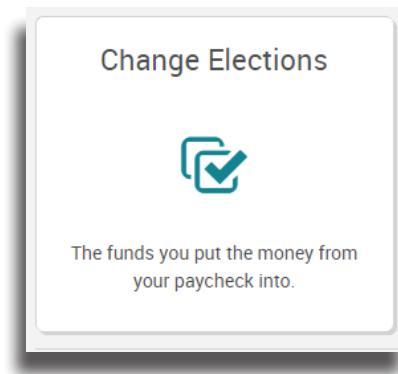
This is a type of election change that **affects the overall asset allocation** by moving existing money between funds. You would rebalance your funds to ensure your portfolio aligns with your specific investment strategy.

The screenshot shows a 'Manage Investments' page. It features a 'Your Balance' section with a large '\$28,333.17' and a 'Manage Investments' section with three options: 'Change Elections', 'Transfer Funds', and 'Rebalance'. Each option has a description and an icon. A red box highlights the 'Change Elections' 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.

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.

Investment Elections - Future Contributions Print

Overall Progress: **0% Complete**

**Important Note:** Investment election updates occur at various intervals throughout the day. Any payrolls received and posted prior to the update of newly entered investment elections may be posted to your prior investment elections, instead of to your new elections.

Enter Investment Election Percentages

**Election Rules**

Days to complete request:	3
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Retiree Class A - Non-Highly Compensated Eligible Employees  Include

Retiree Class B - Eligible Non-Bargained Highly Compensated Employees  Include

Retiree Class C - Building Supervisors  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 U.S. BENCOR/MidAmerica, select the specific plan or plans from which you'd like to change elections.

Investment Elections - Future Contributions Print

Overall Progress: **0% Complete**

**Important Note:** Investment election updates occur at various intervals throughout the day. Any payrolls received and posted prior to the update of newly entered investment elections may be posted to your prior investment elections, instead of to your new elections.

Enter Investment Election Percentages

**Election Rules**

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

501(c)(9) Qualifying Medical Care Expense  Include

501(c)(9) Health Care Insurance Premium  Include

Once you have expanded the appropriate class or plan 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.

Retiree Class A - Non-Highly Compensated Eligible Employees

**Include**

Investment	Fund ID	Current Allocation %	New Election %
AmerCent Strat Alloc: Consv A	AACAC	0%	<input type="text" value="50"/> %
AmerFds American Balanced R3	AAF3C	0%	<input type="text" value="50"/> %
AUL Fixed Interest Account	I2Z3	0%	<input type="text" value="0"/> %
Fidelity Adv Strategic Div & I	FSDTC	0%	<input type="text" value="0"/> %
<b>TOTAL</b>		<b>0%</b>	<b>100%</b>

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**.

Investment Elections - Future Contributions Print

Overall Progress: **40% Complete**

**Important Note:** Investment election updates occur at various intervals throughout the day. Any payrolls received and posted prior to the update of newly entered investment elections may be posted to your prior investment elections, instead of to your new elections.

**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**

Investment Elections - Future Contributions Print

Overall Progress: **80% Complete**

**Important Note:** Investment election updates occur at various intervals throughout the day. Any payrolls received and posted prior to the update of newly entered investment elections may be posted to your prior investment elections, instead of to your new elections.

**Review**

**Election Percentages**  
Retiree Class A - Non-Highly Compensated Eligible Employees

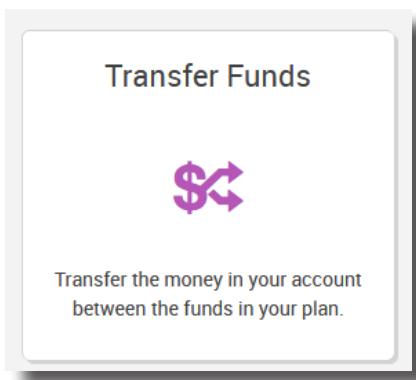
Investment	Fund ID	Current Allocation %	New Election %
AmerCent Strat Alloc: Consv A	AACAC	0%	50%
AmerFds American Balanced R3	AAF3C	0%	50%
AUL Fixed Interest Account	I2Z3	0%	0%
Fidelity Adv Strategic Div & I	FSDTC	0%	0%
<b>TOTAL</b>		<b>0%</b>	<b>100%</b>

**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.

# Transfer Funds

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 **Transfer Funds** 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.

Transfer Funds -

Overall Progress: 0% Complete

Enter Investment Transfer Amounts

Please Note: Once you confirm this transfer, you will not be able to rebalance your investments until your transfer has been processed (usually one full business day). Also, transferring balances will only affect your *existing account balances*; it will not affect how future contributions are invested. Please refer to the "Investment Elections" page to reallocate your future contributions.

Select how you wish to enter target percentages:

I want to transfer amounts one time to be applied to all sources.  I want to transfer amounts individually by source type.

Transfer Funds -

Overall Progress: 0% Complete

Enter Investment Transfer Amounts

Please Note: Once you confirm this transfer, you will not be able to rebalance your investments until your transfer has been processed (usually one full business day). Also, transferring balances will only affect your *existing account balances*; it will not affect how future contributions are invested. Please refer to the "Investment Elections" page to reallocate your future contributions.

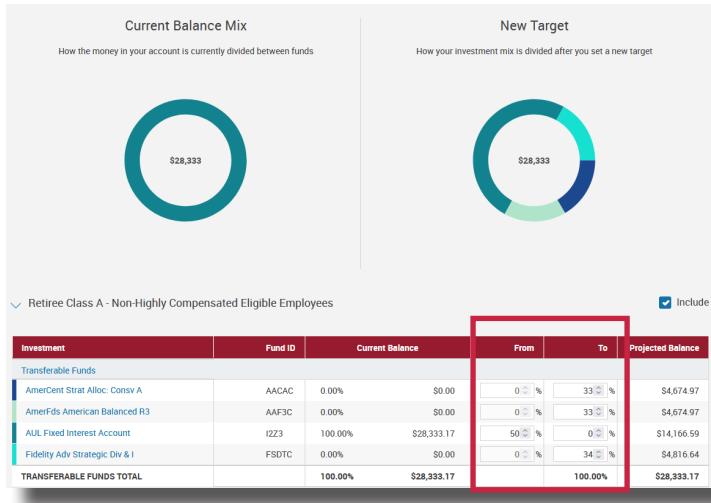
Select transfer type

Percentage to Percentage

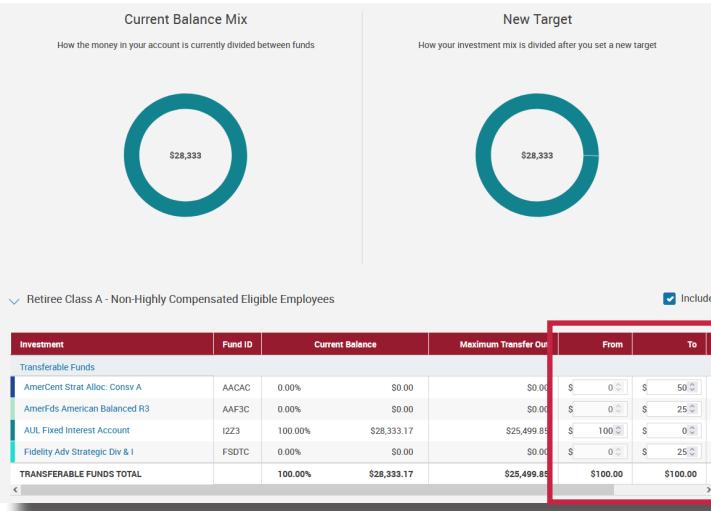
## Difference Between Percentage to Percentage, Dollar to Dollar, and Dollar to Percentage

Once you have decided how you wish to enter your target percentages, choose from the **Select transfer type** dropdown menu to transfer a percentage to percentage, dollar to dollar, or dollar to percentage. To transfer 100% of your balance(s), you must select the **Percentage to Percentage** option, as there is a maximum limit for dollar transfers.

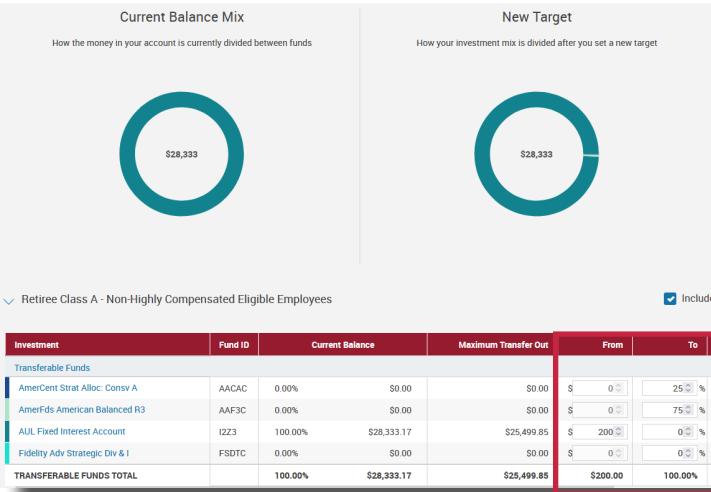
If you select **Percentage to Percentage**, your percentage in the **From** column can be allocated however you wish, as long as the **To** column totals 100%. In the example to the right, we're moving 50% of the funds in row 3. We're allocating that 50% across three new funds. This means half of the funds in row 3 will be split three 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 3 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**.

Rebalance		
<b>Recurring Rebalance</b>  Set up a recurring transaction to make your ending balance in each of your funds match your future investment election percent's. <a href="#">MAKE CHANGES</a>	<b>Conform Ending Balance</b>  The ending balance in each of your funds will be realigned to match your future investment election percents. <a href="#">MAKE CHANGES</a>	<b>Conform To Target</b>  Realign the ending balance in each of your funds to match your specified target percentages. <a href="#">MAKE CHANGES</a>

**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**.

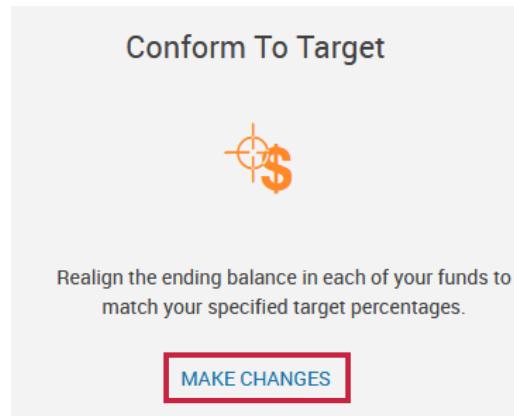
Conform Ending Balance
 The ending balance in each of your funds will be realigned to match your future investment election percents. <a href="#">MAKE CHANGES</a>

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

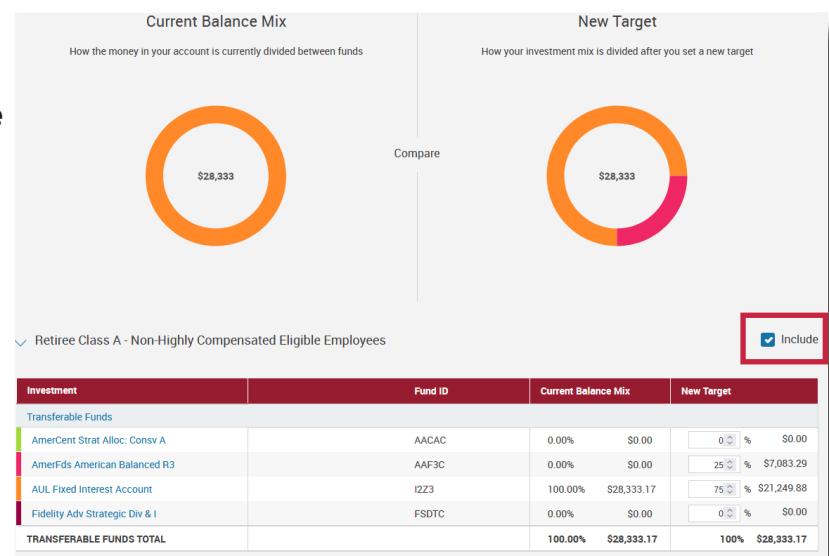
If you are satisfied with your New Balance Mix, select **Submit** from the next screen. Once submitted, you will receive a confirmation number for your transaction.

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

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



From the next page, enter in your new target percentages. **Remember, this only affects your existing money. This does not change your elections or how future money is invested.** Your New Target column must equal 100%. Be sure to check the **Include** box at the top of the investment area. Once satisfied, hit **Next**.



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

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

**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  
Retiree Class A - Non-Highly Compensated Eligible Employees

Investment	Fund ID	Current Balance	Mix	New Target
Transferable Funds				
AmerCent Strat Alloc: Conv A	AACAC	0.00%	\$0.00	0% \$0.00
AmerFds American Balanced R3	AAF3C	0.00%	\$0.00	25% \$7,083.29
AUL Fixed Interest Account	I2Z3	100.00%	\$28,333.17	75% \$21,249.88
Fidelity Adv Strategic Div & I	FSDTC	0.00%	\$0.00	0% \$0.00
TRANSFERABLE FUNDS TOTAL		100.00%	\$28,333.17	100% \$28,333.17

**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**.

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?**

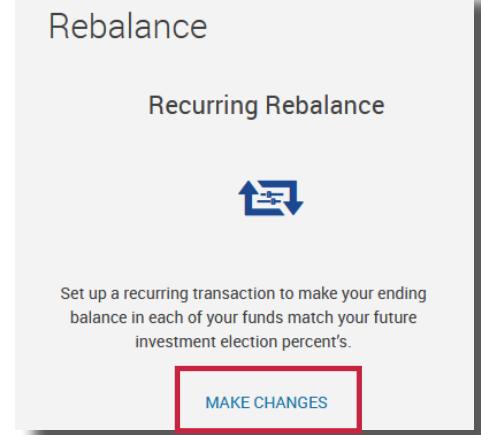
This determines the frequency of the rebalance.

- **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 December, your rebalance will happen in December 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 December, you can select the day of the month in December using this dropdown.

A screenshot of a web-based 'Rebalance' setup form. The top bar shows 'Rebalance' and 'Recurring Rebalance' with a 'Print' icon. Below is a progress bar 'Overall Progress: 0% Complete'. The form has four main sections: 1) 'How often would you like to rebalance?' dropdown set to 'Once a year'. 2) 'Set date of first rebalance' input field showing '12/01/2024' with a calendar icon. 3) 'Select a day to rebalance your portfolio' dropdown set to '1'. 4) 'Enter threshold percent for rebalance' input field showing '0 %'. A note below the rebalance date says: 'If the current balance in any account is different from your target allocation by more than the above percentage, the rebalance will take place as scheduled.' At the bottom are 'CANCEL' and 'NEXT' buttons.

- **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 Print

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Overall Progress: **50% Complete**

Recurring Rebalance

Frequency	Rebalance Day	Next Scheduled Rebalance Date	Rebalance Threshold
Once a year	1	12/01/2024	2% 2%

**CANCEL** **BACK** **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** or email us at [healthaccountservices@myMidAmerica.com](mailto: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.