

#### Retirement Services • Investments

# My Account User Guide Changing Future Allo<u>cations</u>

## After you log in, you will see one of these two pages:

**If you have more than one plan**, you will see the Plan Overview page, as shown in the screen capture below. Click **View Plan Details**, then select your 401(k) Plan. **If you have only one plan**, you can access the "Manage My Plan" features, including Change My Future Allocations, from here.

Retirement Services -	Investments			References Services - Investments				
			Logout	Home				Log
				XYZ Company 401(k) Plan	Home > Overview - XYZ Company 401(k) Plan			
Plan Overview Select View Plan Details				Investments	Overview XYZ Company 401(k) Plan - 401(k) Plan			
				Plan Balance Manage My Allocations				
Total Balance: \$46	3,341.65			Personal Rate of Return	Total Balance	Vested Ba	lance	As of 11/28
Plans & Individual Co	ntracts		Balance	Activity Summary Share Prices	\$41,500	.64	\$41,500 <sup>.6</sup>	4
401(k) Thrift	XYZ Company - 4	401(k) Plan	\$41,500.64	Contributions Change My Contributions	Total Balan		Vested Balance	
Individual Retirement A	nnuity Ira - Direct Partici	ipation Acc ount	\$4,841.01	Loans, Withdrawals and	View Details		View Details	
Total Account Balance	5		\$46,341.65	Rollovers				
	-1			Loans Withdrawals and Rollovers	Contributions			
View Plan Details	1			Transactions		1		
Plans & Individual Co	aterata		Balance	Pending Transactions Previous Transactions	Traditional: 1% Per Pay Period	Roth: Start Contributing		
Individual Retirement A		ipation Account (777-777-B)	Converted*	eDocuments	You may make Traditional, Roth, or After-Tax Contributions.	Contributions to this plan, as indicated in this section	. To begin, select either Start Contribut	ing or Manage My
401(k) Thrift	XYZ Company - 4		Converted*	Documents	Manage My Contributions			
Total Account Balance			\$0.00	Forms Quarterly Statements				
Total Account balance			20.00	Investment Funds	Summary			
View Plan Details	1			Prospectuses and Other Important Documents	Source	Most Recent	YTD	Balance
				My Profile	Rollover	\$0.00 00/00/0000	\$0.00	\$41,500.64
Converted: If a plan is in	dentified as "converted," then you will see Mutual Fund Platform. Your account bala	e two entries for the plan, one showing a zero balance, indic	ating it has been moved from our	View Profile Info View Beneficiaries	View Details			
Annually Platform to our	vidual i una Plationii. Tour account bara	nice was not allected by the move.		Log Out				
					Manage My Investments			
Mutual of Ame	arica				Automatic Rebalance	Change Future Allocations	Fund to Fund Tr	anatara
Financial Group					AWALABLE	AVAILABLE	⊘ A/AILABLE	<u>analora</u>
•			Log Out					
an Select					Go To Manage My Investments			
lan Select								
	formation, select a plan from among the ones listed	I below.						
	Plan Type	Employer	Belonce					
Plan Number	401(k) Plan	XYZ Company - 401(h) Plan	\$41,500.64					
Plan Number 010101		Ira - Direct Participation Acceu	\$4,841.01					
	Individual Reference Annuity	Ina - Exect Participation Accou	44,041,01					

From the Plan Overview page, scroll to the bottom. Click Change Future Allocations.

Automatic Rebalance	Change Future Allocations	Fund to Fund Transfers
AVAILABLE	AVAILABLE	AVAILABLE

## **Changing Future Allocations - Request**

On this page, you'll find your list of investment options, a column that shows your Current Allocations and a column for you to choose the investment options that should be included in Future Allocations.

Note: The **Continue** button **will not be enabled until total Future Contribution percentages equal 100%**. Once the total equals 100%, two questions regarding Automatic Contribution options will appear near the bottom of the page. If the Invesco Stable Value Fund is among your allocations, these two options will not appear due to the fund's equity wash rules. Please see the prospectus for more information.

In the image below, not all investment options are shown, and the Future Allocations shown are for illustrative purposes only.

Home		Log O
XYZ Company 401(k) Plan	Home > Change My Future Allocations - XYZ Company 401(k) Plan	
Investments	Change My Future Allocations	
Plan Balance	XYZ Company 401(k) Plan - 401(k) Plan	
Manage My Allocations		
Personal Rate of Return Activity Summary	Step 1 Step 2 Step 3	
Share Prices	0	
Contributions	Request Verify Confirm	
Change My Contributions	Change My Future Allocations	
Loans		
Loans	To change your future allocations, enter a New Allocations amount below. When you make a change to your future allocations, on affected—to make changes to your current balances in any of the investment funds, select Manage My Allocations from the left-h	ly ongoing contributions are and navigation and choose
Transactions	Transfers.	
Pending Transactions Previous Transactions		
eDocuments	Investments Current Allocations	Future Allocations
Documents		Tuture Anocations
Forms	Large Us Equity	
Quarterly Statements	Calvert US Large Cap Core Rspnb Idx R6	50 %
Investment Funds Prospectuses and Other	Dodge & Cox Stock	96
Important Documents		
My Profile	Harbor Capital Appreciation Retirement	50 %
View Profile Info View Beneficiaries	Mutual of America Equity Index Fund	96
Log Out		
	Mutual of America 2040 Retirement Fund	96
	Mutual of America 2045 Retirement Fund 100%	96
	Mutual of America 2050 Retirement Fund	%
	Mutual of America 2055 Retirement Fund	%
	Mutual of America 2060 Retirement Fund	%
	Mutual of America 2065 Retirement Fund	%
	Total Allocation must equal 100% 100%	100%
	Would you like to update your current balances to match your future allocations?	
	○ Yes ● Not at this Time	
	Would you like to set automatic rebalancing to match your future allocations?	
	◎ Yes	

## **Changing Future Allocations - Verify**

**In the Verify step**, you will see your Current Allocations and your recently selected Future Allocations. At this point, you can return to the previous page to change your selections, or you can click the **Continue** button to confirm your choices.

The investment selections shown in the image below are only for illustrative purposes.

100					1211/2020
ome					Log Out
YZ Company 01(k) Plan	Home > Change	My Future Allocations	s Verification - XYZ Company 401(k) Pl	an	
Investments	Change I	My Future	Allocations Verific	cation	
Plan Balance	XYZ Compan	y 401(k) Plan -	401(k) Plan		
Manage My Allocations					
Personal Rate of Return					
Activity Summary	Step 1	Step 2	Step 3		
Share Prices	<b>—</b>	<b></b> O			
Contributions	Request	Verify	Confirm		
Change My Contributions	Change Mr. Fr	Iture Allocations V	levification		
Loans	Change my Fu	nure Anocations v	ennication		
Loans				is carefully, especially with respect to updating your current bal	
Transactions	required to be	gin the Change My	Future Allocations process over. If y	ture Allocations. If you wish to make additional changes, select ou select Back, you will be directed to the previous screen, wh	
Pending Transactions	allocations and	d rebalancing select	tions.		
Previous Transactions	If you have no	changes to the info	ormation below, select Continue to p	rocess your selections.	
eDocuments					
Documents	-				
Forms	Investment	S		Current Allocations	Future Allocations
Quarterly Statements	0-1	O D			500
Investment Funds	Calvert US L	Large Cap Core Rsp	ond lax R6		50%
Prospectuses and Other	Harbor Capi	tal Appreciation Ret	tirement		50%
Important Documents	Mutual of An	nerica 2045 Retiren	nent Fund	100%	0%
My Profile	7-4-1				
My Profile View Profile Info	Total				100%

**In the Confirm step**, you will see the same information that was displayed on the previous page. However, since your future allocation preferences have been acknowledged, the page also contains a confirmation number for future reference.

Note that the investment selections shown in the image below are only for illustrative purposes.

Financial Group	ts				
lome					Log Ou
YZ Company 01(k) Plan	Home → Change	My Future Allocations	Confirmation - XYZ Company 401(k) Pla	n	
Investments	Change	My Future	Allocations Confirm	nation	
Plan Balance	XYZ Compar	ny 401(k) Plan -	- 401(k) Plan		
Manage My Allocations					
Personal Rate of Return	Step 1	Step 2	Step 3		
Activity Summary Share Prices	0-	_0_			
Contributions	Request	Verify	Confirm		
Change My Contributions					
Loans	Change My Fi	uture Allocations C	ontirmation		
Loans	Your selection	ns have been submit	tted.		⊖ Print
Transactions	Confirmation	No. 202211111219	949		
Pending Transactions	All volid roqui	ato received by the	aloca of the New York Steels Evolution	e (usually, 4:00 p.m. ET) are processed that same day. Tran	castions submitted offer the
Previous Transactions	close of the N	YSE or on days the	NYSE is closed, such as weekends a	nd certain holidays, will be processed the next business day	
eDocuments	transactions b	by selecting Pending	Transactions from the left-hand navig	ation menu.	
Documents					
Forms	Investment	ts		Current Allocations	Future Allocations
Quarterly Statements	Calvert US	Large Cap Core Rs	pnb Idx R6		50%
Prospectuses and Other Important Documents	Harbor Cap	ital Appreciation Rel	tirement		50%
My Profile	Mutual of A	merica 2045 Retiren	nent Fund	100%	0%

## **Immediately After Changing the Future Allocations**

You will be prevented from making another Rebalance Request or a change of Future Allocations until the first one has been acknowledged by the system.

If the request is made before 4:00 p.m. ET, it should be processed by the start of the next business day.

If the request is made after 4:00 p.m. ET, it should be processed by the start of the day after the next business day.

Automatic Rebal	ance	Change Future Allocations	Fund to Fund Transfers
8 NOT AVAILABLE		S NOT AVAILABLE	✓ AVAILABLE
View Details		View Details	
Go To Manage My Inves	tments		
😂 Mutual of Am	erica		
Financial Group	crica		
Home			Log Out
KYZ Company 401(k) Plan	Home > Manage My Allo	pations - XYZ Company 401(k) Plan	
Investments	Manage My A	llocations	
Plan Balance	XYZ Company 40°	I(k) Plan - 401(k) Plan	
Manage My Allocations		1	
Personal Rate of Return	Automatic Rebalance	Unavailable	
Activity Summary			
Share Prices		ce feature transfers your account assets among the funds in your	
Contributions	allocations match your	future allocations. You can elect to have your account automatical	lly rebalanced Monthly, Quarterly, Semi-Annually, or Annually.
Change My Contributions		our Automatic Rebalance, go to Pending Transactions and cancel	any existing automatic rebalance, allocation change(s), or your new schedule, including the schedule you just canceled and any
Loans, Withdrawals and Rollovers	new schedule.	r today. Then, go to Automatic Neuslance, where you can enter y	our new schedure, including the schedure you just canceled and any
Loans	Continue		
Withdrawals and Rollovers			
Transactions			
Pending Transactions	Change My Future Allo	cations   Unavailable	
Previous Transactions			
eDocuments			
Documents	When you make a chan investment funds, select	ge to your future allocations, only ongoing contributions are affect t Transfers below.	ted-to make changes to your current balances in any of the
Forms		ur future allocations, go to Pending Transactions and cancel any e	existing automatic rebalance allocation change(a), or transfer(a)
Quarterly Statements	scheduled for today. The	n, go to the Change My Future Allocations, where you can enter	your new allocations, including the earlier allocation change(s) you
Investment Funds	just canceled and any ne	w allocation change(s).	
Prospectuses and Other			
Important Documents	Continue		
My Profile			
View Profile Info			
	Transfers   Available		
View Beneficiaries			
			ally affects future, appoint contributions. To make changes to your
View Beneficiaries	A transfer affects only th	e current balances and differs from an allocation change, which o	iny aneola rutare, orgoning contributions, to make changes to your
View Beneficiaries		e current balances and differs from an allocation change, which o Change My Future Allocations above.	my anecia rutare, ongoing contributions, to make changes to your
View Beneficiaries	future allocations, select		ny moutraine, orgony composition. To make changes to your

## **Canceling the Change of Future Allocations**

If your request has not yet been processed, you can cancel the request by clicking the **Pending Transactions** link on the left side of the page. Clicking on the **Cancel** button will bring up a prompt that will ask you to confirm your cancellation. Clicking the **Yes** button in that prompt will remove the request from the transaction list.

					Log Out
ompany	Home > Pending Transaction	ons - XYZ Company 401(k) Plan		in a second second	
Plan					
estments	Pending Tran	I <b>sactions</b> (k) Plan - 401(k) Plan			
in Balance	<ul> <li>XTZ Company 401</li> </ul>	(K) Plan - 401(K) Plan			
nage My Allocations		by the close of the New York Stock Exchange ds and holidays will be processed the next bus			
rsonal Rate of Return		opear in this Pending Transactions section.	meas day. Tou cannot cancer or change me	request alter trat time. Transactio	no ular nave
tivity Summary are Prices					
ntributions	Transaction	Date/Time (Central Time)	Confirmation #	Status	
ange My Contributions	Automatic Rebalanc	e 01:19 PM CT 11/28/2022	2022112801191072	Pending	ancel
ans, Withdrawals and					ancer
llovers					
ans	You have requested the tra cancel a transaction, select	ansactions above. You may cancel a transaction t Cancel.	at any time before the close of the New Yo	ork Stock Exchange (usually, 4:00 p	o.m. ET). To
hdrawals and Rollovers	If you cancel an Allocation	Change, then any Automatic Rebalance select	ion you made along with that same Allocatio	on Change will also be canceled.	
nsactions				en en en el de Tanzan en en en el de Calda (San (1947)	
nding Transactions					
evious Transactions					
Euments ms Mutual of A Financial Group		Panding Cancel P	oquaet ×		
cuments ms Mutual of A Financial Group  Reservent Services - Interference		Pending Cancel R	equest ×		
cuments mms Mutual of A Financial Group  Reference Services - Interference			equest		Log Out
Cuments This Company		Are you sure you want to cancel this trans- transaction now, the transaction will remain	equest action? If you choose not to cancel this h as a Pending Transaction. You can		Log Out
Financial Group	Home > Pending Tra	Are you sure you want to cancel this trans	equest action? If you choose not to cancel this h as a Pending Transaction. You can		Log Out
cuments ms Mutual of A Financial Group Buterment Service - Prestment Company () Plan	te Home⇒Pending Tra Pending T	Are you sure you want to cancel this trans- transaction now, the transaction will remain cancel a transaction at any time before the	equest action? If you choose not to cancel this h as a Pending Transaction. You can		Log Out
cuments mms Mutual of A Financial Group Retrement Survices - Investment Company () Plan vestments an Balance	Home > Pending Tra	Are you sure you want to cancel this trans- transaction now, the transaction will remain cancel a transaction at any time before the	equest action? If you choose not to cancel this n as a Pending Transaction. You can close of the New York Stock		Log Out
cuments ms Mutual of A Financial Group Reserved Service - Nuetween Company ) Plan restments an Balance anage My Allocations	Home > Pending Tr Pending T XYZ Company All valid requests rec	Are you sure you want to cancel this trans- transaction now, the transaction will remain cancel a transaction at any time before the	equest action? If you choose not to cancel this h as a Pending Transaction. You can	ied that same day. Transaction	submitted after the close
cuments ms Mutual of A Enancial Group Retrement Services - Streetment Company ) Plan restments an Belance anage My Allocations resonal Rate of Return	Home > Pending Tri Pending T XYZ Company All valid requests rec of the NYSE or on w	Are you sure you want to cancel this trans- transaction now, the transaction will remain cancel a transaction at any time before the	equest action? If you choose not to cancel this n as a Pending Transaction. You can close of the New York Stock.	red that same day. Transaction range the request after that tim	submitted after the close
cuments ms Mutual of A Enancial Group Retrement Services - threatment Company ) Plan restments an Belance anage My Allocations resonal Rate of Return tivity Summary	Home > Pending Tri Pending T XYZ Company All valid requests rec of the NYSE or on w	Are you sure you want to cancel this trans- transaction now, the transaction will remain cancel a transaction at any time before the Exchange (usually, 4:00 p.m. ET).	equest action? If you choose not to cancel this n as a Pending Transaction. You can close of the New York Stock.		submitted after the close
cuments mms	Home > Pending Tri Pending T XYZ Company All valid requests rec of the NYSE or on w	Are you sure you want to cancel this trans- transaction now, the transaction will remain cancel a transaction at any time before the Exchange (usually, 4:00 p.m. ET).	equest action? If you choose not to cancel this n as a Pending Transaction. You can close of the New York Stock.		submitted after the close
cuments mms   Mutual of A  Financial Group  Retrement Benices  A  Retained S	Home 3 Pending Tra Pending T XYZ Company All valid requests rec of the NYSE or on we been processed will n Transaction	Are you sure you want to cancel this trans transaction now, the transaction will remain cancel a transaction at any time before the Exchange (usually, 4:00 p.m. ET).	equest action? If you choose not to cancel this n as a Pending Transaction. You can be close of the New York Stock. No Yes on. Confirmation #	ange the request after that tim	submitted after the close
cuments ms	Home > Pending Tr Pending T XYZ Company All valid requests rec of the NYSE or on we been processed will n	Are you sure you want to cancel this trans transaction now, the transaction will remain cancel a transaction at any time before the Exchange (usually, 4:00 p.m. ET).	equest action? If you choose not to cancel this n as a Pending Transaction. You can close of the New York Stock No Yes on.	lange the request after that tim	submitted after the close
cuments ms	Home 3 Pending Tra Pending T XYZ Company All valid requests rec of the NYSE or on we been processed will n Transaction	Are you sure you want to cancel this trans transaction now, the transaction will remain cancel a transaction at any time before the Exchange (usually, 4:00 p.m. ET).	equest action? If you choose not to cancel this n as a Pending Transaction. You can be close of the New York Stock. No Yes on. Confirmation #	ange the request after that tim	submitted after the close e. Transactions that have
cuments ms Mutual of A Entrancial Group Detrament Beritices - Invectioner Company ) Plan Company ) Plan estiments in Beliance in Beliance in Beliance in Beliance in Seliance in Seliance	Home 3 Pending Tr Pending T XYZ Company All valid requests rec of the NYSE or on w been processed will in Transaction Automatic Rebe You have requested th	Are you sure you want to cancel this trans- transaction now, the transactor will remain cancel a transaction at any time before the Exchange (usually, 4:00 p.m. ET). ot appear in this Pending Transactions section Date/Time (Central Time) tance 01:19 PM CT 11/28/2022 the transactions above. You may cancel a transactions above.	equest action? If you choose not to cancel this n as a Pending Transaction. You can close of the New York Stock No Yes on. Confirmation # 2022112801191072	ange the request after that tim Status Pending	submitted after the close e. Transactions that have Cancel
cuments ms	Home 3 Pending Tri Pending T XYZ Company All valid requests rec of the NYSE or on w. been processed will in Transaction Automatic Reba	Are you sure you want to cancel this trans- transaction now, the transactor will remain cancel a transaction at any time before the Exchange (usually, 4:00 p.m. ET). ot appear in this Pending Transactions section Date/Time (Central Time) tance 01:19 PM CT 11/28/2022 the transactions above. You may cancel a transactions above.	equest action? If you choose not to cancel this n as a Pending Transaction. You can close of the New York Stock No Yes on. Confirmation # 2022112801191072	ange the request after that tim Status Pending	submitted after the close e. Transactions that have Cancel
cuments ms	Home a Pending Tri Pending T XYZ Company All valid requests rec of the NYSE or on vx. been processed will n Transaction Automatic Reba You have requested th cancel a transaction, s	Are you sure you want to cancel this trans- transaction now, the transactor will remain cancel a transaction at any time before the Exchange (usually, 4:00 p.m. ET). ot appear in this Pending Transactions section Date/Time (Central Time) tance 01:19 PM CT 11/28/2022 the transactions above. You may cancel a transactions above.	equest action? If you choose not to cancel this a as a Pending Transaction. You can close of the New York Stock No Yes on. Confirmation # 2022112801191072 nsaction at any time before the close of t	lange the request after that tim Status Pending the New York Stock Exchange (u	submitted after the close e. Transactions that have Cancel sually, 4:00 p.m. ET). To
cuments Mutual of A Financial Group Terrement Services - Investment Company Com	Home a Pending Tri Pending T XYZ Company All valid requests rec of the NYSE or on vx. been processed will n Transaction Automatic Reba You have requested th cancel a transaction, s	Are you sure you want to cancel this trans- transaction now, the transactor will remain cancel a transaction at any time before the Exchange (usually, 4:00 p.m. ET). ot appear in this Pending Transactions section Date/Time (Central Time) lance 01:19 PM CT 11/28/2022 the transactions above. You may cancel a transactor cancel.	equest action? If you choose not to cancel this a as a Pending Transaction. You can close of the New York Stock No Yes on. Confirmation # 2022112801191072 nsaction at any time before the close of t	lange the request after that tim Status Pending the New York Stock Exchange (u	submitted after the close e. Transactions that have Cancel sually, 4:00 p.m. ET). To
Cuments This Company	Home a Pending Tri Pending T XYZ Company All valid requests rec of the NYSE or on vx. been processed will n Transaction Automatic Reba You have requested th cancel a transaction, s	Are you sure you want to cancel this trans- transaction now, the transactor will remain cancel a transaction at any time before the Exchange (usually, 4:00 p.m. ET). ot appear in this Pending Transactions section Date/Time (Central Time) lance 01:19 PM CT 11/28/2022 the transactions above. You may cancel a transactor cancel.	equest action? If you choose not to cancel this a as a Pending Transaction. You can close of the New York Stock No Yes on. Confirmation # 2022112801191072 nsaction at any time before the close of t	lange the request after that tim Status Pending the New York Stock Exchange (u	submitted after the close e. Transactions that have Cancel sually, 4:00 p.m. ET). To

## **Canceling the Change of Future Allocations (continued)**

Financial Group					
Home					Log Oi
XYZ Company 401(k) Plan	Home > Pending Transaction	ıs - XYZ Company 401(k) Plan			
Investments Plan Balance Manage My Allocations		k) Plan - 401(k) Plan by the close of the New York Stock Exchange			
Personal Rate of Return Activity Summary		is and holidays will be processed the next bus bear in this Pending Transactions section.	iness day. You cannot cancel or chang	e the request after that time. Transa	ctions that hav
Share Prices Contributions	Transaction	Date/Time (Central Time)	Confirmation #	Status	
Change My Contributions	There are no pending	transactions available.			
Loans, Withdrawals and Rollovers	You have requested the tran cancel a transaction, select	nsactions above. You may cancel a transactio Cancel.	n at any time before the close of the Ne	ew York Stock Exchange (usually, 4:	00 p.m. ET). T
Withdrawals and Rollovers	If you cancel an Allocation C	Change, then any Automatic Rebalance select	ion you made along with that same All	cation Change will also be canceled	d.
Transactions					
Pending Transactions					
Previous Transactions					
eDocuments					



320 Park Avenue, New York, NY 10022-6839 mutualofamerica.com • 800.468.3785 • in 𝒴 f ⊡ Securities offered by Mutual of America Securities LLC, Member FINRA/SIPC. Insurance products are issued by Mutual of America Life Insurance Company.