



Questions?

(800) 634-1178

accountservices@myMidAmerica.com

Customer Service Hours

Monday through Friday,
8:30 a.m.–6 p.m. ET

Address

PO Box 149
Lakeland, FL 33802-0149

We're happy you're here

Dear Participant,

Our goal at U.S. BENCOR/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're 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.

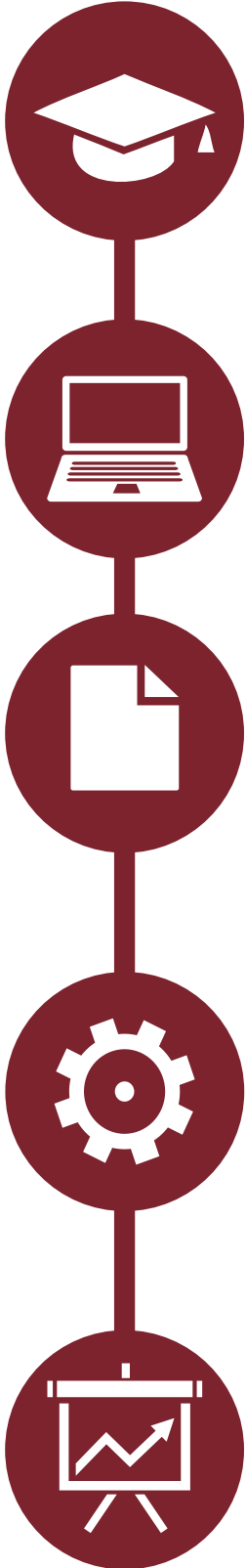
Sincerely,

U.S. BENCOR/MidAmerica



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, review your Plan Highlights. You can also access an online library of helpful Social Security Alternative information consolidated into one web page, located at <https://www.myMidAmerica.com/3121resources/>.

Accessing Your Account Online

You can log into your account at www.myMidAmerica.com. If this is 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 Social Security number (no dashes), Birth Date, and Zip Code, then click **Next**. You'll be asked to 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.

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 through secure online upload at <https://www.myMidAmerica.com/file-upload/employees/> or via fax at (863) 688-4200.

Designating a Beneficiary

Once logged into your account, you are able to designate a beneficiary for your plan. From your landing page, select the settings icon located in the upper right-hand corner of the screen. Please note this is a small gear icon (⚙️). Next, select Beneficiaries. From here you are able to enter your beneficiary information. If you prefer to mail, email or fax your designation to us, you can download our Beneficiary Designation Form by logging into your account and selecting **Forms & Reports** from the blue header, then **Forms**. You may also call (800) 430-7999 to make a request.

About Your Investments

Your money is invested for potential growth. To learn more about how your funds were invested, please review your Plan Highlights, which has been included in this welcome kit. For investment management guidance, visit www.myMidAmerica.com and select **Resources**.