

# Your “Go-To” for All Your Retirement Account Needs



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### **To better assist you**

Our goal is to provide best-in-class client service to you as a valued participant in the Kendal-Crosslands Communities' retirement plan. In an effort to ensure a timely response to any questions you may have, or for assistance with any transactions you may wish to execute, we encourage you to contact us as your “go-to” resource.

### **We're here to help**

As your local Mutual of America Participant Account Representatives, we are thoroughly familiar with your plan details. We are well prepared to answer your questions and help you:

- Log in to your account at **mutualofamerica.com**
- Update your account information
- Review your asset allocations
- Initiate a rollover to or from your employer-sponsored plan<sup>1</sup>
- Understand your retirement income options, including taking required minimum distributions
- Assist you with loan inquiries
- Make a withdrawal<sup>2</sup>
- Schedule a one-on-one meeting  
... and more!

### **Let's connect**

Thank you for giving us the opportunity to serve you better today as we continually strive to fulfill and exceed your expectations going forward. Please feel free to contact us by either telephone or email. We look forward to hearing from you.

Please call or email to schedule an appointment.

You can take control of your retirement accounts by logging in to My Account at **mutualofamerica.com**. In one place, you can:

- Check account balances
- See fund performance
- Change contributions, if available
- Change future allocations
- Transfer funds between investment options<sup>3</sup>
- Request a loan
- View transaction history
- View personal rate of return
- View investment education materials
- Opt in to electronic delivery of statements and documents
- Change password

<sup>1</sup> Before making a rollover or 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 account.

<sup>2</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. The IRS taxes RMDs as ordinary income.

<sup>3</sup> Subject to Mutual of America's Frequent Transfer Policy.

The tax information contained herein should not be considered tax advice and is for general informational purposes. You should consult a tax professional if you have questions about your individual tax situation.

***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.***