We're Happy You're Here



Questions?

(800) 634-1178

accountservices@MyMidAmerica.com

Customer Service Hours

Monday through Thursday, 8:30 am - 8 pm ET Friday, 8:30 am - 6 pm ET

Address

402 South Kentucky Avenue Suite 500 Lakeland, FL 33801





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're at 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 are here to help. If you need additional materials, further explanation or guidance, don't hesitate to contact us at (800) 634-1178 or accountservices@MyMidAmerica.com.

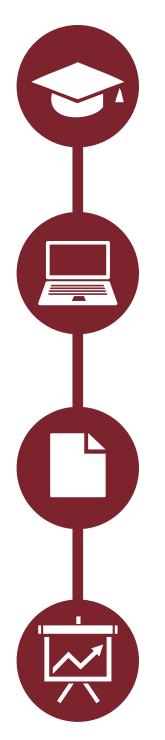
Welcome to your new benefits plan. We're happy you're here.

Sincerely,

MidAmerica Administrative & Retirement Solutions

Getting Started

An introduction to your plan.



Understanding Your Plan

APPLE stands for Accumulation Program for Part-time and Limited service Employees. This 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 APPLE 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.

About Your Investments

Your money is invested with American United Life Insurance Company® (AUL), a OneAmerica® company. AUL is headquartered in Indianapolis, Indiana, has been in business for over 135 years, has close to \$27 billion of assets under management, and has 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.