



Frequently Asked Questions



What is an APPLE 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.

Who is required to participate in the plan?

If you are a part-time, temporary or seasonal employee not participating in a state retirement plan, you are required to participate in the plan.

What type of plan do I have?

Your plan is a 401(a) Deferred Compensation plan.

When do I become eligible to take a distribution?

You are able to request a distribution if:

- You no longer work for your employer
- You went from being a part-time employee to a full-time employee
- You are at least 70 ½ years old

Upon death, a distribution may be issued to the beneficiary or beneficiaries you have on file. If no beneficiary is designated on your account, the distribution will be made payable to your estate.

When will I receive my distribution?

Distributions are issued in the second half of each month. We must obtain authorization from your employer before we pay a distribution. It can take up to 90 days to process your request and issue your distribution.

Are there taxes on distributions?

Federal taxes of 20% are withheld from lump-sum distributions over \$200. An additional 10% of the federal withholding is withheld for state taxes. Taxes are not withheld from rollover distributions.

Are hardship withdrawals allowed on the plan?

Hardship withdrawals are not permitted on the plan.

Where are funds invested?

Funds are invested in a fixed annuity with a guaranteed rate of return. Investments are provided by American United Life Insurance Company®, a OneAmerica® Company (AUL). For more information on your investments, please visit www.oneamerica.com.

How can I view my account balance and transaction history?

Please log into www.keenan.com. Your username is your Social Security Number (SSN) and your initial password is the last four digits of your SSN.

Questions?

If you have questions regarding your plan, please contact MidAmerica Administrative & Retirement Solutions (MidAmerica), the plan administrator, at (800) 634-1178 or email us at accountservices@midamerica.biz.

If submitting paper forms, send to:

MidAmerica Administrative & Retirement Solutions
Attn: APPLE Admin
402 South Kentucky Avenue, Suite 500
Lakeland, Florida 33801
Fax: (863) 688-4200
distributions@midamerica.biz

For investment or plan information related questions, please contact your Keenan & Associates Representative at (510) 986-6761.

