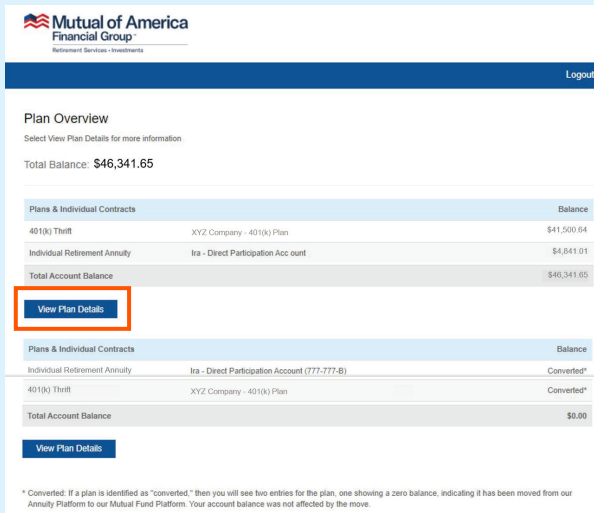


My Account User Guide Fund to Fund Transfers

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 Fund to Fund Transfers, from here.



Plan Overview
Select View Plan Details for more information.

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

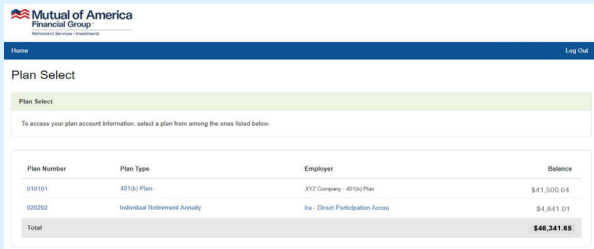
Plans & Individual Contracts	Balance
401(k) Thrift XYZ Company - 401(k) Plan	\$41,500.64
Individual Retirement Annuity Ira - Direct Participation Account	\$4,841.01
Total Account Balance	\$46,341.65

[View Plan Details](#)

Plans & Individual Contracts	Balance
Individual Retirement Annuity Ira - Direct Participation Account (777-777-8)	Converted*
401(k) Thrift XYZ Company - 401(k) Plan	Converted*
Total Account Balance	\$0.00

[View Plan Details](#)

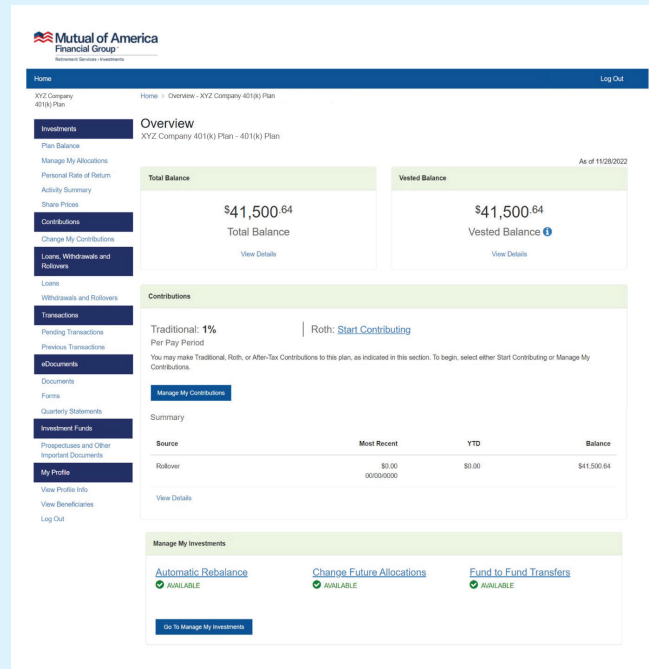
* Converted: If a plan is identified as "converted," then you will see two entries for the plan, one showing a zero balance, indicating it has been moved from our Annuity Platform to our Mutual Fund Platform. Your account balance was not affected by the move.



Plan Select

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

Plan Number	Plan Type	Employer	Balance
010101	401(k) Plan	XYZ Company - 401(k) Plan	\$41,500.64
030302	Individual Retirement Annuity	Ira - Direct Participation Account	\$4,841.01
Total			\$46,341.65



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

As of 11/28/2022

Total Balance	Vested Balance
\$41,500.64 Total Balance View Details	\$41,500.64 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](#)

Source	Most Recent	YTD	Balance
Rollover	\$0.00 00000000	\$0.00	\$41,500.64

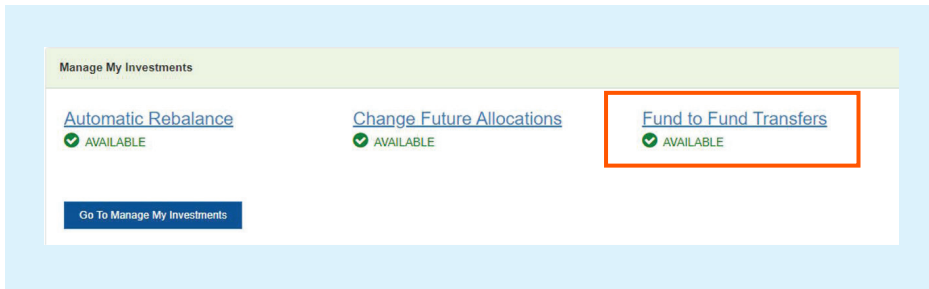
[View Details](#)

Manage My Investments

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

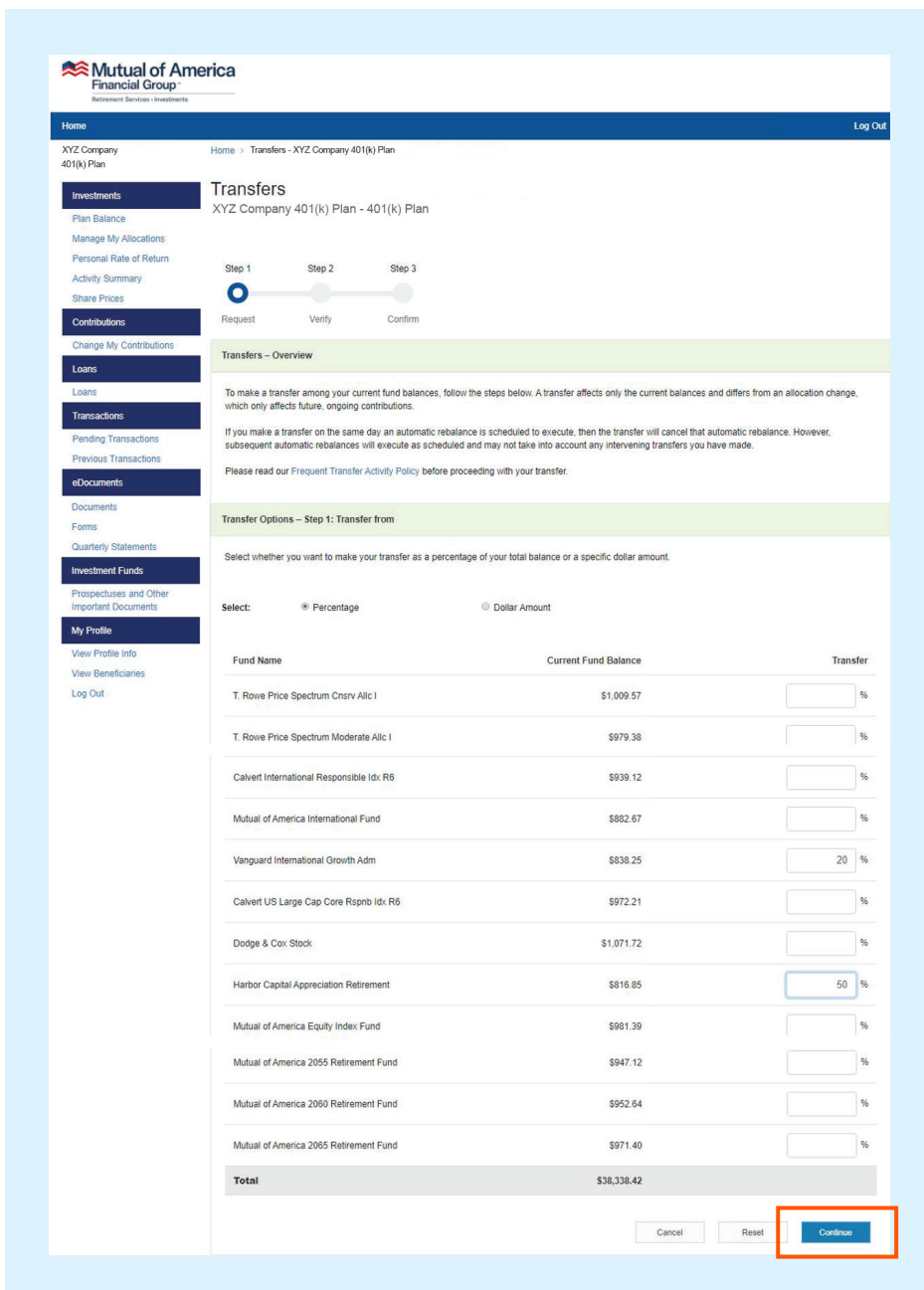
[Go to Manage My Investments](#)

From the Plan Overview page, scroll to the bottom. Click **Fund to Fund Transfers**.



Fund to Fund Transfers - Transfer From

Select the investment options where money will be drawn from, as well as the percentage or amount to be removed from those investment options for transfer.* Click the **Continue** button when selections have been made.



*Subject to Mutual of America's Frequent Transfer Policy.

Fund to Fund Transfers – Transfer To

Choose where the transferred money will go, as well as what dollar amount or percentage the selections will receive.*

Scroll up if you need to review your choices in the “From” step.

Note: The **Continue button will not be enabled until the investment options that receive an increase total 100%.**

Mutual of America Financial Group
Retirement Services - Investments

Home Log Out

Transfer Options – Step 2: Transfer to

Enter the percentage you wish to transfer from your current investment balance(s). Enter only whole numbers. You are not permitted to transfer an amount to the same fund from which you are transferring.

Transfers are subject to Mutual of America's frequent transfer policy. For more information about the frequent transfer policies and procedures, please refer to the prospectuses of the underlying funds, which are available on this website or by calling us at 800.468.3785

Fund Name	Current Fund Balance	Transfer Percentage
Large US Equity		
Calvert US Large Cap Core Rspnb Idx R6	\$972.21	<input type="text"/> %
Dodge & Cox Stock	\$1,071.72	<input type="text"/> %
Mutual of America Mid-Cap Equity Index F	\$1,023.08	<input type="text"/> %
Small US Equity		
Calvert Small-Cap R6	\$1,043.67	<input type="text"/> %
Delaware Small Cap Value R6	\$1,067.10	<input type="text" value="75"/> %
Mutual of America Small Cap Equity Index	\$1,020.37	<input type="text"/> %
Victory RS Small Cap Growth R6	\$824.41	<input type="text"/> %
Fixed Income		
Calvert Bond R6	\$1,008.10	<input type="text"/> %
PIMCO Real Return Instl	\$984.53	<input type="text"/> %
Vanguard Total Bond Market Index Adm	\$1,001.44	<input type="text"/> %
Money Market		
Vanguard Treasury Money Market Investor	\$1,178.11	<input type="text" value="25"/> %
Intl/Global Equity		
American Funds New World R6	\$927.57	<input type="text"/> %
Total Allocation must equal 100%	\$38,338.42	100%

*Subject to Mutual of America's Frequent Transfer Policy.

In the **Verify step**, you will see your investment choices as selected. At this point, you can 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 > Transfer Verification - XYZ Company 401(k) Plan

Transfers Verification

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

Step 1 Step 2 Step 3
Request Verify Confirm

Transfers Verification

The following information verifies the selection you made. Review this carefully, especially with respect to the fund(s) from which you are transferring, the fund(s) to which you are transferring, and the transfer percentage, dollar amount, or number of shares. If you wish to make additional changes, select Cancel, and you will be required to begin the Transfers process again. If you select Back, you will be directed to the previous screen, where you can re-enter your transfer selections.

Transfer From	
Fund Name	Transfer Percentage
Harbor Capital Appreciation Retirement	50%
Vanguard International Growth Adm	20%

Transfer To	
Fund Name	Transfer Percentage
Delaware Small Cap Value R6	75%
Vanguard Treasury Money Market Investor	25%
Total	100%

Cancel Back **Continue**

In 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 investment 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 > Transfers Confirmation - XYZ Company 401(k) Plan

Transfers Confirmation

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

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

Contributions
Change My Contributions

Loans
Loans

Transactions
Pending Transactions
Previous Transactions

eDocuments
Documents
Forms
Quarterly Statements

Investment Funds
Prospectuses and Other Important Documents

My Profile
View Profile Info
View Beneficiaries
Log Out

Step 1 Step 2 Step 3
Request Verify Confirm

Transfers Confirmation

Your selections have been submitted. Print

Confirmation No. 202211110225951

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.

Transfer From

Fund Name	Transfer Percentage
Harbor Capital Appreciation Retirement	50%
Vanguard International Growth Adm	20%

Transfer To

Fund Name	Transfer Percentage
Delaware Small Cap Value R6	75%
Vanguard Treasury Money Market Investor	25%
Total	100%

Immediately After Fund to Fund Transfer

You will be prevented from making another Fund to Fund Transfer 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.

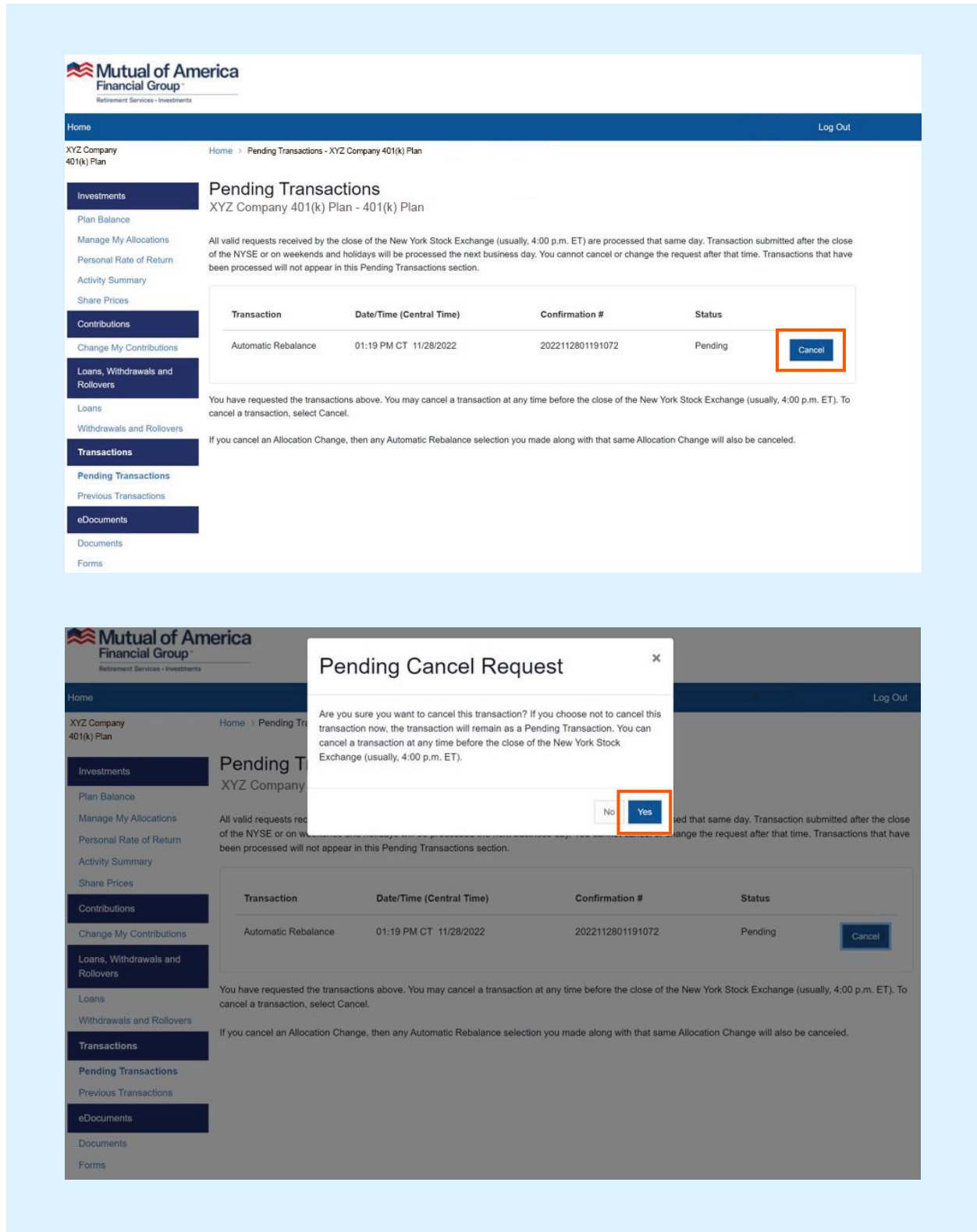
The screenshot displays the Mutual of America Financial Group website interface. At the top, a navigation bar includes 'Home' and 'Log Out'. Below this, the user's account information is shown: 'XYZ Company 401(k) Plan' and 'Manage My Allocations - XYZ Company 401(k) Plan'. A sidebar on the left lists various account management options such as 'Investments', 'Contributions', 'Loans, Withdrawals and Rollovers', 'Transactions', 'eDocuments', 'Investment Funds', and 'My Profile'. The main content area is titled 'Manage My Allocations' and contains three sections:

- Automatic Rebalance | Available:** A green header indicating the feature is available. The text explains that this feature transfers assets among funds based on a selected schedule (Monthly, Quarterly, Semi-Annually, or Annually) to match future allocations. A 'Continue' button is provided.
- Change My Future Allocations | Available:** A green header indicating this feature is also available. The text states that changes affect only ongoing contributions and current balances. A 'Continue' button is provided.
- Transfers | Unavailable:** A green header indicating that fund-to-fund transfers are currently unavailable. The text explains that transfers affect current balances and differ from allocation changes. A disabled 'Continue' button is shown.


At the top of the page, a summary bar shows the status of key features: 'Automatic Rebalance' is available (green checkmark), 'Change Future Allocations' is available (green checkmark), and 'Fund to Fund Transfers' is not available (red X). A 'Go To Manage My Investments' button is located below this summary.

Canceling the Transfer 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 Transfer Request (continued)



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