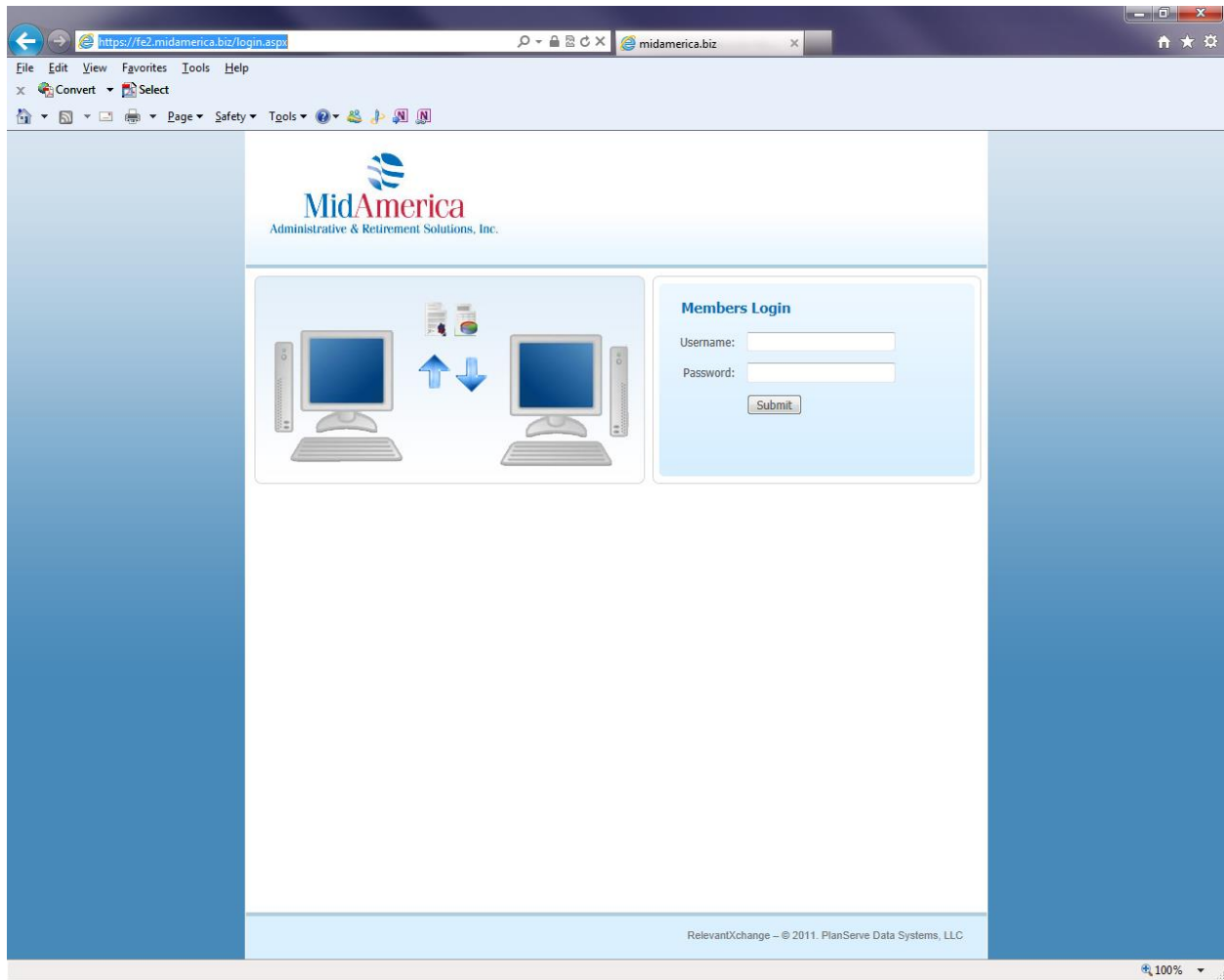# 403(b) & 457 TPA Participant Website Instructions

In order to access the website via the login page (above), please do the following:

- Go to the main MidAmerica website http://www.midamerica.biz/
- Click on Participants
- Select 403(b) TPA Services
- Select "Click Here to Access the 403(b) Participant Website"

- Username: enter your Social Security Number (SSN)
- Password: Your default password will be the last 4 digits of your SSN

- If this is your initial login, go to the next page for instructions on how to change your password to a more personal and secure one. Otherwise, you will be directed to the Main Menu.

Initial Login – Change Password

- When you initially login, you will be prompted to change your password to a more secure one. Additionally, you will be asked to provide your email address and a security question and answer so that you can confirm your identity should you ever forget your password and need it reset.

To change your password and continue using the site, please do the following:
- o Input your initial password (last 4 digits of your SSN)
- o Input your new password per the "Password Requirements"
- o Confirm your new password

- o Input your email address

- o Choose a security question and enter your answer

- o Save

- o If you entered data into the fields properly, the following message should appear below the password change section: "Your password has been successfully changed. Click here to continue."

- o Click on the **"Click here to continue"** language to continue to the Main Menu

Contact Us

Please contact us if you have any questions or need additional information regarding this site or your plan.

Our contact information is listed below plus within the *Contact Us* section of the website.

Address:
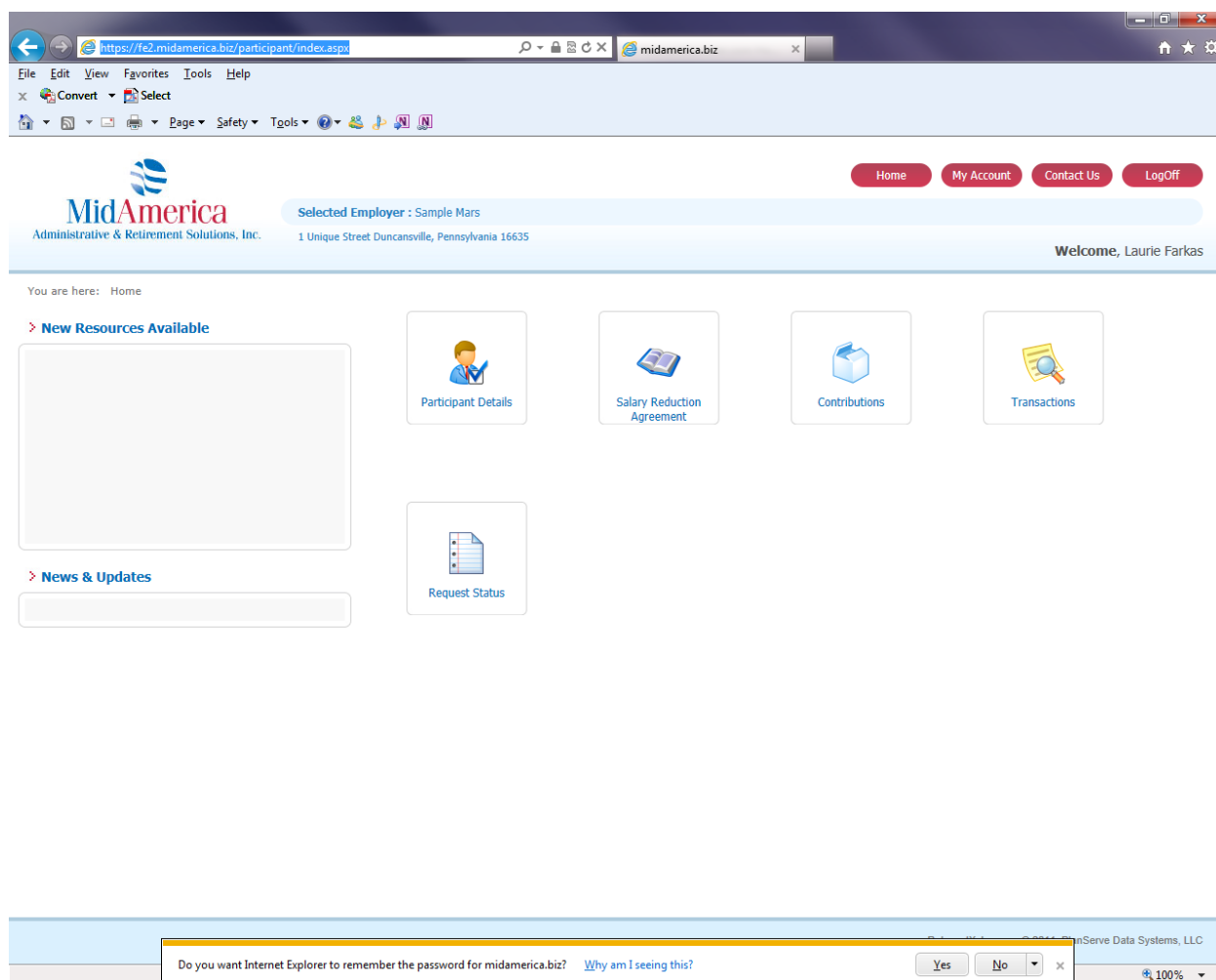402 South Kentucky Ave.
Suite 500
Lakeland FL 33801

Phone: 866-873-4240
Fax: 863-688-4466
Email: 403bTPA@midamerica.biz

Main Menu

You are now at the Main Menu and can select from any of the options listed in the screen print. A summary of these options are as follows and more details of each can be found on the following screens:

- **Participant Details:** This page allows you to view the various indicative and census data on our database. Additionally, you can change your address, phone, or fax number on file.
- **Salary Reduction Agreement**: By clicking on this icon, you can view both current and historical SRA elections as housed in MidAmerica's records.
  - To **change your contribution,** you can submit your SRA changes online by clicking on the *SRA Request* button within this section.
- **Contributions:** This page reflects your contribution history and data contained in the MidAmerica database.
- **Transactions**: Accessing this section allows you to view the status of submitted transaction requests along with requesting new ones such as distributions, hardship withdrawals, loans, and transfers.
- **Request Status**: A history of both pending and archived transaction requests can be found here.

Quick Tip: To go back to the Main Menu (see next page) at any time, click on either the Home button or the MidAmerica logo in the upper left corner

Participant Details

In the upper section, your current address and phone/fax numbers on file are listed. If necessary, please update this data accordingly.

The lower section reflects the indicative and census data (dates of birth, hire, termination, payroll frequency, etc) on hand. This data is view only and if changes need to be made, please let us know so that we can follow-up and confirm with your employer.

- **NOTE:** If you input a change to either your address or phone/ fax number, please inform your employer accordingly so that they can reflect the updated information in their records as well.

Salary Reduction Agreement

To View Pending & Historical SRA Records

After clicking Salary Reduction Agreement from the Main Menu, you will be defaulted to the SRA Review screen (shown above). The details regarding any pending or processed SRAs will be listed. If the request is pending, the Status will be listed as such. The Current section displays your existing election while the Archive section displays your SRA election history.

To request a **SRA Change Request**, please go to following page of these instructions.

To request and submit a SRA change to MidAmerica

Please use this module comprised of 3 screens if you wish to initiate, stop, or change your existing SRA election. The screen number is highlighted in green. Please note that this change will replace any pending future changes and unless you specify otherwise, the effective date will be in accordance with your employer's payroll schedule.

Screen 1 is shown above. Please go to the next page for this screens' instructions

<u>Screen 1- you will specify your contribution elections and changes on this screen</u>
Your existing election(s) will be shown in the vendor section with the applicable elements detailed in the Vendor Name, Contract Number, Source, and Current Amount fields.

<u>Reference</u>: Please enter any comments or additional notes in this field. (For example: "Please make this election effective with the June 30, 2012 payroll")

To initiate (start) contributing to a vendor:
- Select the *Add New Vendor* button
- Select the vendor from the drop down box
- Input the Contract (Account) Number with the vendor
- Choose the source or money type you wish (for example, 403(b) Pretax contribution)
- Enter the Amount (New Amount)
- Save
- If you wish to initiate or change existing contributions to other vendors, please do so at this time. Otherwise, click "Next" in the lower right corner to move to Screen 2 (go to Screen 2 instruction page)

To change the contribution amount to an investment provider:
- Select Change on the right side of the screen
- Input the applicable dollar value in the Amount field
- Confirm the contract number is accurate and correct if needed
- Save
- If you wish to make further modifications to other vendors, please input them accordingly. Otherwise, click Next in the lower right corner to move to Screen 2 (go to Screen 2 instruction page).

To Stop a contribution to a vendor:
- Select "Stop" on the right side of the screen
- You will get the following message: *Confirm Stop: Are you sure you want to stop this contribution?* Select "Yes"
- If you wish to make further modifications to other vendors, please input them accordingly. Otherwise, click Next in the lower right corner to move to Screen 2 (go to Screen 2 instruction page).

Screen 2 summarizes the elections inputted on Screen 1.

- Please read the **Change Authorization** which will serve as a Terms of Agreement and electronic signature. By clicking the "Sign Agreement" field and choosing Finish, you authorize MidAmerica as the TPA to review the request and if approved, submit it to your employer who will make the change in payroll.

- Click on **"Finish"** to move to Screen 3

The change(s) you inputted are listed in the middle of the screen. Please confirm for accuracy.

Note: Your request is considered pending at this time and will be reviewed by an account manager shortly. If approved, MidAmerica will communicate our authorization to your employer. If we cannot approve it for any reason, we will notify you by mailing a letter to your address on file.

To get a copy of the change submitted:
- Click on the *Confirmation Form* button at the bottom of the screen to generate an electronic copy (pdf) of the submitted request. You have the option to either view online or download the file in Adobe (pdf) format.

Quick Tip: Your Confirmation Form will be archived in your account for your future reference. To access it, select *Transactions* from the Main Menu, find the applicable request, and click on the corresponding "View" link under the *Approval Letter* column.

Contributions

This screen displays contribution details such as payroll date, vendor, source, and amounts for those contributions which have been processed by MidAmerica. Please be aware that only those contributions which have been provided to and processed by MidAmerica will be shown.

Transactions (Distributions, Hardship Withdrawals, Loans, Transfers)

This section facilitates both the review of prior requests (Transaction Review-shown below) and the submission of new requests (Request Distribution, Request Hardship Withdrawal, etc.).

Transaction Review

After clicking on the Transactions icon, you will be defaulted to the Transaction Review screen reflecting both Pending and Completed transaction requests previously submitted to MidAmerica.

Quick Tip: To access an Approval Letter or documentation regarding a request previously submitted via this site (explained further on the next page), click on the related "View" link of the transaction.

Request Distribution/Hardship/Loan/Transfer:

- To request one of these transaction types such as a distribution, please refer to the applicable instructions on the following pages.

Request Distribution (non-hardship)

Screen 1: First, click on the "Request Distribution" icon which takes you to the above screen.

- Choose the Disbursement Type: Age 59.5, Age 70.5, or Separation from Service.
    - NOTE: If our records indicate you are ineligible for a distribution at this time, the following message will appear at the bottom of the screen:
    "Based on the information in our database, you have not met one of the plan's distributable events and are therefore ineligible for a distribution at this time. These distributable events include either attainment of Age 59 ½ (403b plan), Age 70 ½ (457b plan), or separation from service. Please contact us if this is incorrect so that your account information can be properly updated."

    Should you receive this message but do meet one of the above distribution criteria, please contact us so that we can confirm this information with your employer and update our database. Our contact information is listed on page 3 of these instructions.

- Next, choose the Vendor Information from the drop down boxes: Vendor Name, Source, Account Number, and Requested Amount (if full or max, leave the Requested Amount blank).
- Note: if your vendor is not listed, you will need to submit your vendor's paperwork to us for review
- Click "Next"

Distributions- Screen 2

- Confirm the information on the screen is correct and read the Terms of Agreement which will serve as an electronic signature.
  - If you agree, click the "Sign Agreement" box
- Next, click "Finish" (lower right corner)

Distributions- Screen 3

- Your request is now approved.
- Click on the "Approval Letter" link for MidAmerica's authorization of your request
  - You should forward the Approval Letter along with your completed distribution paperwork to your vendor for processing
- If finished, click Done

Quick Tip: Your Approval Letter will be archived in the *Transaction Review* section of your account. You can obtain it by clicking on the "View" link in the transaction request.

Request Transfer (Contract Exchange or Incoming Plan to Plan)

Screen1- please use this module to request either a contract exchange or incoming plan to plan transfer

- Select Transfer Type from the drop down box (Incoming Plan to Plan or Contract Exchange)
    - If Incoming Plan to Plan, input the name of your prior plan in the "Former Plan" field
- Transfer From Request: select the Vendor Name, Source, Account Number, and Amount Type from the drop down boxes (if full or max, leave the Requested Amount blank).
    - Note: if the outgoing vendor is not listed, you will need to submit the vendor paperwork to us for review
- Transfer To Request: select the Vendor Name, Source, Account Number, and Amount Type from the drop down boxes (if full or max, leave the Requested Amount blank).
    - Note: IRS issues mandate that only approved vendors can receive transfers. Accordingly, only those investment providers are listed.
- Click "Next" to go to Screen 2

Transfers- Screen 2

- Confirm the information on the screen is correct and read the Terms of Agreement which will serve as an electronic signature.
  - If you agree, click the "Sign Agreement" box
- Next, click "Finish" (lower right corner) to go to Screen 3

Transfers- Screen 3

- Your request is now approved.
- Click on the "Approval Letter" link for MidAmerica's authorization of your request
    - You should forward the Approval Letter along with your completed distribution paperwork to your vendor(s) for processing
- If finished, click Done

Quick Tip: Your Approval Letter will be archived in the *Transaction Review* section of your account. You can obtain it by clicking on the "View" link in the transaction request.

Request Loan

Please use this module to request a loan from your plan (general purpose or principal residence).

Input the necessary information as follows:
- Vendor Name- select your investment provider from the drop down box of approved vendors
- Source- select one of the sources from which you will be taking monies to fund your loan
- Click "Next" to go to Screen 2

Loans- Screen 2

- Type: select the appropriate field (General Purpose or Principal Residence)
- Requested Term: Enter the desired loan repayment period in *months*
- Amount Type: Amount, Percent, or Max
- Requested Amount: If Max, leave blank. Otherwise, input the appropriate amount.
- Click Next

Loans – Screen 3

- Upload Your Documentation Here
  - Click on the Browse icon and attach the pdf file containing your vendor's signed loan request paperwork
  - Click "Upload" (right side)- the name of the uploaded file will appear to the right of the Browse icon

  - **NOTE: You can upload only files in pdf format to the website. Other formats such as Excel, Word, tif, etc are unable to be accommodated.**

- Read the Terms of Agreement which will serve as an electronic signature.
  - If you agree, click the "Sign Agreement" box

- Click "Finish" (lower right corner) to go to Screen 4

Loans- Screen 4

Your request has been submitted to an Account Manager who will review and confirm it is in compliance with the Plan Document and applicable IRS regulations.

If your request is approved, your authorized vendor form will be forwarded per the application.

NOTE: If MidAmerica cannot approve your request, we will notify you by mailing a denial letter to your address on file.

Request Hardship Withdrawal

Please use this module to request a hardship withdrawal from your plan.

Input the necessary information as follows:

- Hardship Type: select the reason for your hardship withdrawal from the drop down box
  - Note: IRS regulations mandate that hardship withdrawals can only be taken due to the six (6) reasons listed on the drop down box (medical bills, prevent eviction from home, etc.)
- Vendor Information: select the Vendor, Source, Account Number, and Amount Type from the drop down boxes (if full or max, leave the Requested Amount blank).
  - Note: If your vendor is not listed, please submit the investment provider's paperwork and supporting documentation to us for approval.
- Click "Next" to go to Screen 2

- Upload Your Documentation Here
    - Click on the Browse icon and attach the pdf file containing your vendor's signed withdrawal request along with supporting documentation regarding both the reason and amount of your request
    - Click "Upload" (right side)- the name of the uploaded file will appear to the right of the Browse icon

    - **NOTE: You can upload only files in pdf format to the website. Other formats such as Excel, Word, tif, etc are unable to be accommodated.**

- Read the Terms of Agreement which will serve as an electronic signature.
    - If you agree, click the "Sign Agreement" box

- Click "Finish" (lower right corner) to go to Screen 3

Hardship Withdrawal- Screen 3

Your request has been submitted to an Account Manager who will review and confirm it is in compliance with the Plan Document and applicable IRS regulations.

If your request is approved, your authorized vendor form will be forwarded per the application.

NOTE: If MidAmerica cannot approve your request, we will notify you by mailing a denial letter to your address on file.

Request Status

This screen outlines all Transaction Requests which are either pending or have been processed in your account per our database.

The Pending transactions are listed at the top.

The archived transactions are listed in the lower section labeled **History**.