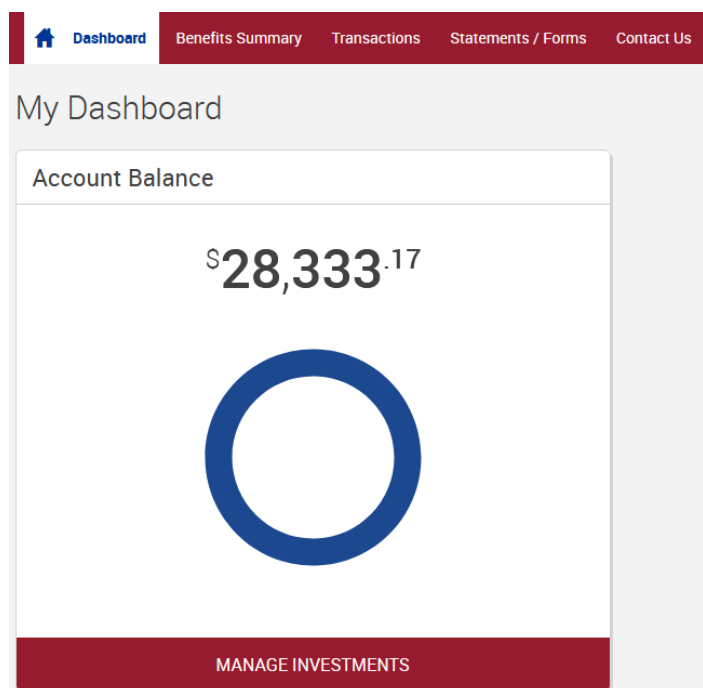


# How to Manage your Investments Online

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, click on **Access Account, then Participant Login**. On the next screen, click **New User** in the top left corner of the login tile. Enter your SSN (no dashes), Birth Date, and Zip Code, then click **Next**. Then re-enter your Birth Date and Zip Code and click **Next** on the Request Credentials tile. You can now select your security questions, set up your login credentials, and enter your contact information.



Once logged in, 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.

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.

Name	Size	File Type	From Date	To Date	Delete
Form Group: Click arrow to display forms					
Performance Chart Lineup#48 June_2...	74kb	Adobe Acrobat			

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.

**Manage Investments**

**Important:** Pending requests can be cancelled on the [Web/VRU Requests](#) page until they are processed. Once your request is cancel this transaction (requests are processed at different intervals throughout the day).

Your Balance  
\$28,333.17

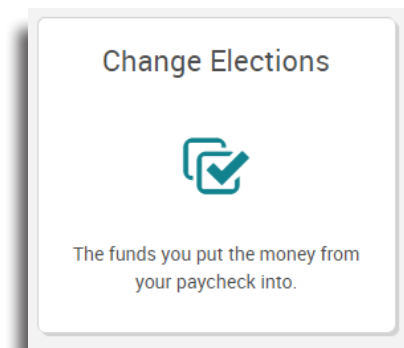
Change Elections	Transfer Funds	Rebalance
Change the investment options for new deposits into your account.	Transfer the money in your account between the funds in your plan.	Make the balance match your existing target or set a new one.

- **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.

# 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 "Investment Elections - Future Contributions" page. It includes a progress bar at 0% Complete, an important note about election updates, and a section titled "Enter Investment Election Percentages". Under "Election Rules", there is a table with three rows: "Retiree Class A - Non-Highly Compensated Eligible Employees", "Retiree Class B - Eligible Non-Bargained Highly Compensated Employees", and "Retiree Class C - Building Supervisors". Each row has a checkbox labeled "Include".

Election Rules	
Days to complete request:	3
> Retiree Class A - Non-Highly Compensated Eligible Employees	<input type="checkbox"/> Include
> Retiree Class B - Eligible Non-Bargained Highly Compensated Employees	<input type="checkbox"/> Include
> Retiree Class C - Building Supervisors	<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 U.S. BENCOR/MidAmerica, select the specific plan or plans from which you'd like to change elections.

The screenshot shows the "Investment Elections - Future Contributions" page. It includes a progress bar at 0% Complete, an important note about election updates, and a section titled "Enter Investment Election Percentages". Under "Election Rules", there is a table with three rows: "Minimum allocation:", "Minimum allocation increment:", and "Days to complete request:". Each row has a text input field and a value (1%, 1%, and 3 respectively). Below the table, there are two rows with checkboxes labeled "Include": "501(c)(9) Qualifying Medical Care Expense" and "501(c)(9) Health Care Insurance Premium".

Election Rules	
Minimum allocation:	1%
Minimum allocation increment:	1%
Days to complete request:	3
> 501(c)(9) Qualifying Medical Care Expense	<input type="checkbox"/> Include
> 501(c)(9) Health Care Insurance Premium	<input type="checkbox"/> 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

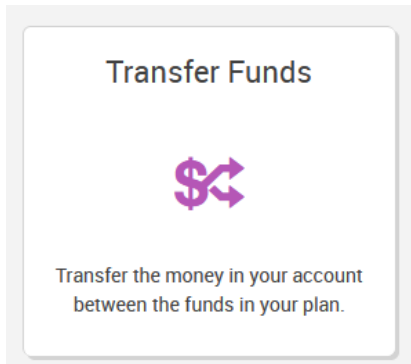
Investment	Fund ID	Current Allocation %	New Election %
AmerCent Strat Alloc: Consv A	AACAC	0%	50%
AmerFds American Balanced R3	AAF3C	0%	50%
AUL Fixed Interest Account	I2Z3	0%	0%
Fidelity Adv Strategic Div & I	FSDTC	0%	0%
<b>TOTAL</b>		<b>0%</b>	<b>100%</b>

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.

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 progress bar showing "Overall Progress: 0% Complete". The main heading is "Enter Investment Transfer Amounts". Below this is a "Please Note" section with text explaining that once confirmed, the transfer cannot be rebalanced until processed, and it only affects existing account balances. At the bottom, there is a section titled "Select how you wish to enter target percentages:" with 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

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.

A screenshot of the "Transfer Funds" screen, showing the same header and progress bar as the previous one. The "Please Note" section is also present. Below the "Select how you wish to enter target percentages:" section, there is a new section titled "Select transfer type" with a dropdown menu. The dropdown menu is currently set to "Percentage to Percentage".

**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 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.

**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

Retiree Class A - Non-Highly Compensated Eligible Employees ☒ Include

Investment	Fund ID	Current Balance	From	To	Rejected Balance
<b>Transferable Funds</b>					
AmerCent Strat Alloc: Conserv A	AACAC	0.00%	\$0.00	0.00%	\$4,674.97
AmerFds American Balanced R3	AAF3C	0.00%	\$0.00	33.33%	\$4,674.97
AUL Fixed Interest Account	I223	100.00%	\$28,333.17	50.00%	\$14,166.59
Fidelity Adv Strategic Div & I	FSDTC	0.00%	\$0.00	34.33%	\$4,816.64
<b>TRANSFERABLE FUNDS TOTAL</b>		<b>100.00%</b>	<b>\$28,333.17</b>	<b>100.00%</b>	<b>\$28,333.17</b>

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.

**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

Retiree Class A - Non-Highly Compensated Eligible Employees ☒ Include

Investment	Fund ID	Current Balance	Maximum Transfer Out	From	To
<b>Transferable Funds</b>					
AmerCent Strat Alloc: Conserv A	AACAC	0.00%	\$0.00	\$ 0.00	\$ 50.00
AmerFds American Balanced R3	AAF3C	0.00%	\$0.00	\$ 0.00	\$ 25.00
AUL Fixed Interest Account	I223	100.00%	\$28,333.17	\$ 100.00	\$ 0.00
Fidelity Adv Strategic Div & I	FSDTC	0.00%	\$0.00	\$ 0.00	\$ 25.00
<b>TRANSFERABLE FUNDS TOTAL</b>		<b>100.00%</b>	<b>\$28,333.17</b>	<b>\$100.00</b>	<b>\$100.00</b>

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.

**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

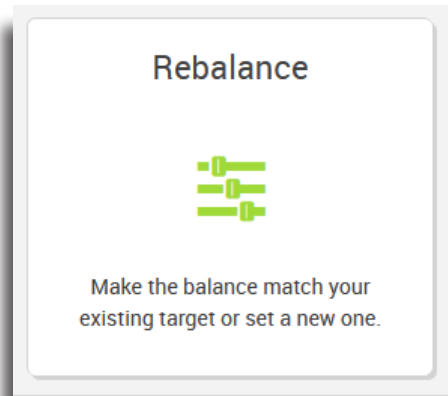
Retiree Class A - Non-Highly Compensated Eligible Employees ☒ Include

Investment	Fund ID	Current Balance	Maximum Transfer Out	From	To
<b>Transferable Funds</b>					
AmerCent Strat Alloc: Conserv A	AACAC	0.00%	\$0.00	\$ 0.00	25.00%
AmerFds American Balanced R3	AAF3C	0.00%	\$0.00	\$ 0.00	75.00%
AUL Fixed Interest Account	I223	100.00%	\$28,333.17	\$200.00	0.00%
Fidelity Adv Strategic Div & I	FSDTC	0.00%	\$0.00	\$ 0.00	0.00%
<b>TRANSFERABLE FUNDS TOTAL</b>		<b>100.00%</b>	<b>\$28,333.17</b>	<b>\$200.00</b>	<b>100.00%</b>

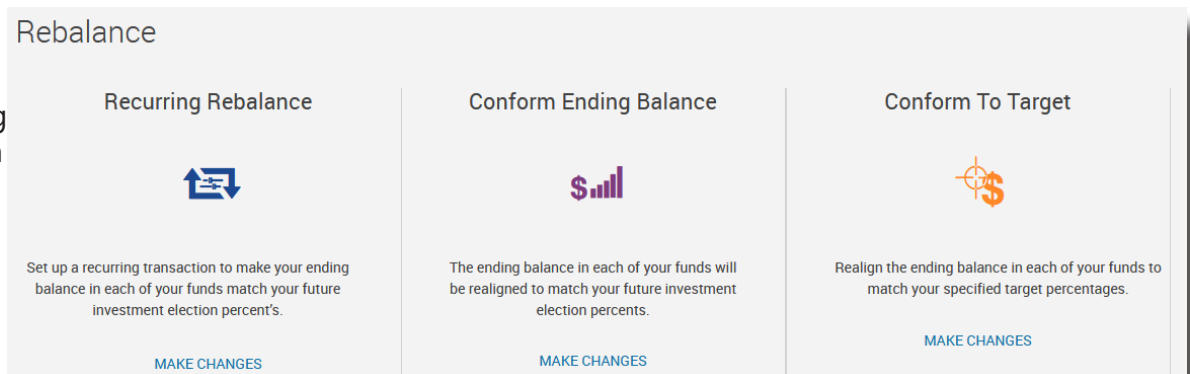
# Rebalance Funds

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.

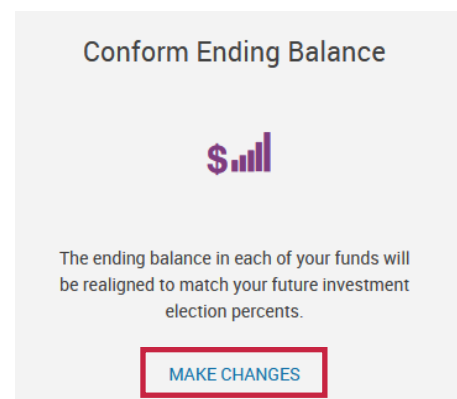


From the next page, you may have the following options: **Conform Ending Balance, Conform to Target and Recurring Rebalance.**



**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**.

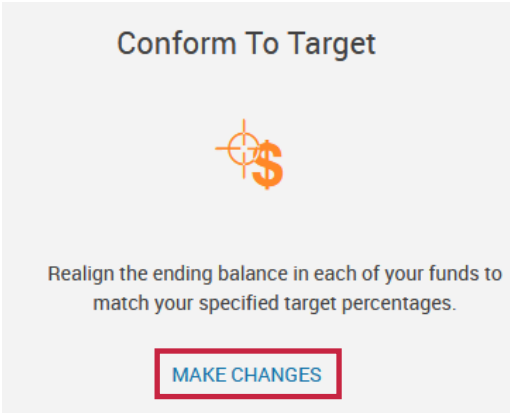


You can review how the funds are being rebalanced on the next screen. If satisfied, select **Next**.

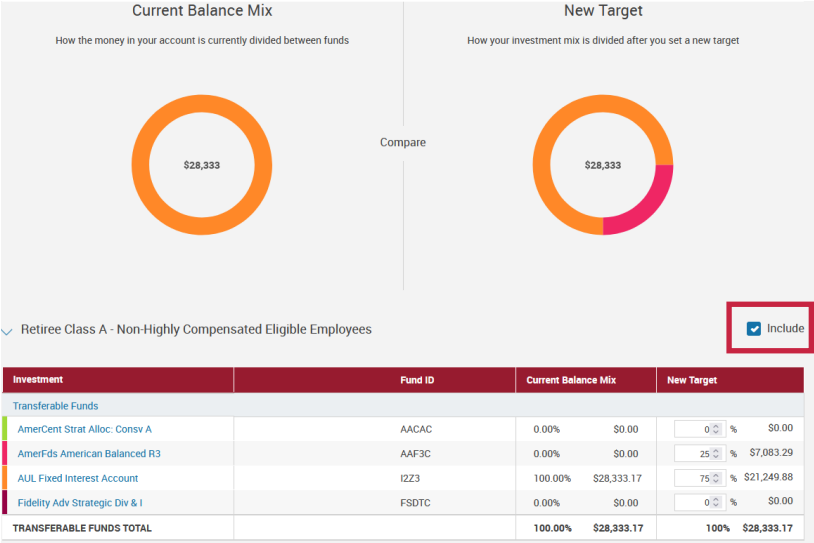
If you are satisfied with your New Balance Mix, select **Submit** from the next screen. Once submitted, you will receive a confirmation number for your transaction.

**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

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

Retiree Class A - Non-Highly Compensated Eligible Employees

Investment	Fund ID	Current Balance Mix		New Target	
Transferable Funds					
AmerCent Strat Alloc: Consv A	AACAC	0.00%	\$0.00	0%	\$0.00
AmerFds American Balanced R3	AAF3C	0.00%	\$0.00	25%	\$7,083.29
AJUL Fixed Interest Account	I223	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?**

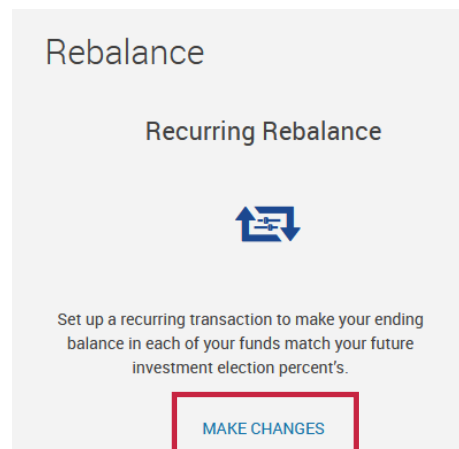
This determines the frequency of the rebalance.

- **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.



Rebalance Recurring Rebalance

Overall Progress: 0% Complete



<b>How often would you like to rebalance?</b> <div>Once a year</div>	<b>Set date of first rebalance</b> <div>12/01/2024</div>
<b>Select a day to rebalance your portfolio</b> <div>1</div>	<b>Enter threshold percent for rebalance</b> <div>0 %</div> <p><small>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.</small></p>

**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	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 [\(800\) 430-7999](tel:8004307999) or email us at [accountservices@myMidAmerica.com](mailto:accountservices@myMidAmerica.com).