

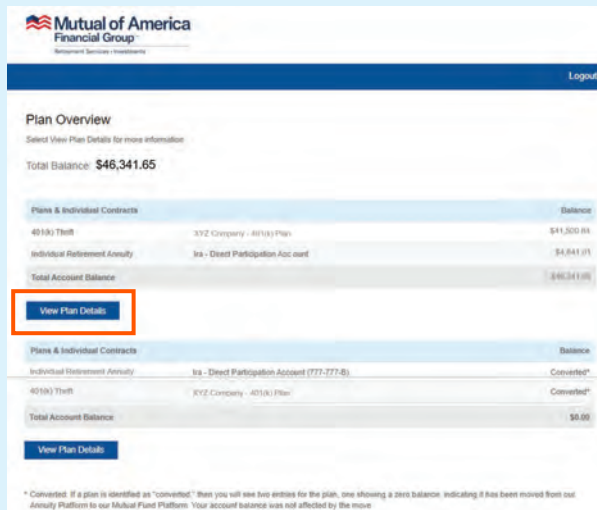
# My Account User Guide

## Automatic Rebalancing

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 Automatic Rebalance, from here.



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

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

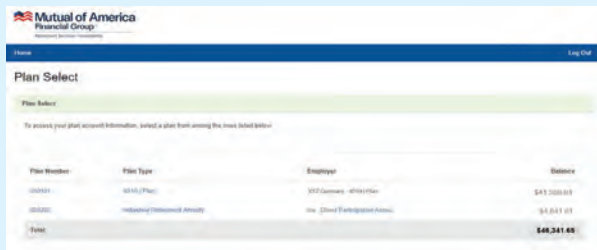
Plans & Individual Contracts	Balance
401(k) Thrift	\$41,500.04
Individual Retirement Annuity	\$4,841.61
<b>Total Account Balance</b>	<b>\$46,341.65</b>

**View Plan Details**

Plans & Individual Contracts	Balance
Individual Retirement Annuity	Converted*
401(k) Thrift	Converted*
<b>Total Account Balance</b>	<b>\$0.00</b>

**View Plan Details**

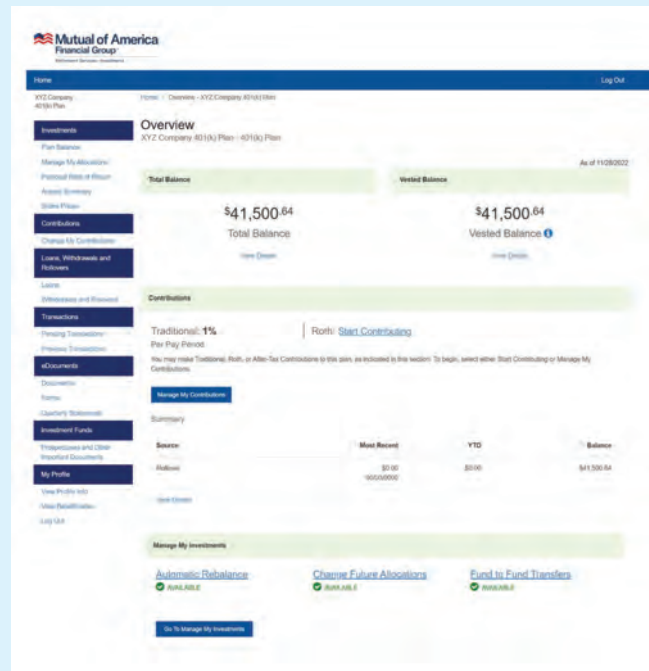
\* Converted: If a plan is identified as "converted," then you will see two entries for the plan, one showing a zero balance, indicating it has been moved from our Annuity Platform to our Mutual Fund Platform. Your account balance was not affected by the move.



**Plan Select**

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

Plan Number	Plan Type	Employer	Balance
000001	401(k) Plan	XYZ Company - 401(k) Plan	\$41,500.04
000002	Individual Retirement Annuity	ABC - Direct Participation Account	\$4,841.61
<b>Total</b>			<b>\$46,341.65</b>



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

Total Balance: **\$41,500.64** | Vested Balance: **\$41,500.64** (As of 11/29/2022)

Contributions: Traditional: 1% (Roth: Start Contributing)

Source	Most Recent	YTD	Balance
Rollover	\$0.00	\$0.00	\$41,500.64
Automatic	\$600.0000		

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 **Automatic Rebalance**. (Note: If you have an existing rebalance schedule, you can continue to the **Request** step, described on page 3.)

**Manage My Investments**

- [Automatic Rebalance](#) ✓ AVAILABLE
- [Change Future Allocations](#) ✓ AVAILABLE
- [Fund to Fund Transfers](#) ✓ AVAILABLE

[Go To Manage My Investments](#)

### Automatic Rebalancing - Home Page

Click the **Select Automatic Rebalance** button on the lower right side of the page. This will begin a three-step process: **Request**, **Verify** and **Confirm**. Each step is detailed on the following pages.

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

Home Log Out

XYZ Company 401(k) Plan Home > Automatic Rebalance - XYZ Company 401(k) Plan

## Automatic Rebalance

XYZ Company - 401(k) Plan

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

### Automatic Rebalance

Allocation Type	Equities	Fixed Income	Money Market
Intended Allocation (Original)	50%	30%	20%
Without Rebalance (Current)	57%	28%	15%
After Rebalance (Restored)	50%	30%	20%

Above is an example of how Automatic Rebalance works and is based on neither your allocation nor a recommended allocation.

**Automatic rebalance is currently disabled for your account.** [Select Automatic Rebalance](#)

The Automatic Rebalance feature allows you to request that the investments in your account be rebalanced based on a schedule you select so that the allocations of your account balance match the allocations you have selected for new contributions. Market fluctuations, contributions, and withdrawals may cause your current account allocations to differ from your allocation for new contributions.

**You have not selected Automatic Rebalance for your account.** Your Automatic Rebalance schedule will take effect one month (Monthly), three months (Quarterly), six months (Semi-Annual) or twelve months (Annual) from the date you make your selection.

As shown in the examples above, the Future Allocations chart represents a hypothetical original allocations selected by a participant for all ongoing contributions. (Please note that this is not your allocation.) Assuming changes to the allocations over time due to market fluctuations, contributions, or withdrawals, the Current Allocations Without Rebalancing chart shows how the account allocations no longer match the Future Allocations originally selected. With the Automatic Rebalance feature, the account allocations are rebalanced to the allocations originally selected (refer to the Current Allocations After Rebalancing chart).

In the Request step, you will identify the funds, the amounts or percentages for each selected fund and the frequency of auto-rebalancing.

Note: The Continue button at the bottom of this page will not be enabled until the percentages of the selected funds (or the amounts of the selected funds) total 100% AND the frequency of auto-rebalancing has been selected. (Your options include Monthly, Quarterly, Semi-Annually and Annually.) Please also note that your allocations will be updated to match the rebalance schedule.

The image below does not show the complete list of investment options available. Also, the investment selections shown in the image below are only for illustrative purposes.

Home Log Out

XYZ Company 401(k) Plan Home Automatic Rebalance - XYZ Company 401(k) Plan

### Automatic Rebalance

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

Step 1 Step 2 Step 3

Request Verify Confirm

**Automatic Rebalance**

The Automatic Rebalance feature transfers your account assets among the funds in your account based on a schedule you select so that your current allocations match your future allocations. You can elect to have your account automatically rebalanced Monthly, Quarterly, Semi-Annually, or Annually (select below)

Investments	Current Allocations	% of Current Balance	Future Allocations
<b>Large Us Equity</b>			
Calvert US Large Cap Core Rspnb Idx R6	\$1,003.50	3%	%
Dodge & Cox Stock	\$1,105.80	3%	55 %
Harbor Capital Appreciation Retirement	\$841.82	2%	%
Mutual of America Equity Index Fund	\$1,026.96	3%	20 %
T. Rowe Price Blue Chip Growth I	\$824.35	2%	%
Vanguard Windsor II Admiral	\$1,064.55	3%	25 %
Total Allocation must equal 100%			100 %

How often should we rebalance your account? Please choose from the options available under this plan, as shown below.

Quarterly

Cancel Reset **Continue**

In the **Verify** step, you will see your investment choices as you selected them. At this point, you would be able to return to the previous page to change your rebalancing options, or you can click the **Continue** button.

Note that the image below does not show the complete list of investment options available. Also, the investment selections shown in the image below are only for illustrative purposes.

Once your selections are made, click the **Continue** button.

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

Home Log Out

XYZ Company 401(k) Plan Home - Automatic Rebalance Verification - XYZ Company 401(k) Plan

### Automatic Rebalance Verification

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

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

**Automatic Rebalance Verification**

You have elected to have your account automatically rebalanced Quarterly. The following information verifies the selections you made. Review this carefully, especially the % of Future Balance. If you wish to make additional changes, select Cancel, and you will be required to begin the Automatic Rebalance process over. If you select Back, you will be directed to the previous screen, where you can re-enter your Automatic Rebalancing selections.

Investments	Current Balance	% of Current Balance	% of Future Balance
Calvert US Large Cap Core Rspnb Idx R6	\$1,004	2.40%	0%
Dodge & Cox Stock	\$1,106	2.60%	55%
Harbor Capital Appreciation Retirement	\$842	2.00%	0%
Mutual of America Equity Index Fund	\$1,027	2.50%	20%
T. Rowe Price Blue Chip Growth I	\$824	2.00%	0%
Vanguard Windsor II Admiral	\$1,065	2.60%	25%
BlackRock Mid-Cap Growth Equity K	\$865	2.10%	0%
Calvert US Mid-Cap Core Rspnb Idx I	\$1,035	2.50%	0%
MFS Mid-Cap Value R6	\$1,120	2.70%	0%
Mutual of America Mid-Cap Equity Index Fund	\$1,088	2.60%	0%
<b>Total</b>			<b>100%</b>

Cancel    Back    **Continue**

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

Note that the image below does not show the complete list of investment options available. Also, 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 > Automatic Rebalance Confirmation - XYZ Company 401(k) Plan

### Automatic Rebalance Confirmation

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

Step 1 (Request)    Step 2 (Verify)    Step 3 (Confirm)

**Automatic Rebalance Confirmation**

Your selections have been submitted. Print

**Confirmation No. 2022120504021087**

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 Balance	% of Current Balance	% of Future Balance
Calvert US Large Cap Core Rspnb Idx R6	\$1,004	2.40%	0%
Dodge & Cox Stock	\$1,106	2.60%	55%
Harbor Capital Appreciation Retirement	\$842	2.00%	0%
Mutual of America Equity Index Fund	\$1,027	2.50%	20%
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MFS Mid Cap Value R6	\$1,120	2.70%	0%
Mutual of America Mid-Cap Equity Index Fund	\$1,088	2.60%	0%
Calvert Small-Cap R6	\$1,069	2.60%	0%
<b>Total</b>			<b>100%</b>

## Immediately After the Rebalance Request

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 Mutual of America Financial Group user interface. At the top, a 'Manage My Investments' section shows three options: 'Automatic Rebalance' (NOT AVAILABLE), 'Change Future Allocations' (NOT AVAILABLE), and 'Fund to Fund Transfers' (AVAILABLE). A 'Go To Manage My Investments' button is located below these options.

The main content area is titled 'Manage My Allocations' for the 'XYZ Company 401(k) Plan'. A left-hand navigation menu includes sections for Investments, Contributions, Loans, Transactions, eDocuments, Investment Funds, and My Profile. The main content area contains three sections, each with a 'Continue' button:

- Automatic Rebalance | Available:** Explains that the feature transfers assets based on a selected schedule to match future allocations. It notes that changes to the automatic rebalance should be made by selecting 'Continue'.
- Change My Future Allocations | Available:** States that only ongoing contributions are affected by allocation changes. It instructs users to select 'Transfers' below and to choose 'Continue' to make changes.
- Transfers | Available:** Clarifies that a transfer affects only current balances and differs from an allocation change. It instructs users to select 'Change My Future Allocations' above and to choose 'Continue' to make transfers.

## Canceling the Rebalance Request

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.



**Canceling the Rebalance Request (continued)**

The screenshot shows the Mutual of America Financial Group website interface. At the top left is the logo and name 'Mutual of America Financial Group' with the tagline 'Retirement Services • Investments'. A blue navigation bar contains 'Home' and 'Log Out'. Below the navigation bar, the breadcrumb trail reads 'Home > Pending Transactions - XYZ Company 401(k) Plan'. The main content area is titled 'Pending Transactions' and 'XYZ Company 401(k) Plan - 401(k) Plan'. A left-hand sidebar contains various menu items: 'Investments' (with sub-items: Plan Balance, Manage My Allocations, Personal Rate of Return, Activity Summary, Share Prices), 'Contributions' (with sub-item: Change My Contributions), 'Loans, Withdrawals and Rollovers' (with sub-items: Loans, Withdrawals and Rollovers), 'Transactions' (with sub-items: Pending Transactions, Previous Transactions), and 'eDocuments' (with sub-items: Documents, Forms). The main content area contains a paragraph explaining that valid requests received by the close of the New York Stock Exchange (usually, 4:00 p.m. ET) are processed that same day. Below this is a table with columns: Transaction, Date/Time (Central Time), Confirmation #, and Status. The table is empty, with the text 'There are no pending transactions available.' displayed below it. A final paragraph states: '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.'