

## **The AGC of East Tennessee 401(k) Plan Overview for the AGC Affiliate**



**AGC**  
**EAST TENNESSEE**

**THE CONSTRUCTION ASSOCIATION**



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**EAST TENNESSEE**  
THE CONSTRUCTION ASSOCIATION

## 401(k) Retirement Plan 2024

### Eligibility

- Attainment of age 21 and completion of 3 months of service.

### Contributions

- Employees can contribute up to \$23,000 per year for those under age 50 / \$30,500 for age 50+.
- Employee contributions are made under "Traditional-Pre-Tax" and "After Tax/ROTH".
- Employer may make a Discretionary Matching Contribution equal to a percentage of your Salary Deferrals.

### Vesting

- Employee's account balance is always 100% vested.

### Rollovers

- Rollovers are accepted for both Pre-tax & After Tax/Roth.

### Loans & Withdrawals

- Loans are permitted on this plan. (With Spousal Consent)
- Hardship Withdrawals are permitted (Must qualify and with Spousal Consent)

### Resources

- Adam Robertson - Participant Account Representative



- To Log-In and Access your Account: <https://myaccount.mutualofamerica.com/Identity/Account/Login>
- To Sign up for the 401(k) Plan: <https://myaccount.mutualofamerica.com/Identity/UserIdentity/Signup>
- Resource Center & Withdrawal Forms: <https://www.mutualofamerica.com/insights-and-tools/resource-center/withdrawals-and-loans/>

**Adam Robertson, Participant Account Representative**  
**(629) 800-6627 [Adam.Robertson@mutualofamerica.com](mailto:Adam.Robertson@mutualofamerica.com)**

**Customer Service 800-468-3785**



**Mutual of America**  
**Financial Group**

Retirement Services - Investments



# Make the most of your retirement benefits.

## Get to know your Mutual of America Participant Account Representative.

**Adam Robertson**

Registered Representative

**[adam.robertson@mutualofamerica.com](mailto:adam.robertson@mutualofamerica.com)**

**629.800.6627**

Calls only, please. This is a non-texting number.



### Your Participant Account Representative can help you:



**Update your account**

Make certain your account information, beneficiary designations and any name and address changes are up to date. Keeping your information updated makes it easier to manage and safeguard your account.



**Review your asset allocations**

See if your current savings and investment allocations reflect your time horizon and risk tolerance, and get additional information about the savings and investment options available to you.



**Understand your retirement income options**

Review the payout options available to you, and discuss strategies for managing your accumulation throughout retirement.



**Mutual of America® Group Products (Except Defined Benefit and Pension Investment Contract)  
Separate Account No. 1 & No. 2 Total Return Performance Data - Tier 4 Pricing**

PERIOD ENDED 09/30/2023

ANNUALIZED

INVESTMENT FUNDS	DATE OF INCEPTION <sup>(1)</sup>	Prior 3 Months	Year-to-Date	Prior 1 Year	Prior 3 Years	Prior 5 Years	Prior 10 Years*
<b>Equity Funds</b>							
Mutual of America Equity Index Fund	02/05/93	-3.47%	12.43%	20.68%	9.31%	9.07%	11.05%
Mutual of America All America Fund	01/01/85	-4.37%	7.85%	15.88%	8.99%	6.93%	9.05%
Mutual of America Small Cap Value Fund	07/01/05	-4.49%	-1.19%	6.09%	14.42%	1.90%	4.54%
Mutual of America Small Cap Growth Fund	07/01/05	-6.65%	5.23%	9.98%	1.55%	3.38%	6.39%
Mutual of America Small Cap Equity Index Fund	07/02/18	-5.17%	0.23%	9.13%	11.14%	2.26%	2.97%
Mutual of America Mid Cap Value Fund	07/01/05	-5.49%	-2.47%	8.19%	11.97%	4.26%	6.93%
Mutual of America Mid-Cap Equity Index Fund	05/03/99	-4.41%	3.68%	14.61%	11.18%	5.24%	8.09%
Mutual of America International Fund	11/05/07	-2.83%	7.39%	27.23%	6.39%	3.41%	3.50%
American Century Investments® VP Capital Appreciation Fund <sup>(2)</sup>	01/03/89	-5.21%	8.44%	13.94%	1.56%	6.77%	8.53%
American Funds Insurance Series® New World Fund®	08/05/13	-4.85%	6.22%	16.65%	0.91%	4.35%	4.01%
Delaware VIP® Small Cap Value Series	07/01/19	-3.98%	-2.53%	8.90%	14.63%	N/A	4.55%
DWS Capital Growth VIP	01/03/89	-4.30%	20.44%	24.62%	3.83%	9.71%	12.61%
Fidelity® VIP Mid Cap Portfolio <sup>(2)</sup>	07/01/05	-4.40%	3.10%	13.26%	9.88%	4.84%	7.47%
Fidelity® VIP Equity-Income Portfolio <sup>(2)</sup>	05/01/95	-2.25%	1.30%	13.84%	11.21%	7.27%	7.87%
Fidelity® VIP Contrafund® Portfolio <sup>(2)</sup>	05/01/95	-1.12%	19.35%	25.23%	6.25%	9.64%	10.91%
Goldman Sachs VIT Small Cap Equity Insights Fund	07/01/19	-4.76%	4.99%	12.96%	9.09%	N/A	4.29%
Goldman Sachs VIT US Equity Insights Fund	07/01/19	-3.40%	10.19%	16.57%	7.41%	N/A	8.75%
Invesco V.I. Main Street Fund®	07/01/05	-5.59%	10.53%	19.04%	6.99%	7.32%	9.31%
MFS® VIT III Mid Cap Value Portfolio	07/02/18	-4.65%	0.98%	12.93%	12.60%	6.62%	6.99%
Neuberger Berman AMT Sustainable Equity Portfolio	07/01/19	-3.41%	11.24%	20.34%	8.74%	N/A	9.12%
T. Rowe Price Blue Chip Growth Portfolio <sup>(2)</sup>	08/05/13	-2.96%	30.73%	28.21%	0.44%	6.86%	11.77%
Vanguard VIF Diversified Value Portfolio	07/01/05	-1.97%	7.48%	19.42%	13.28%	8.03%	8.39%
Vanguard VIF International Portfolio	07/01/05	-9.16%	2.56%	15.71%	-5.27%	3.89%	5.78%
Victory RS Small Cap Growth Equity VIP Series <sup>(2)</sup>	07/01/19	-5.15%	6.85%	7.05%	-9.69%	N/A	-3.29%
<b>Real Estate Fund</b>							
Vanguard VIF Real Estate Index Portfolio	08/05/13	-8.75%	-5.89%	-2.04%	1.56%	1.66%	4.63%
<b>Fixed Income Funds</b>							
Mutual of America Money Market Fund 7-day current yield as of 09/26/23 was 4.58% **	01/01/85	1.14%	3.15%	3.88%	0.93%	0.88%	0.31%
Mutual of America Mid-Term Bond Fund	02/05/93	-0.78%	0.05%	1.10%	-3.76%	-0.11%	0.53%
Mutual of America Bond Fund	01/01/85	-3.38%	-1.78%	-0.48%	-6.36%	-1.05%	0.48%
PIMCO VIT Real Return Portfolio <sup>(2)</sup>	08/05/13	-2.33%	-0.96%	1.30%	-2.29%	1.61%	1.22%
Vanguard VIF Total Bond Market Index Portfolio	07/02/18	-3.36%	-1.53%	-0.04%	-5.89%	-0.58%	-0.58%
<b>Balanced Funds</b>							
Mutual of America Composite Fund	01/01/85	-3.24%	5.05%	12.30%	4.56%	5.17%	6.49%
Fidelity® VIP Asset Manager Portfolio <sup>(2)</sup>	05/01/95	-3.48%	3.47%	8.95%	1.50%	3.44%	4.51%
Calvert VP SRI Balanced Portfolio	05/13/91	-2.81%	5.79%	10.39%	3.05%	5.75%	6.31%
<b>Asset Allocation Funds</b>							
Mutual of America Conservative Allocation Fund	05/20/03	-2.53%	3.19%	7.32%	0.24%	2.55%	3.72%
Mutual of America Moderate Allocation Fund	05/20/03	-3.11%	5.24%	11.96%	3.68%	4.26%	5.77%
Mutual of America Aggressive Allocation Fund	05/20/03	-3.79%	6.01%	14.71%	6.13%	5.00%	6.85%
<b>Retirement Funds</b>							
Mutual of America Retirement Income Fund	11/05/07	-2.21%	2.58%	5.96%	-0.55%	1.82%	3.12%
Mutual of America 2015 Retirement Fund	11/05/07	-2.38%	3.01%	6.86%	0.42%	2.10%	4.08%
Mutual of America 2020 Retirement Fund	11/05/07	-2.53%	3.65%	8.48%	1.47%	2.71%	4.80%
Mutual of America 2025 Retirement Fund	11/05/07	-2.79%	4.53%	10.36%	2.80%	3.37%	5.63%
Mutual of America 2030 Retirement Fund	11/05/07	-3.03%	5.40%	12.29%	4.62%	4.21%	6.46%
Mutual of America 2035 Retirement Fund	11/05/07	-3.15%	6.45%	14.59%	5.94%	4.77%	6.99%
Mutual of America 2040 Retirement Fund	11/05/07	-3.37%	7.33%	16.36%	7.23%	5.39%	7.28%
Mutual of America 2045 Retirement Fund	11/05/07	-3.41%	7.80%	17.41%	7.66%	5.47%	7.32%
Mutual of America 2050 Retirement Fund	10/01/12	-3.47%	7.93%	17.74%	7.95%	5.48%	7.32%
Mutual of America 2055 Retirement Fund	10/01/16	-3.53%	7.82%	17.63%	8.12%	5.53%	7.66%
Mutual of America 2060 Retirement Fund	07/02/18	-3.59%	7.92%	18.09%	8.55%	5.66%	6.13%
Mutual of America 2065 Retirement Fund	08/03/20	-3.57%	8.02%	18.56%	8.87%	N/A	8.46%



Current Total Separate Account Annual Expenses are 0.60%. Performance prior to August 1, 2010 reflects Total Separate Account Annual Expenses of 0.50%.

\*Or since inception if the Fund has been in existence for less than 10 years.

\*\*Please note that the current yield quotation more closely reflects the current earnings of the Money Market Fund than the total return performance data.

**The performance data shown represent past performance, which is not a guarantee of future results. Investment returns and unit values will fluctuate so that units, when redeemed, may be worth more or less than their original cost. Investment Fund total return performance currently may be lower or higher than the figures stated above.**

**The total return performance data are based on a hypothetical investment of \$1,000, which is redeemed at the end of the periods shown. The total return figures reflect the reinvestment of investment income and capital gains and losses, and are net of expenses which include a contract fee, an expense risk fee, administrative charges, a distribution expense charge and Underlying Funds fees and expenses.**

**You should consider the investment objectives, risks, and charges and expenses of the variable annuity contract and the underlying investment funds carefully before investing. This and other information is contained in the contract prospectus or brochure and underlying funds prospectuses and summary prospectuses, which can be obtained by calling 800.468.3785 or visiting mutualofamerica.com. Read them carefully before investing.**

**Money Market Fund Investors: You could lose money by investing in the Fund. Because the share price of the Fund will fluctuate, when you sell your shares they may be worth more or less than what you originally paid for them. The Fund may impose a fee upon sale of your shares or may temporarily suspend your ability to sell shares if the Fund's liquidity falls below required minimums because of market conditions or other factors. An investment in the Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time.**

The total return figures for periods extending beyond a year are average rates of return and do not reflect the Funds' actual year-to-year results, which varied over the periods shown. Contributions or withdrawals made within a period would experience different rates of return based on the unit values on the dates of such transactions.

<sup>1</sup>Date of Inception shown for an Investment Fund is the date the Underlying Fund became available to the Separate Account. An Underlying Fund may have begun operations at an earlier date.

<sup>2</sup>The transfer agent and distributor for the Fidelity VIP Portfolios and the investment advisers for the PIMCO Variable Insurance Trust Real Return Portfolio, the T. Rowe Price Blue Chip Growth Portfolio, MFS® VIT Mid Cap Value Portfolio, and the Victory RS Small Cap Growth Equity VIP Series reimburse Mutual of America Life Insurance Company for certain administrative expenses or services Mutual of America provides. We pass these reimbursements on to our contract holders, and as such, the Separate Account expenses for the corresponding Separate Account Funds are reduced to the extent Mutual of America receives such reimbursements. Without such reimbursements, the performance returns of the corresponding Separate Account Funds would have been lower. Please refer to the prospectuses of these Underlying Funds for more information on such expense reimbursements.





## Retirement Funds Target Allocations

	Income	2015	2020	2025	2030	2035	2040	2045	2050	2055	2060	2065
Equity Index Fund	20%	22%	23%	30%	35%	42%	47%	48%	48%	49%	48%	49%
Mid-Cap Equity Funds	5%	5%	6%	6%	8%	10%	11%	12%	14%	14%	15%	15%
Small Cap Equity Funds	0%	0%	3%	3%	4%	4%	5%	6%	6%	7%	8%	9%
<b>Total Domestic Equity</b>	<b>25%</b>	<b>27%</b>	<b>32%</b>	<b>39%</b>	<b>47%</b>	<b>56%</b>	<b>63%</b>	<b>66%</b>	<b>68%</b>	<b>70%</b>	<b>71%</b>	<b>73%</b>
International Fund	5%	5%	7%	10%	12%	15%	18%	20%	20%	21%	22%	22%
<b>Total International Equity</b>	<b>5%</b>	<b>5%</b>	<b>7%</b>	<b>10%</b>	<b>12%</b>	<b>15%</b>	<b>18%</b>	<b>20%</b>	<b>20%</b>	<b>21%</b>	<b>22%</b>	<b>22%</b>
<b>TOTAL EQUITY</b>	<b>30%</b>	<b>32%</b>	<b>39%</b>	<b>49%</b>	<b>59%</b>	<b>71%</b>	<b>81%</b>	<b>86%</b>	<b>88%</b>	<b>91%</b>	<b>93%</b>	<b>95%</b>
Bond Fund	35%	35%	35%	33%	27%	20%	15%	10%	9%	7%	5%	3%
Mid-Term Bond Fund	30%	28%	21%	15%	11%	6%	2%	2%	1%	1%	1%	1%
<b>TOTAL FIXED INCOME</b>	<b>65%</b>	<b>63%</b>	<b>56%</b>	<b>48%</b>	<b>38%</b>	<b>26%</b>	<b>17%</b>	<b>12%</b>	<b>10%</b>	<b>8%</b>	<b>6%</b>	<b>4%</b>
Money Market Fund	5%	5%	5%	3%	3%	3%	2%	2%	2%	1%	1%	1%
<b>TOTAL MONEY MARKET</b>	<b>5%</b>	<b>5%</b>	<b>5%</b>	<b>3%</b>	<b>3%</b>	<b>3%</b>	<b>2%</b>	<b>2%</b>	<b>2%</b>	<b>1%</b>	<b>1%</b>	<b>1%</b>
<b>TOTAL</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

Each of the Retirement Funds is a "fund of funds," which invests substantially all of its assets in shares of other funds of Mutual of America Investment Corporation. Each of the Retirement Funds, except for the Retirement Income Fund, invests toward an approximate year of retirement, which is included in the Retirement Fund's name (Target Retirement Date). The Target Retirement Date included in the name of each Retirement Fund is the approximate year of retirement that is used in setting the allocations for each Retirement Fund. Generally speaking, for each Retirement Fund except for the Retirement Income Fund, the more time that remains until a Fund's Target Retirement Date, the more emphasis that Fund will place on achieving capital appreciation and gains, as compared to preserving capital and producing income. The less time that remains until a Retirement Fund's Target Retirement Date, the more emphasis that Fund will place on preserving capital and producing income, as compared to achieving capital appreciation and gains.

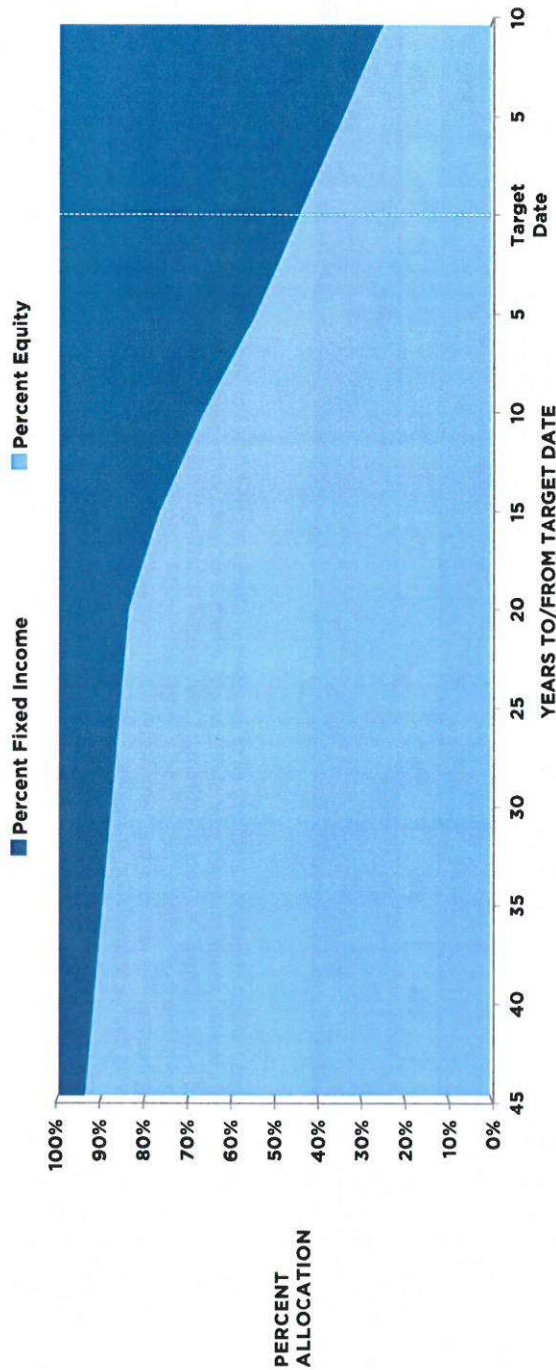
The chart above shows each Retirement Fund's target allocation by asset class as set forth in the Mutual of America Investment Corporation prospectus dated May 1, 2023. The target date set forth in each Retirement Fund's name is the approximate date that the Fund expects investors to retire and begin withdrawing their account balance. As each Retirement Fund's Target Retirement Date approaches, the investment adviser to the Retirement Funds will periodically reallocate and change the allocation of assets to gradually reflect the move from the objective of achieving capital appreciation and gains toward that of preserving capital and producing income. The periodic reallocation of the assets of each Retirement Fund may also be affected by current market conditions, the economy, unanticipated events and other factors, so there is no precise timetable for the reallocations of the Retirement Funds. The investment adviser to the Retirement Funds may from time to time adjust the percentage of assets invested in any specific underlying fund held by a Retirement Fund, as well as the specific underlying funds themselves. As an example of the operation of the Retirement Funds, if a shareholder invested in the 2045 Retirement Fund in 2023, in approximately five years, in 2028, that Fund would have substantially the same mix of investments as shown for the 2040 Retirement Fund. The other Retirement Funds, except for the Retirement Income Fund, will operate in the same way. The value of a Retirement Fund is not guaranteed at any time, including at and after the target date. There is no guarantee that a Retirement Fund will correctly predict market or economic conditions, and as with other mutual fund investing, you could lose money. In addition to a retirement date, individuals should consider their risk tolerance, time horizon, personal circumstances and complete financial situation before investing.

(Continued on back.)



The glide path below represents the shifting of asset classes over time. As the glide path shows, generally, the less time that remains until the Target Retirement Date, and for a 10-year period after the Target Retirement Date, the more the Retirement Fund will invest in fixed income funds and the less it will invest in equity funds. A Retirement Fund that has reached its Target Retirement Date can have 45%, which can vary by plus or minus 10%, of its assets invested in equity funds.

## Glide Path for Target-Date Funds



The periodic reallocations of the assets of each Retirement Fund will be affected by other matters aside from the period of time remaining until the Target Retirement Date, such as current market conditions, the economy, unanticipated events and other factors, so there is no precise timetable or formula for the reallocations of the Retirement Funds, but the target allocations are not expected to vary from the chart by more than plus or minus 10 percentage points.

To obtain the most current information regarding the latest target asset allocations or contract and investment-related fees and charges, please visit our website at [mutualofamerica.com](http://mutualofamerica.com). Your Mutual of America Regional Representative is also available to answer any questions regarding the information discussed here or about any of our products and services.

**You should consider the investment objectives, risks, and charges and expenses of the variable annuity contract and the underlying investment funds carefully before investing. This and other information is contained in the contract prospectus or brochure and underlying funds prospectuses and summary prospectuses, which can be obtained by calling 800.468.3785 or visiting [mutualofamerica.com](http://mutualofamerica.com). Read them carefully before investing.**



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 Securities offered by Mutual of America Securities LLC, Member FINRA/SIPC.  
 Insurance products are issued by Mutual of America Life Insurance Company.



RETIREMENT INSIGHTS

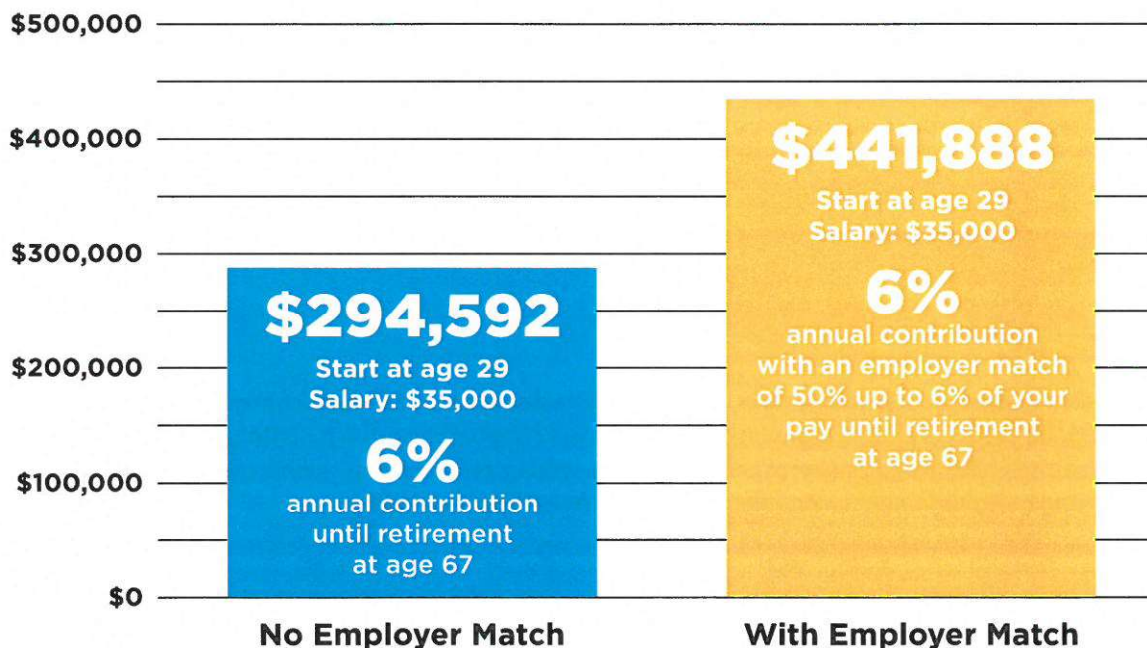
# Take Advantage of a Company Match



Many company-sponsored retirement plans offer an employer match. This means that the employer will match a certain percentage of your contribution, up to a specific level of your salary.

Here's how you can benefit: using the example below assume you earn \$35,000 a year and contribute 6% of your salary (\$2,100) annually. Also assume that your employer offers a match of 50% of your contributions up to 6% of your annual pay—which provides \$1,050 more in tax-deferred contributions going directly into your plan each year. That's like getting a raise just for saving for retirement.

As the graph shows, over time this can provide a substantial addition to your retirement assets. Check with your Human Resources or Benefits department to learn if your plan offers an employer match, and if it does, take advantage of it. ■



This hypothetical example is for illustrative purposes only and does not represent any actual investment performance, price or yield. This illustration assumes a beginning balance of \$0, assumes no increase in earnings and has an annual rate of return of 6%. Investment returns are not guaranteed, and your actual return may vary significantly from that shown.





**If you have questions about saving for retirement, please contact your local Mutual of America representative, or 800.468.3785. For more retirement insights, visit [mutualofamerica.com](http://mutualofamerica.com).**

***You should consider the investment objectives, risks, and charges and expenses of the variable annuity contract and the underlying investment funds carefully before investing. This and other information is contained in the contract prospectus or brochure and underlying funds prospectuses and summary prospectuses, which can be obtained by calling 800.468.3785 or visiting [mutualofamerica.com](http://mutualofamerica.com). Read them carefully before investing.***

Mutual of America's group and individual retirement products are variable annuity contracts and are suitable for long-term investing, particularly for retirement savings. The value of a variable annuity contract will fluctuate depending on the performance of the Separate Account investment options you choose. Upon redemption, you could receive more or less than the principal amount invested. A variable annuity contract provides no additional tax-deferred treatment of benefits beyond the treatment provided to any qualified retirement plan or IRA by applicable tax law. You should consider a variable annuity contract's other features before making a decision.



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# Saving for retirement? It pays to start early.

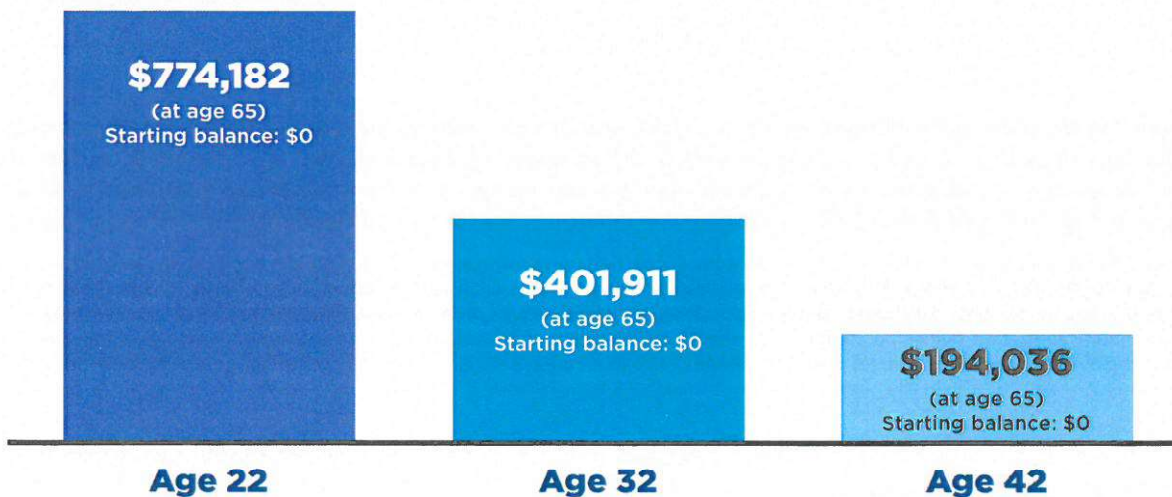


While retirement may be years away, contributing even a small amount each month to your retirement plan at work now can give you a significant savings advantage later. That's because you will benefit from the long-term compounding of your money.

Retirement  
**Reinvented**

## Start Contributing

The following example shows the difference in savings that an individual making \$40,000 a year, and who contributes 10% of their salary, might have by age 65, assuming a constant effective annual rate of return of 6%, and depending on whether they started at age 22, 32 or 42. Ultimately, regardless of your age, you should consider contributing as much and as regularly as you can throughout your working years.



This hypothetical example is for illustrative purposes only and does not represent any actual investment performance, price or yield. This illustration assumes a beginning balance of \$0 and has a constant effective annual rate of return of 6%. Please note: Monthly compounding is being used for this hypothetical illustration only. Investment returns are not guaranteed, and your actual return may vary significantly from that shown.





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***You should consider the investment objectives, risks, and charges and expenses of the investment funds and, if applicable, the variable annuity contract, carefully before investing. This and other information is contained in the funds' prospectuses and summary prospectuses and the contract prospectus or brochure, if applicable, which can be obtained by calling 800.468.3785 or visiting mutualofamerica.com. Read them carefully before investing.***

Mutual of America's group and individual retirement products that are variable annuity contracts are suitable for long-term investing, particularly for retirement savings. The value of a variable annuity contract will fluctuate depending on the performance of the Separate Account investment options you choose. Upon redemption, you could receive more or less than the principal amount invested. A variable annuity contract provides no additional tax-deferred treatment of benefits beyond the treatment provided to any qualified retirement plan or IRA by applicable tax law. You should consider a variable annuity contract's other features before making a decision.



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Securities offered by Mutual of America Securities LLC, Member FINRA/SIPC.  
Insurance products are issued by Mutual of America Life Insurance Company.

# Do you have a plan for what's next in life?



## Now you have the help you need to make one

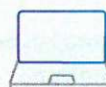
Retirement isn't the same for everyone, but everyone should be prepared. Your employer's retirement plan is a great way to get started. When you enroll, a Mutual of America Financial Group Participant Account Representative can provide you with information to create a long-term savings strategy and help you be more financially secure—for whatever you imagine retirement to be.

Retirement  
**Reinvented**



### Join now for these advantages

- The sooner you start saving, the more time your money can work for you.
- Contributions can be automatically deducted from your paycheck.
- Contributions could reduce your taxable income.<sup>1</sup>
- Potentially increase your savings with your employer's matching program.
- If you are 50 or older, you can make catch-up contributions and save more for retirement.<sup>2</sup>



### Enroll easily online to:

- Review plan details.
- Designate your beneficiaries.
- Establish your investment risk profile and how you want your contributions allocated.
- View your retirement savings projection.
- Get a confirmation of your enrollment.



Sign up for Mutual of America's eDocuments program to receive communications and plan documents electronically.<sup>3</sup>

**Join today at [mutualofamerica.com/signup](https://mutualofamerica.com/signup) or call 866.954.4321.**

To learn more, speak with your local Mutual of America representative or contact your plan administrator.



***You should consider the investment objectives, risks, and charges and expenses of the funds carefully before investing. This and other information is contained in the funds' prospectuses and summary prospectuses, which can be obtained by calling 800.468.3785 or visiting mutualofamerica.com. Read them carefully before investing.***



<sup>1</sup> Current income tax may be reduced by making traditional, tax-deductible, elective deferrals. Income tax applies to those contributions and any earnings when distributions are made. If permitted by your plan, designated Roth contributions may be made, which are after-tax contributions. If certain rules are met, designated Roth contributions, including earnings thereon, are distributed tax-free.

<sup>2</sup> If you contribute to a TDA, 403(b) Thrift and/or 401(k), the total amount contributed to all plans may not exceed \$22,500 (\$30,000 to all plans, if age 50 or older) annually.

<sup>3</sup> We determine and charge the monthly participant charge as of the 15th day of each month (or, the first business day thereafter if the 15th day occurs on a weekend or holiday). Generally, the monthly participant charge will be waived for any month, provided you are consented to receive eDocuments by the close of the New York Stock Exchange on the 15th day of such month (or, the first business day thereafter if the 15th day occurs on a weekend or holiday). If you participate in an individual or group retirement plan funded by a Mutual of America variable annuity contract, the monthly participant charge is the lesser of \$2 or 1/12 of 1% of your account balance at the 15th day of the month if your account balance is less than \$2,400 at the 15th day of the month. The \$2 monthly participant charge is also waived for participants with an account balance of less than \$300 at the 15th day of the month. If you participate in a group retirement plan that offers a menu of mutual funds, the monthly participant charge is \$3.50. When you sign up for eDocuments, read the terms and conditions for the eDocuments program carefully. You will no longer receive paper versions of documents that are made available to you through eDocuments.

If you elect to use eDocuments, and if, at any time, you would like to receive a paper copy of any of these documents, please call Mutual of America at 800.574.9267, and we will provide a copy of the requested documents, free of charge.



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# Saving more today can make a big difference tomorrow



Having time on your side can work wonders for your retirement plan. Think about this: Simply increasing your contributions by 1% or 2% annually may get you closer to the 70%–90% of preretirement income that experts estimate you will need to maintain your standard of living when you stop working.\*

Retirement  
**Reinvented**

## Consider the advantages of increased contributions.

 <b>Save this much per month</b>	\$100	\$200	\$300
 <b>Save for this many years</b>	30	30	30
 <b>Amount you'll save for retirement</b>	\$94,869	\$189,740	\$284,609

Assumes an opening balance of \$0 and a 6% annual return in a tax-deferred account. Investment returns are not guaranteed.



**Questions?** Contact your Participant Account Representative or call **866.954.4321** to speak with a Mutual of America representative.

*Continued on other side.*



\*Source: <https://www.dol.gov/sites/dolgov/files/EBSA/about-ebsa/our-activities/resource-center/publications/top-10-ways-to-prepare-for-retirement.pdf>

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Mutual of America's group and individual retirement products that are variable annuity contracts are suitable for long-term investing, particularly for retirement savings. The value of a variable annuity contract will fluctuate depending on the performance of the Separate Account investment options you choose. Upon redemption, you could receive more or less than the principal amount invested. A variable annuity contract provides no additional tax-deferred treatment of benefits beyond the treatment provided to any qualified retirement plan or IRA by applicable tax law. You should consider a variable annuity contract's other features before making a decision.



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# Things to keep in mind as you reach age 50 and older

Retirement  
**Reinvented**

## FOR IRS

You are eligible to start making catch-up contributions to certain employer-sponsored retirement plans and IRAs.

If you terminated service with an employer who sponsored the retirement plan, you may withdraw funds without the 10% early withdrawal penalty.

Withdrawals from employer-sponsored plans are no longer subject to the 10% early withdrawal tax but are subject to ordinary income tax.<sup>1</sup>

You can begin to receive retirement benefits, including proceeds from Mutual of America products.

You must begin taking Required Minimum Distributions (RMDs), annual withdrawals from your retirement plans and/or traditional IRAs, by April 1 of the calendar year in which you turn 73 (or the year you retire).

## AGE

50

55

59½

62

65

66

67

70

73

## FOR SOCIAL SECURITY

You may choose to begin taking Social Security benefits (at a permanently reduced amount).

Most Americans become eligible for Medicare.

Full Retirement Age: Unreduced Social Security benefits become available for those born between 1943 and 1954.<sup>2</sup>

Full Retirement Age: Unreduced Social Security benefits become available for those born in 1960 or later.

Age you receive the largest possible Social Security benefit, if you delay retirement.

*Continued on other side.*



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<sup>1</sup> Generally, withdrawals are subject to income tax at your ordinary income tax rate at the time of withdrawal, and if made prior to age 59½, a 10% federal tax penalty.

<sup>2</sup> For full details on Social Security benefits for those born between 1955 and 1959, visit <https://www.ssa.gov/OACT/quickcalc/earlyretire.html>.



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# The 2023 IRS retirement plan numbers

Each year, the Internal Revenue Service (IRS) announces the contribution maximums, dollar limits and the Saver's Credit for retirement plans.

The five sections below can help you better manage your financial decisions in 2023.

**Retirement  
Reinvented**

## 1. Retirement Plan Dollar Maximums for 2023

The following table highlights contribution maximums established by the IRS for various retirement plans.

All dollar amounts are effective January 1, 2023.

<sup>1</sup> If annual compensation is less than the applicable limits shown, then the maximum contribution is limited to 100% of compensation.

<sup>2</sup> If you contribute to a TDA, 403(b) Thrift and/or 401(k), then generally the total amount contributed to all plans may not exceed \$22,500 (\$30,000, if age 50 or older). Exceptions apply to certain 403(b) plan participants and Governmental 457(b) plan participants.

<sup>3</sup> This refers to Tax-Deferred Annuity, 403(b), 401(k) and Governmental Section 457(b) Plans. Non-governmental Section 457(b) Eligible Deferred Compensation Plan participants are not permitted to make age 50 catch-ups, but can make a special catch-up contribution if they are within three years of their normal retirement age.

Retirement Plan Dollar Maximums for 2023			
Plan	Maximum Elective Deferral or Contribution Limit <sup>1</sup>	Increase from 2022	Age 50 and Older Additional "Catch-Up" Contribution Limit
TDA, 403(b) Thrift and 401(k) <sup>2</sup>	\$22,500	\$2,000	\$7,500 <sup>3</sup>
SIMPLE IRA and SIMPLE 401(k)	\$15,500	\$1,500	\$3,500
Traditional IRA and Roth IRA	\$6,500	\$500	\$1,000
Section 457(b) Eligible Deferred Compensation	\$22,500	\$2,000	\$7,500 <sup>3</sup>

## 2. Retirement Plan Compensation Limits for 2023

These are limits established by the Internal Revenue Code. In some cases, employers may set lower annual limits for your plan. In addition, these limits are generally applied in the aggregate.

The elective deferral limit applies to all voluntary salary reduction amounts made by an employee to any plan. The defined contribution plan annual additions limit applies to all annual additions to all defined contribution plans (including 401(k) and profit-sharing plans) and SEP-IRAs of the same employer. Additional limits may apply, depending on the type of plan, which may further limit elective deferrals and/or annual additions. Contribution limits are not necessarily equal to employer deduction limits, and generally, these plans also further limit contributions for taxable employers to the deduction limit.

Similarly, the limit on annual benefits in a defined benefit plan applies to all defined benefit plans of the same employer and cannot exceed 100% of a participant's average compensation, if less. This annual benefit limit is expressed as a non-refund life annuity at age 65 and is reduced for different forms and ages and for participation of less than 10 years, and may be further reduced if certain provisions are applicable, such as cost-of-living-adjustment features.

Retirement Plan Compensation Limits for 2023		
Plan	Annual Compensation Limit for Contribution Purposes	Increase from 2022
TDA, 403(b) Thrift and 401(k), Defined Benefit and Defined Contribution Plans	\$330,000 maximum compensation	\$25,000
SEP participant requirements	\$750 minimum compensation	\$100
SEP discrimination requirements	\$330,000 maximum compensation	\$25,000
Roth IRA	Contribution limit is reduced or eliminated based on the amount by which the taxpayer's Adjusted Gross Income (AGI) minus an "applicable AGI amount" exceeds \$15,000 (\$10,000 for married taxpayers filing a joint return).  Applicable AGI amounts for 2023: \$218,000 to \$228,000 (married filing joint return) \$0 to \$10,000 (married filing separate return) \$138,000 to \$153,000 (all other taxpayers)	\$14,000 \$0 \$9,000
Traditional IRA	Deduction for contribution is reduced or eliminated for an active participant in an employer-sponsored retirement plan, based on the amount by which the taxpayer's AGI minus an "applicable AGI amount" exceeds \$10,000 (\$20,000 for an active participant who is a married taxpayer filing a joint return).  Applicable AGI amounts for 2023 for active participants: \$116,000 to \$136,000 (married filing joint return) \$0 to \$10,000 (married filing separate return) \$73,000 to \$83,000 (all other taxpayers)  For a married taxpayer filing a joint return who is not an active participant in an employer-sponsored retirement plan, but whose spouse is, the \$10,000 amount mentioned above is not increased to \$20,000, and the "applicable AGI amount" for 2023 is \$218,000 to \$228,000 (a \$14,000 increase from 2022).	\$7,000 \$0 \$5,000

Continued on reverse side.



### 3. Retirement Plan Dollar Limits for 2023

These are limits established by the Internal Revenue Code. In some cases, employers may set lower annual limits for their plan(s). In addition, these limits are generally applied in the aggregate.

The defined contribution plan annual additions limit applies to all annual additions to all defined contribution plans (including 401(k) and profit-sharing plans) and SEP-IRAs of the same employer, and cannot exceed 100% of a participant's average compensation, if less.

Retirement Plan Dollar Limits for 2023		
Plan	Applicable Maximum	Increase from 2022
Defined Benefit	\$265,000 on annual benefits*	\$20,000
Defined Contribution	\$66,000 or 100% of compensation, whichever is less, on annual contributions	\$5,000

\*Or 100% of compensation for high 3 years, whichever is less.

### 4. Retirement Plan Annual Compensation Amounts for 2023

These amounts are established by the Internal Revenue Code.

Retirement Plan Annual Compensation Amounts for 2023		
Plan	Applicable Maximum	Increase from 2022
Definition of Highly Compensated Employee	\$150,000	\$15,000
Definition of Key Employee in a Top-Heavy Plan	\$215,000	\$15,000

### 5. Saver's Credit for 2023

The Saver's Credit is a tax credit of up to \$1,000 (\$2,000 if married filing jointly) for low- and moderate-income taxpayers who contribute to a traditional or Roth IRA, 401(k), 403(b), governmental 457 or SIMPLE IRA plan. The credit is equal to 50%, 20%, 10% or 0% of your contribution, depending on your adjusted gross income. The table on the right shows the income limits to claim the credit for 2023.

The tax information contained herein is for informational purposes only. You should consult your financial adviser or attorney regarding your individual circumstances.

Saver's Credit for 2023			
Credit Rate (% of Contribution)	Married Filing Jointly	Head of Household	All Other Filers**
50%	Up to \$43,000	Up to \$32,625	Up to \$21,750
20%	\$43,001–\$47,000	\$32,626–\$35,625	\$21,751–\$23,750
10%	\$47,001–\$73,000	\$35,626–\$54,750	\$23,751–\$36,500
0%	\$73,001 and up	\$54,751 and up	\$36,501 and up

\*\*Single, married filing separately or qualifying widow(er).

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ONLINE ACCESS

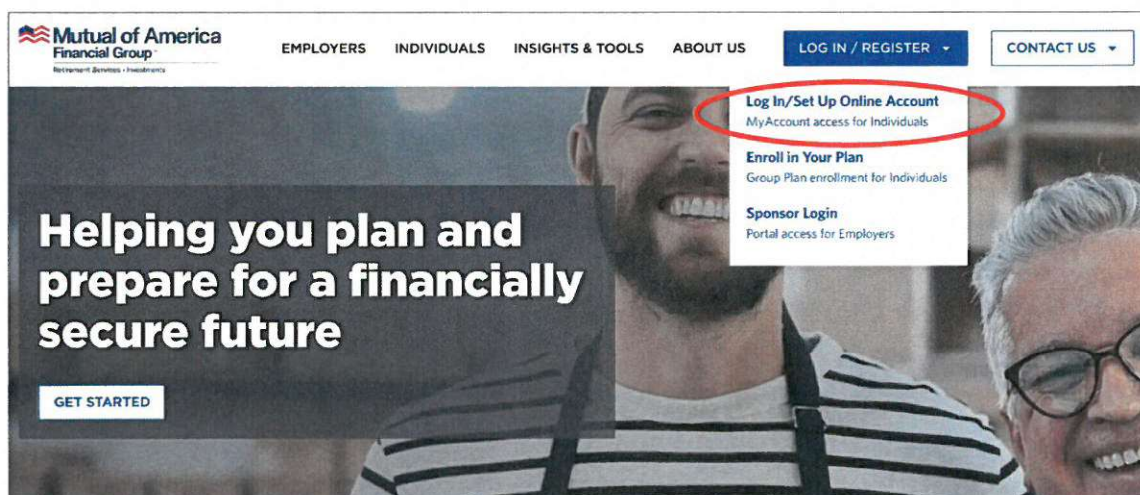
# Sign up for eDocuments



## Get important plan documents and information 24/7 at your fingertips.

In just a few easy steps, you can view your quarterly statements, transaction confirmations, tax documents and other important account information at [mutualofamerica.com](https://mutualofamerica.com). When you sign up for eDocuments, your monthly participant charge will be waived.\*

- 1 Go to [mutualofamerica.com](https://mutualofamerica.com) and click on the **Log In/Set Up Online Account** link in the top banner to go to the login page. If this is your first time accessing My Account and you don't have an online account, click "Setup Online Account" to get started.



### Important Information About Participant Charges

\*We determine and charge the monthly participant charge as of the 15th day of each month (or, the first business day thereafter if the 15th day occurs on a weekend or holiday). Generally, the monthly participant charge will be waived for any month, provided you are consented to receive eDocuments by the close of the New York Stock Exchange on the 15th day of such month (or, the first business day thereafter if the 15th day occurs on a weekend or holiday). If you participate in an individual or group retirement plan funded by a Mutual of America variable annuity contract, the monthly participant charge is the lesser of \$2 or 1/2 of 1% of your account balance at the 15th day of the month if your account balance is less than \$2,400 at the 15th day of the month. The \$2 monthly participant charge is also waived for participants with an account balance of less than \$300 at the 15th day of the month. If you participate in a group retirement plan that offers a menu of mutual funds, the monthly participant charge is \$3.50. When you sign up for eDocuments, read the terms and conditions for the eDocuments program carefully. You will no longer receive paper versions of documents that are made available to you through eDocuments.



- 2 After creating your Username and Password, you will be prompted to login to complete the registration process.

- 3 In this example, you would complete the Multifactor Authentication using the SMS Authentication option. Selecting "Request code" generates a verification code that is sent to the mobile phone number that was enrolled in the security factor. You will need to enter the code you received and select "Verify" to complete the authentication process.

- 4 You can use the menu at the left of the overview page to sign up for eDocuments. Click on "View Profile Info" under My Profile to edit your contact information.

- 5 On the contact information page, you will need to click on "Edit/Update" to consent to eDocuments.





- 6 To complete the process, select "Yes" next to eDocuments Consent, and submit your request. You will receive a message when your documents are available.



**Get more convenience. And less paper. Sign up for eDocuments today.**

For questions about eDocuments, contact your Participant Account Representative or call **866.954.4321** to speak with a Mutual of America representative.



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RETIREMENT INSIGHTS

# Benefits of Consolidating Retirement Assets



## Consider streamlining your retirement assets into your employer-sponsored retirement plan.

Consolidating your retirement savings is a simple and efficient way to take control of your finances, especially during these uncertain times. If you have multiple retirement accounts—such as a 401(k) or 403(b) plan with a former employer, or an Individual Retirement Account (IRA) at another financial institution—rolling over your balances into a single account at Mutual of America could make managing your money easier.

Regardless of what stage you're at in your retirement journey, following are some advantages of having all of your retirement assets held in one account:

### 1. Convenience.

Simplifying your recordkeeping by viewing all of your retirement savings on a single website or statement showing the full picture of your funds can make keeping track of them more convenient.

### 2. Ease.

Managing your retirement assets, reviewing their performance and mapping out your investment goals can be more efficient when all of your assets are in one account.

### 3. Cost-effectiveness.

Having all of your assets in one retirement account instead of different accounts may save you money on account management and maintenance fees. (Keep in mind that rollovers are tax-free.)\*

### 4. Local service.

In addition to accessing your account in one place, you can meet online or in person with your local [Mutual of America representative](#) to review your account and get answers to questions you may have.

Consider taking charge of your financial planning by consolidating all of your retirement assets in one place—contact your local [Mutual of America representative](#) today. ■

**"The process of rolling over prior accounts was simple. All I had to do was fill out and sign a form, and the folks at Mutual of America handled the rest. They contacted my old accounts, retrieved that money and rolled it over into my new account. It was a very seamless process."**

—Lori Bassett, Head of Office of Communications at Greenwood Genetic Center, a Mutual of America client



Before making a transfer, you should review the accounts you have with other providers to determine the fees and expenses you currently pay and whether there are any surrender charges that may result and to ensure that it is in your best interest to transfer your other accounts to your current plan.

\*Withdrawals are subject to income tax at your ordinary income tax rate at the time of withdrawal, and if made prior to age 59½, a 10% federal tax penalty.

Statements made in this publication by a client of Mutual of America are not paid testimonials. These testimonials may not be representative of the experience of other clients and are not indicative of future performance or success.



**If you have questions about saving for retirement, please contact your local Mutual of America representative, or 800.468.3785. For more retirement insights, visit [mutualofamerica.com](http://mutualofamerica.com).**

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# Mobile App User Guide

**TUTORIALS**

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Review Current Loan Balance ..... 3

Review Current and Historical Rate of Return ..... 4

Transfer Between Investment Options ..... 5

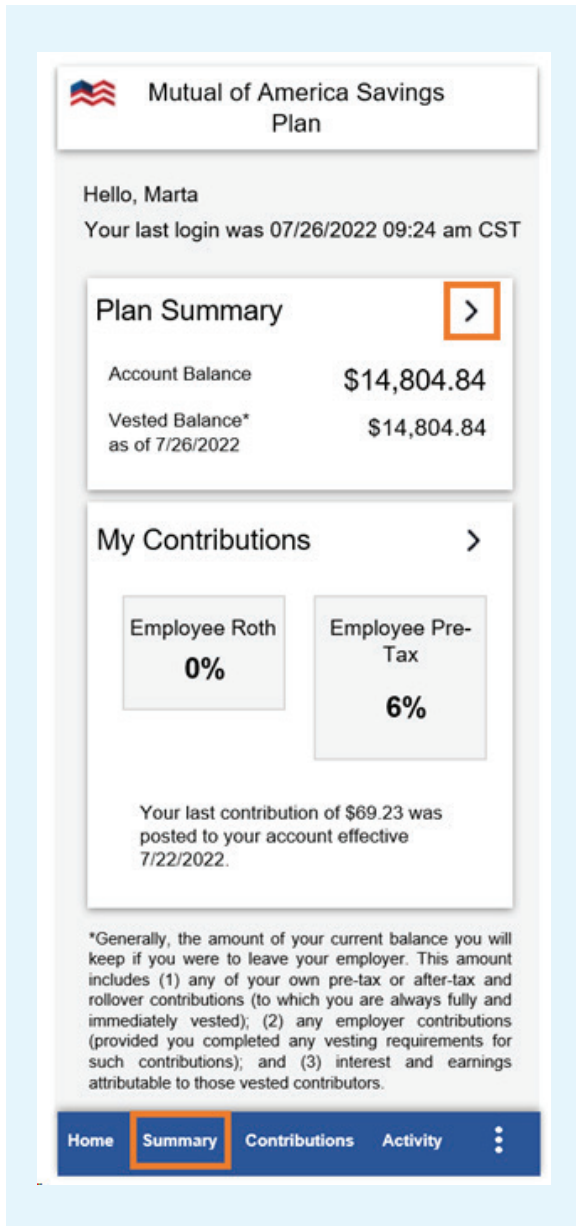
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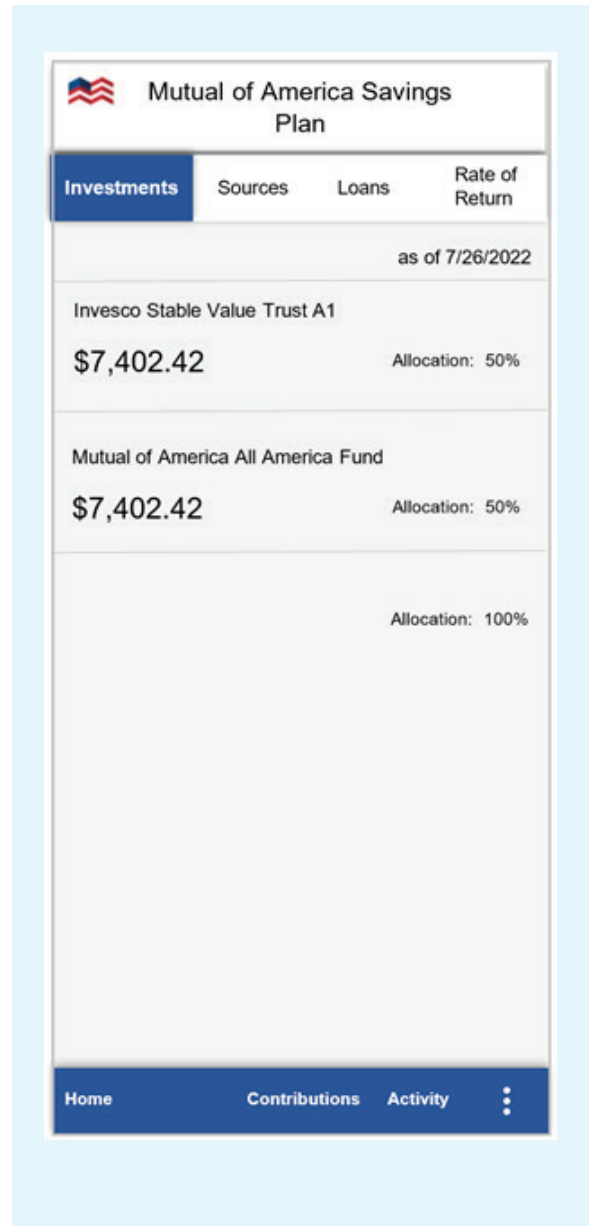


## 1. Review Investment Options

- a. Select the arrow to the right of "Plan Summary," or select "Summary" from the menu at the bottom of the screen.

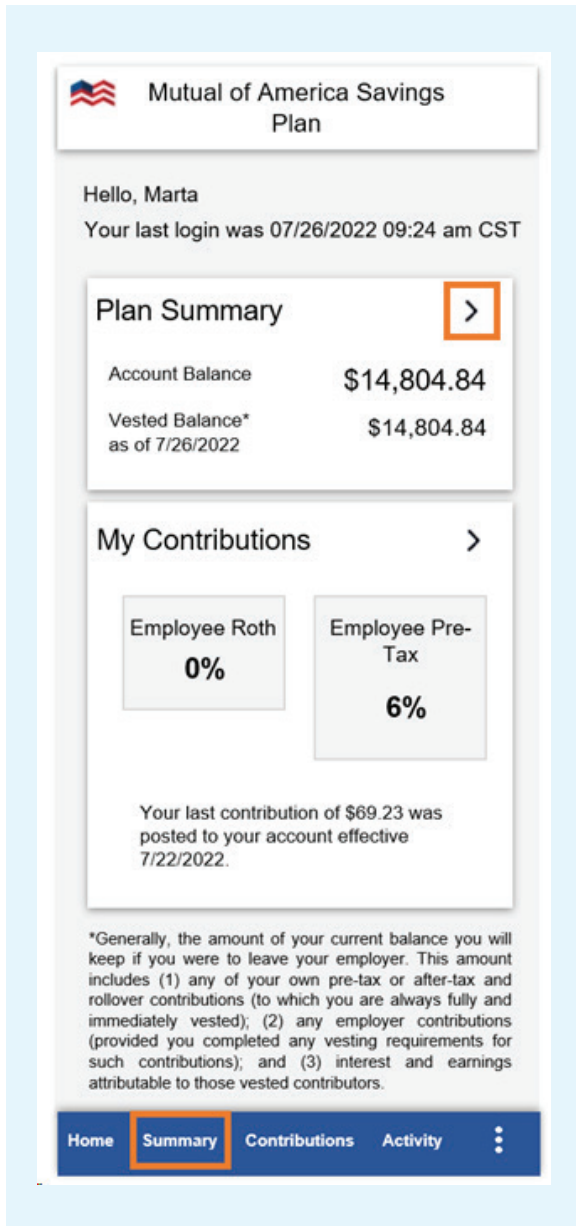


- b. Investments will be displayed by default.

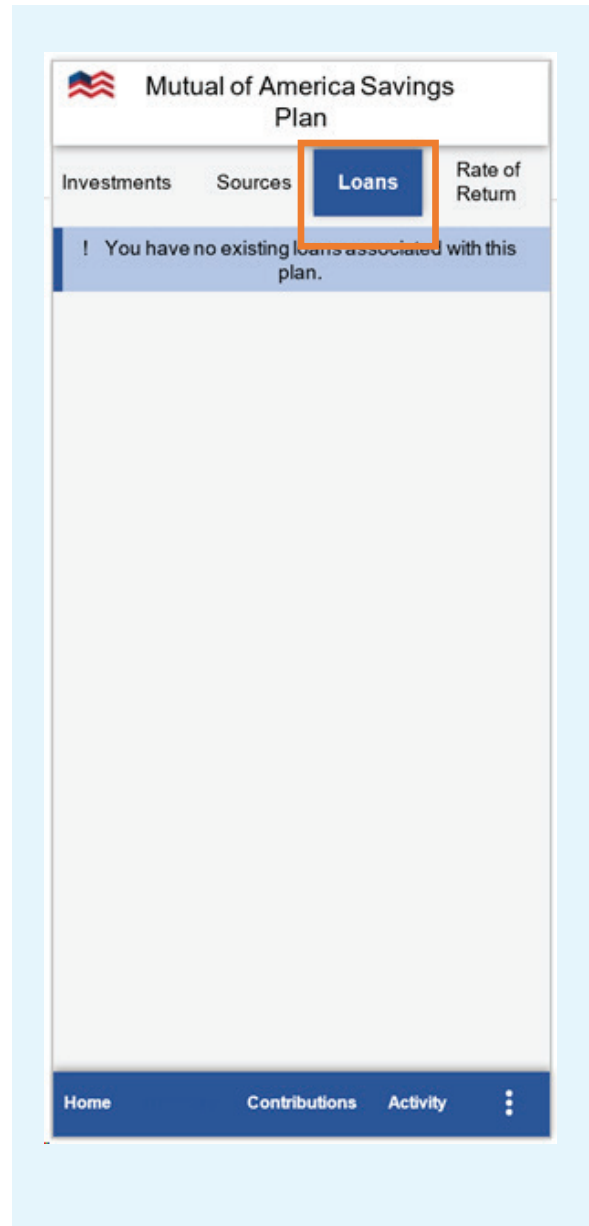


## 2. Review Current Loan Balance

- a. Select the arrow to the right of "Plan Summary," or select "Summary" from the menu at the bottom of the screen.



- b. Select "Loans."





### 3. Review Current and Historical Rate of Return

- a. Select the arrow to the right of "Plan Summary," or select "Summary" from the menu at the bottom of the screen.

- b. Select "Rate of Return."

**Mutual of America Savings Plan**

Hello, Marta  
Your last login was 07/26/2022 09:24 am CST

**Plan Summary** >

Account Balance **\$14,804.84**  
Vested Balance\* as of 7/26/2022 **\$14,804.84**

**My Contributions** >

Employee Roth **0%**  
Employee Pre-Tax **6%**

Your last contribution of \$69.23 was posted to your account effective 7/22/2022.

\*Generally, the amount of your current balance you will keep if you were to leave your employer. This amount includes (1) any of your own pre-tax or after-tax and rollover contributions (to which you are always fully and immediately vested); (2) any employer contributions (provided you completed any vesting requirements for such contributions); and (3) interest and earnings attributable to those vested contributors.

Home **Summary** Contributions Activity

**Mutual of America Savings Plan**

Investments Sources Loans **Rate of Return**

Personal Rate of Return for a selected Date Range.

From Jun-2022 To Jun-2022  
Reset Calculate

**2.38%**  
Calculated Rate of Return as of 07/26/2022

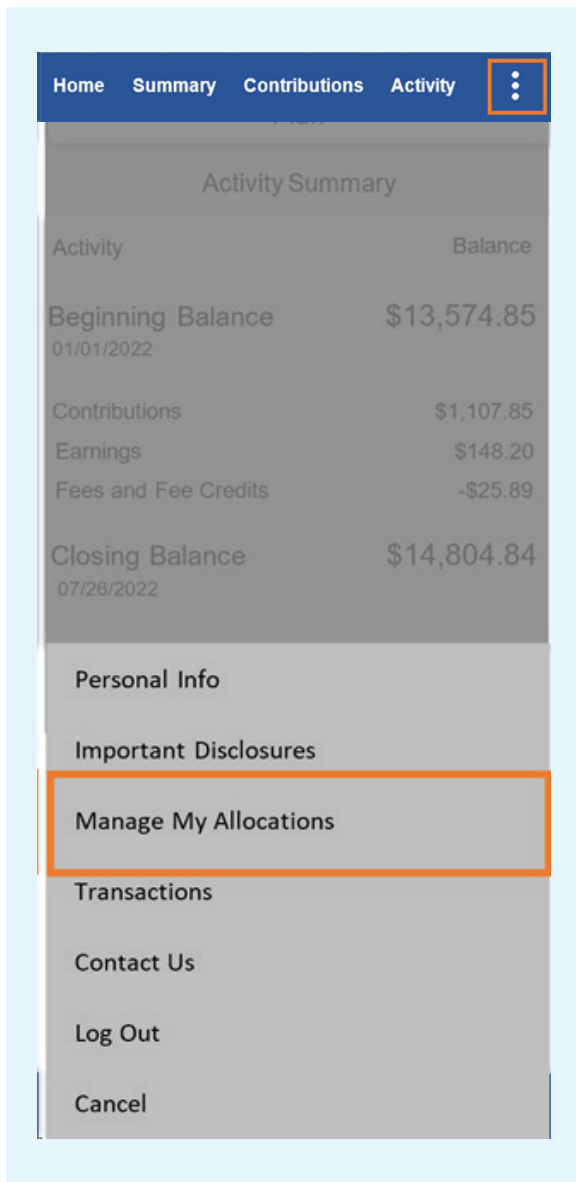
Calculation Start Date: 01/01/2012

Calculation Start	87.52
Year to Date	0.66
Last Quarter	0.35
One Year	1.18
Three Year	3.94
Five Year	7.19
Ten Year	71.59

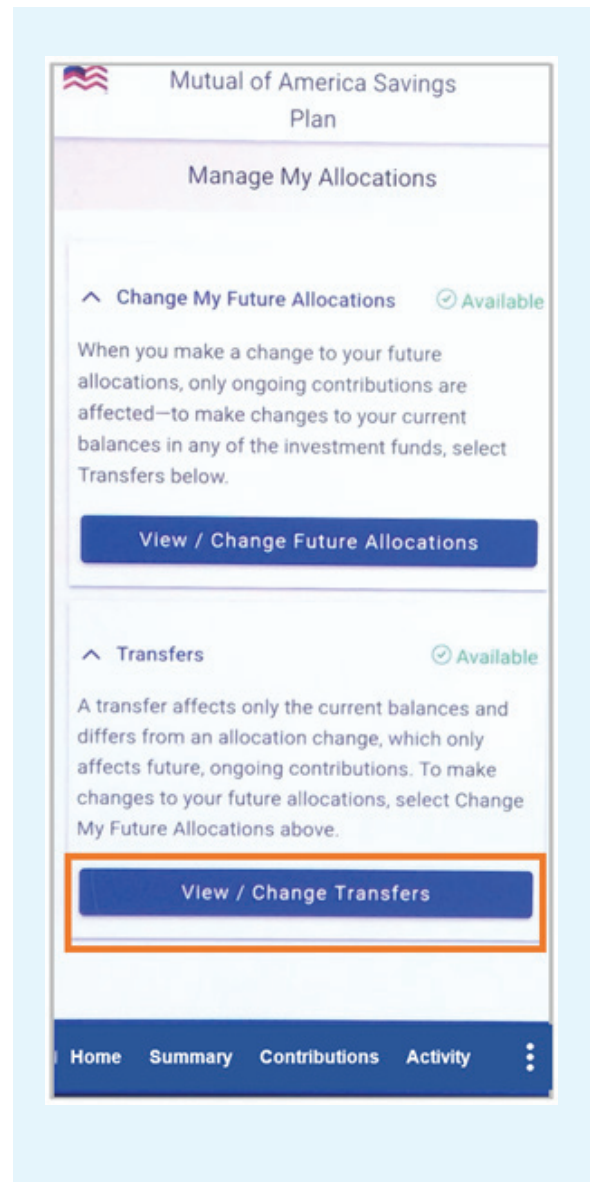
Home Contributions Activity

## 4. Transfer Between Investment Options

- a. Select the three-dot icon at the right side of the menu, then select “Manage My Allocations” from the choices provided.



- b. Select “View / Change Transfers” to view your transfers or to transfer among investments.





## 4. Transfer Between Investment Options (continued)

- c. Choose a Source ("Traditional Balance" or "Roth Balance"), and select "Percentage" or "Dollar Amount."
- d. For each investment from which you want to make a transfer, enter the desired percentage or dollar amount to the right of the corresponding balance.
- e. Select "Next."
- f. For each investment into which you want to make a transfer, enter the desired amount in the "Transfer Percentage" column. If you are transferring into more than one investment, the total of the percentages in the "Transfer" column must equal 100%.

Mutual of America Savings Plan

Transfers

Source: Traditional Balance

Select: Percentage

Investments	Balance	Percentage
Invesco Stable Value Trust A1	\$14,804.84	20%
Total		\$14,804.84

Cancel This Transaction

← Previous: Next →

Home Summary Contributions Activity

Mutual of America Savings Plan

Transfers

Investments	Current Balance	Transfer Percentage
Dodge & Cox Stock	---	%
DWS Capital Growth R6	---	50 %
Fidelity Advisor® Equity Income 7	---	%
Total Allocation must equal 100%		New 50%

Cancel This Transaction

← Previous Next →

1 2 3 4 5 6 7 8 9 0

Next

4. Transfer Between Investment Options (continued)

g. Select "Next."

Mutual of America Savings Plan

Transfers

Investments	Current Balance	Transfer Percentage
Mutual of America Composite Fund	---	%
Mutual of America Conservative Allocation	---	50 %
Mutual of America Moderate Allocation Fu	---	%
Total Allocation must equal 100%		New 100%

Cancel This Transaction

Previous

Next

123

456

789

0

Next

h. From this screen, you can review your transfer selections before selecting "Submit."

Mutual of America Savings Plan

Transfers

Transfer From

Fund Name	Percentage
Invesco Stable Value Trust A1	20%

Transfer To

Fund Name	Percentage
DWS Capital Growth R6	50%
Mutual of America Conservative Allocatio	50%
Total 100%	

Cancel This Transaction

Previous

Submit

Home

Summary

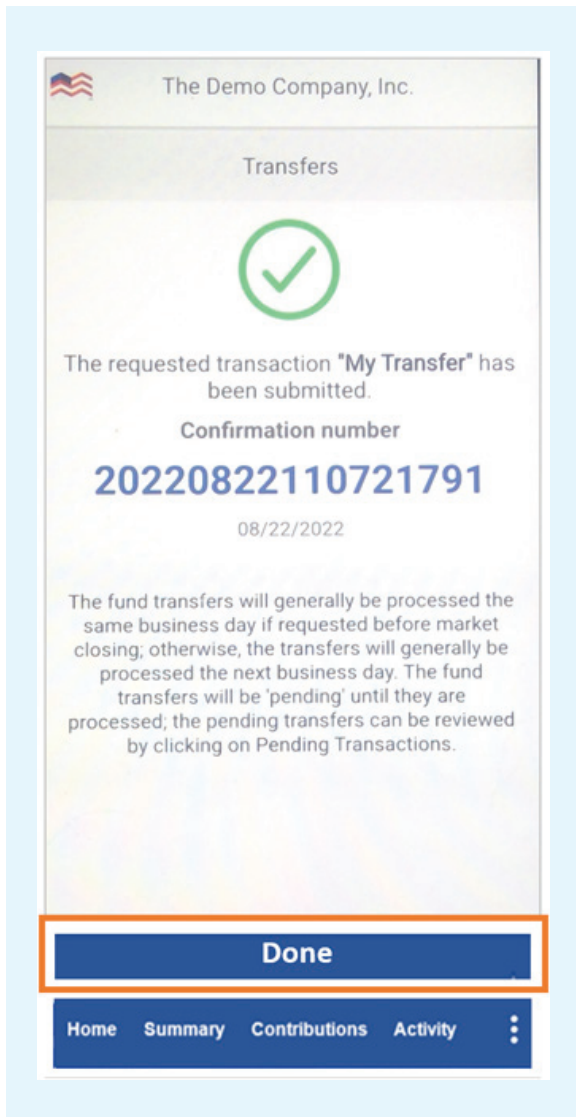
Contributions

Activity



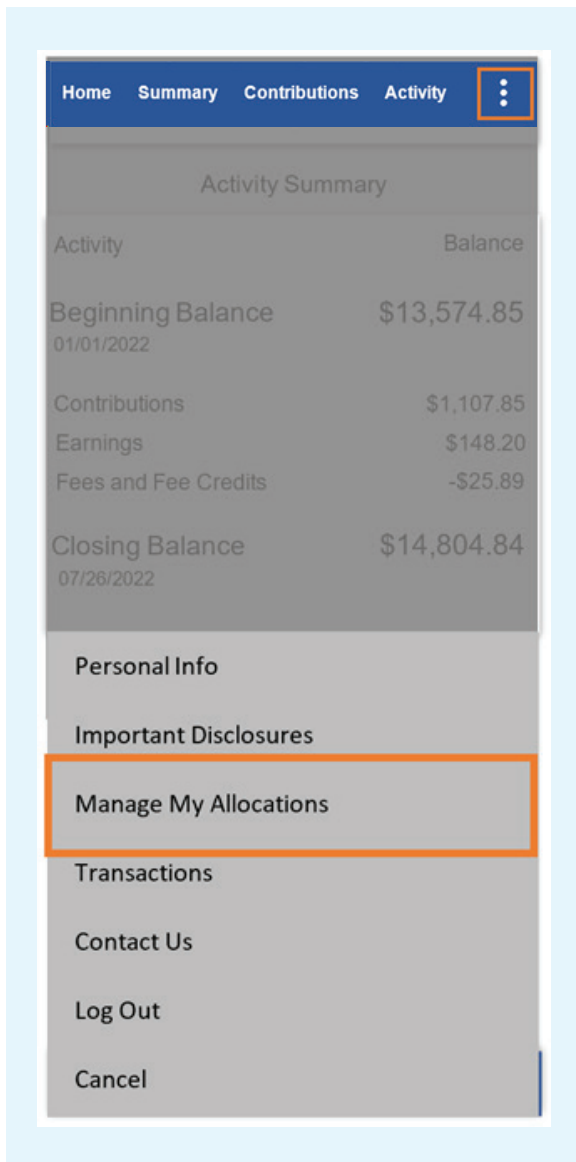
## 4. Transfer Between Investment Options (continued)

- i. A transaction confirmation will appear, indicating that the transfer process is complete.
- j. Select "Done" to return to the Summary screen.

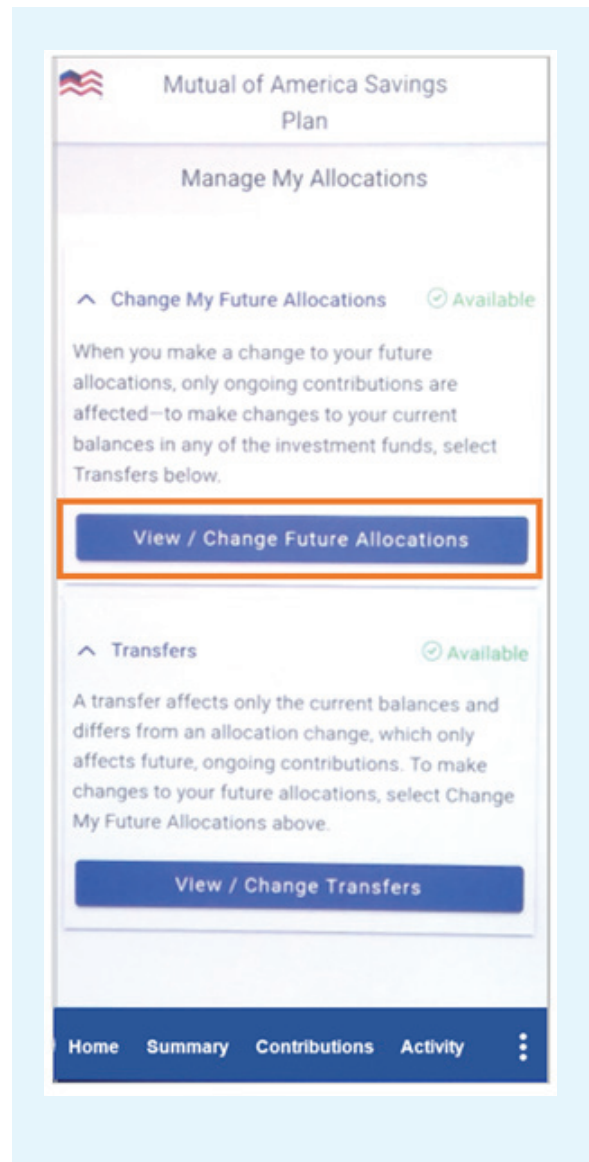


## 5. View / Change Future Investment Allocations

- a. Select the three-dot icon at the right side of the menu, then select “Manage My Allocations” from the choices provided.



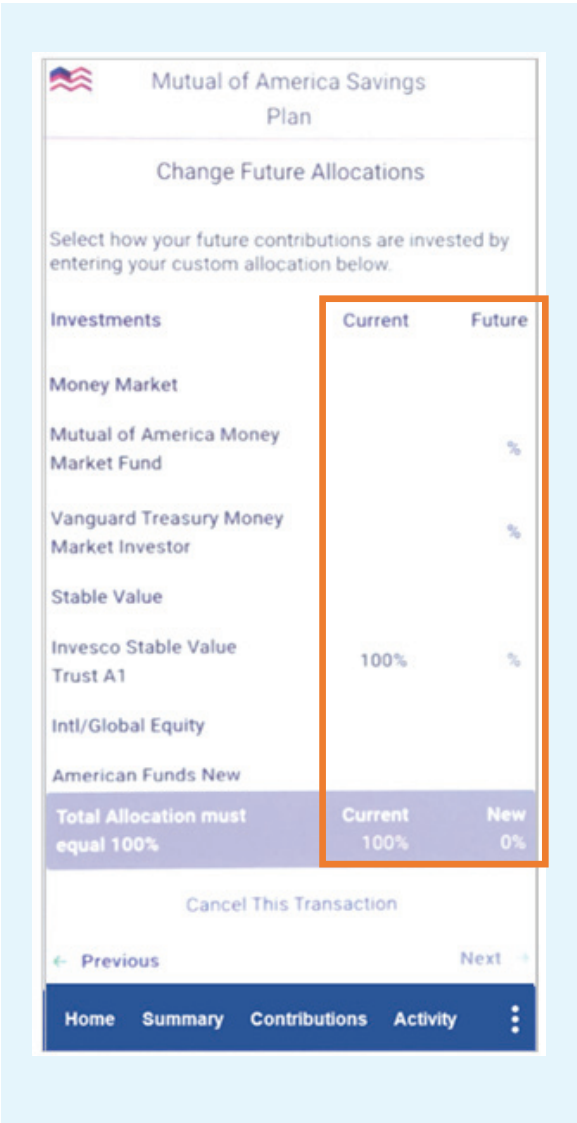
- b. Select “View / Change Future Allocations” to view or make changes to your allocations.



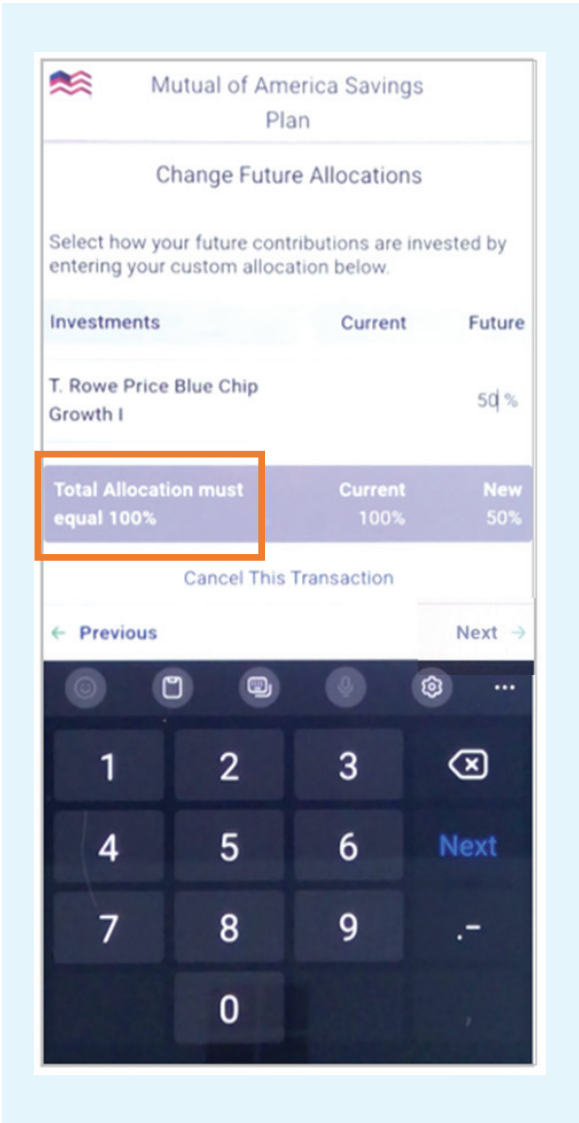


5. View / Change Future Investment Allocations (continued)

c. From this screen, you can review your current allocation selections and make changes to your future allocations by entering the new desired percentage for an investment into the corresponding box under "Future."



d. If you are reallocating more than one investment, the total of the percentages in the "Future" column must equal 100%.



## 5. View / Change Future Investment Allocations (continued)

e. Select "Next."

Mutual of America Savings Plan

Change Future Allocations

Select how your future contributions are invested by entering your custom allocation below.

Investments	Current	Future
Mutual of America Mid-Term Bond Fund		50 %

**Total Allocation must equal 100%**

Current	New
100%	100%

Cancel This Transaction

← Previous **Next** →

f. From this screen, you can update your current balances to match your future allocations and set automatic rebalancing.

Mutual of America Savings Plan

Change Future Allocations

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 This Transaction

← Previous **Next** →

Home Summary Contributions Activity



## 5. View / Change Future Investment Allocations (continued)

- g. The information icons provide useful information.
- h. After making your choices, select "Next."

Mutual of America Savings Plan

Change Future Allocations

Would you like to update your current balances to match your future allocations?

☐ Yes ☒ Not at this Time

Would you rebalancing allocations?

☐ Yes ☒ Not at this Time

If you select Yes, we will rebalance your account so that your current account balance is allocated to match what you have provided as your New Allocations, above.

Cancel This Transaction

← Previous **Next** →

Home Summary Contributions Activity

- i. This screen provides a summary of your changes. You can review them before selecting "Submit."

Mutual of America Savings Plan

Change Future Allocations

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	Future
T. Rowe Price Blue Chip Growth I		50%
Mutual of America Mid-Term Bond Fund		50%

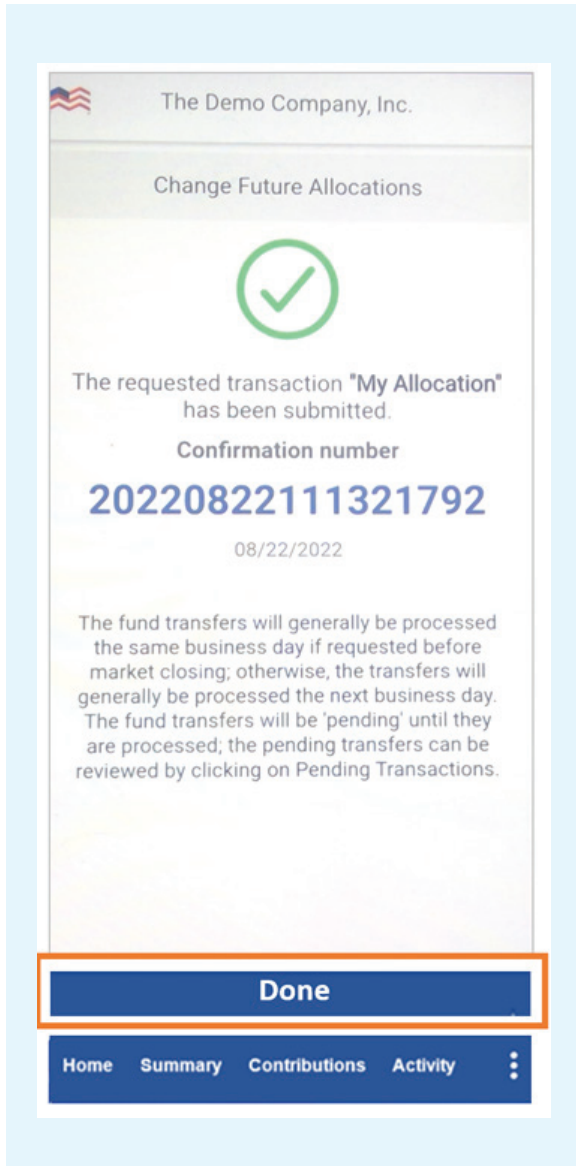
Cancel This Transaction

← Previous **Submit**

Home Summary Contributions Activity

## 5. View / Change Future Investment Allocations (continued)

- j. A transaction confirmation will appear.
- k. Select "Done" to return to the Summary screen.





## 6. Logging Out

- a. Select the three-dot icon at the right side of the menu, then select "Log Out." After you have been logged out, you will be returned to the Login page.

