

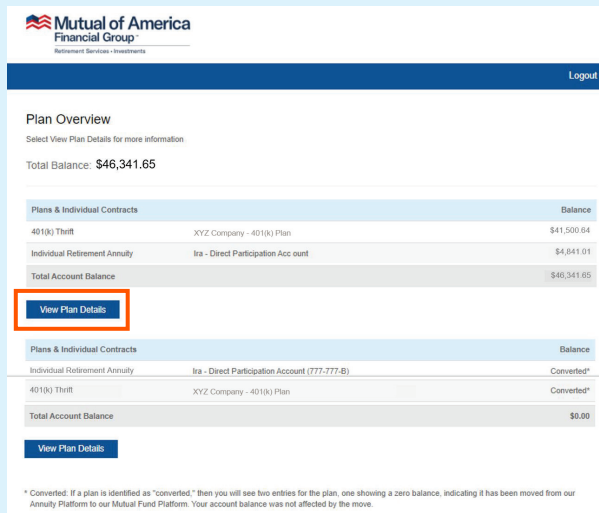
# My Account User Guide

## Changing Future Allocations

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.



**Mutual of America Financial Group**  
Retirement Services • Investments

Logout

**Plan Overview**  
Select View Plan Details for more information

Total Balance: **\$46,341.65**

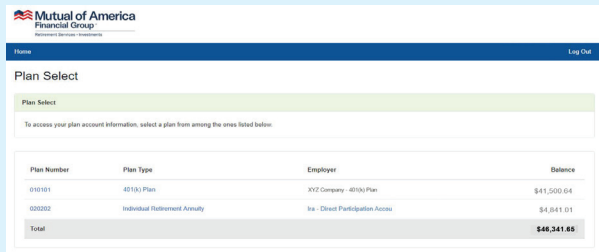
Plans & Individual Contracts		Balance
401(k) Thrift	XYZ Company - 401(k) Plan	\$41,500.64
Individual Retirement Annuity	Ira - Direct Participation Account	\$4,841.01
<b>Total Account Balance</b>		<b>\$46,341.65</b>

[View Plan Details](#)

Plans & Individual Contracts		Balance
Individual Retirement Annuity	Ira - Direct Participation Account (777-777-B)	Converted*
401(k) Thrift	XYZ Company - 401(k) Plan	Converted*
<b>Total Account Balance</b>		<b>\$0.00</b>

[View Plan Details](#)

\* Converted: If a plan is identified as "converted," then you will see two entries for the plan, one showing a zero balance, indicating it has been moved from our Annuity Platform to our Mutual Fund Platform. Your account balance was not affected by the move.



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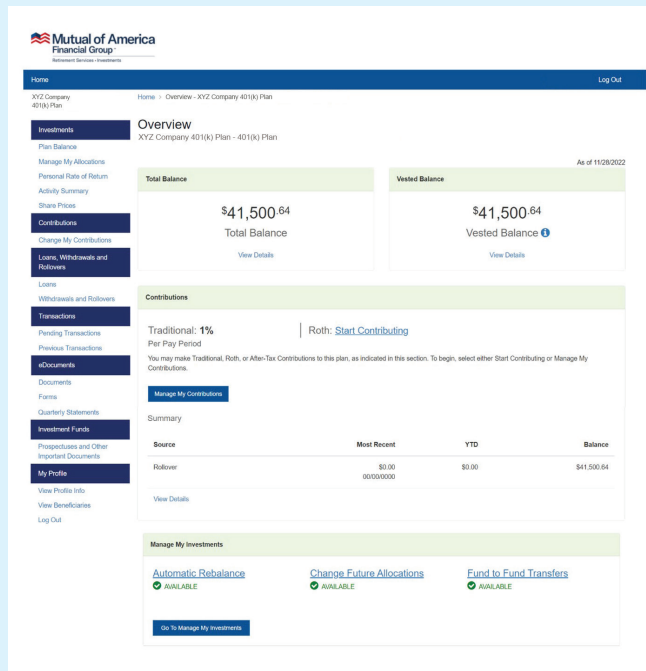
Home Logout

**Plan Select**

Plan Select

To access your plan account information, select a plan from among the ones listed below.

Plan Number	Plan Type	Employer	Balance
010101	401(k) Plan	XYZ Company - 401(k) Plan	\$41,500.64
000002	Individual Retirement Annuity	Ira - Direct Participation Account	\$4,841.01
<b>Total</b>			<b>\$46,341.65</b>



**Mutual of America Financial Group**  
Retirement Services • Investments

Home Logout

XYZ Company 401(k) Plan

Home > Overview > XYZ Company 401(k) Plan

**Overview**  
XYZ Company 401(k) Plan - 401(k) Plan

As of 11/28/2022

Total Balance	Vested Balance
<b>\$41,500.64</b> Total Balance	<b>\$41,500.64</b> Vested Balance

[View Details](#)

**Contributions**

Traditional: 1% Per Pay Period | Roth: Start Contributing

You may make Traditional, Roth, or After-Tax Contributions to this plan, as indicated in this section. To begin, select either Start Contributing or Manage My Contributions.

[Manage My Contributions](#)

**Summary**

Source	Most Recent	YTD	Balance
Rollover	\$0.00 00/00/0000	\$0.00	\$41,500.64

[View Details](#)

**Manage My Investments**

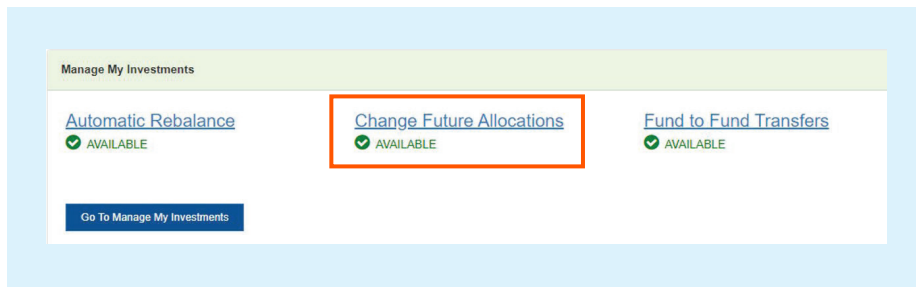
[Automatic Rebalance](#) AVAILABLE

[Change Future Allocations](#) AVAILABLE

[Fund to Fund Transfers](#) AVAILABLE

[Go To Manage My Investments](#)

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



## 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.

**Mutual of America Financial Group**  
Retirement Services - Investments

Home | Log Out

XYZ Company 401(k) Plan | Change My Future Allocations - XYZ Company 401(k) Plan

### Change My Future Allocations

XYZ Company 401(k) Plan - 401(k) Plan

Step 1: Request | Step 2: Verify | Step 3: Confirm

**Change My Future Allocations**

To change your future allocations, enter a New Allocations amount below. When you make a change to your future allocations, only ongoing contributions are affected—to make changes to your current balances in any of the investment funds, select Manage My Allocations from the left-hand navigation and choose Transfers.

Investments	Current Allocations	Future Allocations
<b>Large Us Equity</b>		
Calvert US Large Cap Core Rsprib Idx R6		50 %
Dodge & Cox Stock		%
Harbor Capital Appreciation Retirement		50 %
Mutual of America Equity Index Fund		%
Mutual of America 2040 Retirement Fund		%
Mutual of America 2045 Retirement Fund	100%	%
Mutual of America 2050 Retirement Fund		%
Mutual of America 2055 Retirement Fund		%
Mutual of America 2060 Retirement Fund		%
Mutual of America 2065 Retirement Fund		%
<b>Total Allocation must equal 100%</b>	<b>100%</b>	<b>100%</b>

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  Not at this Time

Cancel | Reset | **Continue**

## 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.

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Retirement Services • Investments

Home Log Out

XYZ Company 401(k) Plan Home > Change My Future Allocations Verification - XYZ Company 401(k) Plan

### Change My Future Allocations Verification

XYZ Company 401(k) Plan - 401(k) Plan

Step 1 Step 2 Step 3  
Request Verify Confirm

#### Change My Future Allocations Verification

The following information verifies the selections you made. Review this carefully, especially with respect to updating your current balances to match your new allocations, any automatic rebalance frequency selected, and your Future Allocations. If you wish to make additional changes, select Cancel, and you will be required to begin the Change My Future Allocations process over. If you select Back, you will be directed to the previous screen, where you can re-enter your allocations and rebalancing selections.

If you have no changes to the information below, select Continue to process your selections.

Investments	Current Allocations	Future Allocations
Calvert US Large Cap Core Rspnb Idx R6		50%
Harbor Capital Appreciation Retirement		50%
Mutual of America 2045 Retirement Fund	100%	0%
<b>Total</b>		<b>100%</b>

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.

**Mutual of America Financial Group**  
Retirement Services • Investments

Home Log Out

XYZ Company 401(k) Plan Home > Change My Future Allocations Confirmation - XYZ Company 401(k) Plan

## Change My Future Allocations Confirmation

XYZ Company 401(k) Plan - 401(k) Plan

Step 1

Request

Step 2

Verify

Step 3

Confirm

**Change My Future Allocations Confirmation**

Your selections have been submitted. [Print](#)

**Confirmation No. 20221111219949**

All valid requests received by the close of the New York Stock Exchange (usually, 4:00 p.m. ET) are processed that same day. Transactions submitted after the close of the NYSE or on days the NYSE is closed, such as weekends and certain holidays, will be processed the next business day. You can view your pending transactions by selecting Pending Transactions from the left-hand navigation menu.

Investments	Current Allocations	Future Allocations
Calvert US Large Cap Core Rspnb Idx R6		50%
Harbor Capital Appreciation Retirement		50%
Mutual of America 2045 Retirement Fund	100%	0%
<b>Total</b>		<b>100%</b>

## 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.

The screenshot displays the 'Manage My Investments' section of the Mutual of America Financial Group website. It features three main options: 'Automatic Rebalance' (marked as NOT AVAILABLE), 'Change Future Allocations' (marked as NOT AVAILABLE), and 'Fund to Fund Transfers' (marked as AVAILABLE). A 'Go To Manage My Investments' button is located below these options.

The main content area shows the 'Manage My Allocations' page for the 'XYZ Company 401(k) Plan - 401(k) Plan'. The page includes a navigation menu on the left with categories like Investments, Contributions, Loans, Transactions, and eDocuments. The main content area is divided into three sections:

- Automatic Rebalance | Unavailable:** Explains that the automatic rebalance feature transfers assets based on a schedule. It states that to make a change, users should go to Pending Transactions to cancel any existing automatic rebalance, allocation change(s), or transfer(s) scheduled for today, and then return to Automatic Rebalance to enter a new schedule.
- Change My Future Allocations | Unavailable:** States that when making a change to future allocations, only ongoing contributions are affected. To make a change, users should go to Pending Transactions to cancel any existing automatic rebalance, allocation change(s), or transfer(s) scheduled for today, and then return to Change My Future Allocations to enter new allocations.
- Transfers | Available:** Explains that a transfer affects only current balances and differs from an allocation change. To make a transfer, users should select Change My Future Allocations above and then select Continue.

Each section includes a 'Continue' button, which is highlighted in blue in the 'Transfers | Available' section.

## 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.

Mutual of America Financial Group Retirement Services - Investments

Home Log Out

XYZ Company 401(k) Plan Home > Pending Transactions - XYZ Company 401(k) Plan

### Pending Transactions

XYZ Company 401(k) Plan

All valid requests received by the close of the New York Stock Exchange (usually, 4:00 p.m. ET) are processed that same day. Transaction submitted after the close of the NYSE or on weekends and holidays will be processed the next business day. You cannot cancel or change the request after that time. Transactions that have been processed will not appear in this Pending Transactions section.

Transaction	Date/Time (Central Time)	Confirmation #	Status
Automatic Rebalance	01:19 PM CT 11/28/2022	2022112801191072	Pending

**Cancel**

You have requested the transactions above. You may cancel a transaction at any time before the close of the New York Stock Exchange (usually, 4:00 p.m. ET). To cancel a transaction, select Cancel.

If you cancel an Allocation Change, then any Automatic Rebalance selection you made along with that same Allocation Change will also be canceled.

Mutual of America Financial Group Retirement Services - Investments

Home Log Out

XYZ Company 401(k) Plan Home > Pending Transactions - XYZ Company 401(k) Plan

### Pending Transactions

XYZ Company 401(k) Plan

All valid requests received by the close of the New York Stock Exchange (usually, 4:00 p.m. ET) are processed that same day. Transaction submitted after the close of the NYSE or on weekends and holidays will be processed the next business day. You cannot cancel or change the request after that time. Transactions that have been processed will not appear in this Pending Transactions section.

Transaction	Date/Time (Central Time)	Confirmation #	Status
Automatic Rebalance	01:19 PM CT 11/28/2022	2022112801191072	Pending

**Cancel**

You have requested the transactions above. You may cancel a transaction at any time before the close of the New York Stock Exchange (usually, 4:00 p.m. ET). To cancel a transaction, select Cancel.

If you cancel an Allocation Change, then any Automatic Rebalance selection you made along with that same Allocation Change will also be canceled.

### Pending Cancel Request

Are you sure you want to cancel this transaction? If you choose not to cancel this transaction now, the transaction will remain as a Pending Transaction. You can cancel a transaction at any time before the close of the New York Stock Exchange (usually, 4:00 p.m. ET).

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

**Mutual of America Financial Group**  
Retirement Services • Investments

Home Log Out

XYZ Company 401(k) Plan Home > Pending Transactions - XYZ Company 401(k) Plan

### Pending Transactions

XYZ Company 401(k) Plan - 401(k) Plan

All valid requests received by the close of the New York Stock Exchange (usually, 4:00 p.m. ET) are processed that same day. Transaction submitted after the close of the NYSE or on weekends and holidays will be processed the next business day. You cannot cancel or change the request after that time. Transactions that have been processed will not appear in this Pending Transactions section.

Transaction	Date/Time (Central Time)	Confirmation #	Status
There are no pending transactions available.			

You have requested the transactions above. You may cancel a transaction at any time before the close of the New York Stock Exchange (usually, 4:00 p.m. ET). To cancel a transaction, select Cancel.

If you cancel an Allocation Change, then any Automatic Rebalance selection you made along with that same Allocation Change will also be canceled.

**Investments**  
Plan Balance  
Manage My Allocations  
Personal Rate of Return  
Activity Summary  
Share Prices

**Contributions**  
Change My Contributions

**Loans, Withdrawals and Rollovers**  
Loans  
Withdrawals and Rollovers

**Transactions**  
Pending Transactions  
Previous Transactions

**eDocuments**  
Documents  
Forms