

RETIREMENT INSIGHTS

Your Financial To-Do List: Review Your Retirement Plan



Take care of your financial future. Check off items on this list that apply to you.

ASSESS YOUR ASSET ALLOCATION

As the years go by, your financial needs and risk tolerance may change. That's why it's important to periodically review your asset allocation (the mix of equity, fixed income and money market funds you choose) to confirm if the allocation you have previously chosen is still right for you. By doing so, you can help ensure that your mix of investments continues to reflect your risk tolerance and long-term goals. Visit [My Account](#) to review your account information, make transfers and allocation changes, and more.

REBALANCE YOUR PORTFOLIO

Over time, the asset allocation percentages you set for your account may change due to [market fluctuations](#). If you haven't checked your asset allocations under your retirement savings plan recently, it's a good time to visit [My Account](#) to review your account information. You can rebalance your portfolio by transferring assets among the Interest Accumulation Account and/or Separate Account investment options to bring their allocations in line with your investment objectives. You can also change the allocations of your future contributions.

UPDATE/CONFIRM YOUR BENEFICIARIES

It's important for you to designate at least one beneficiary for each retirement plan you contribute to or life insurance policy you have—and to keep those beneficiary designations up to date. A beneficiary is the person or organization who receives assets that are held in your name in your retirement plan or are paid on your behalf by an insurance company after your death. Through [My Account](#), you can download a [Beneficiary Designation Form](#).

CONSOLIDATE YOUR SAVINGS

If you have retirement plans with former employers or IRAs with other financial institutions, our licensed, salaried Rollover Specialists can tell you about the possible [advantages of consolidating](#) them, potentially with a [Mutual of America Rollover IRA](#), a variable annuity contract.* To learn more, contact your local [Mutual of America representative](#) today. ■



*Before rolling over funds from plans with other providers, you should review the accounts you have with them 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 roll over your other accounts to a Rollover IRA.



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.**

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.

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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