

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 59 ½ years old

There is an IRS 10% penalty for distributions taken prior to age 59½ for plans such as this. However, if you

How do I request a distribution?

You can request a distribution by completing a Request for Settlement of Account Form, which can be obtained by logging into your account on our secure website, www.keenan.com. Your temporary login is your Social Security number and your temporary password is the last four digits of your Social Security number. You will then be asked to change your username and password.

You can also obtain the form by calling or emailing our Customer Service department at (800) 634-1178 or accountservices@MyMidAmerica.com.

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? he py nle pl38.1 (s-8.13(ay)-8 ((i)3.2 ((.)-1.2 o()-1