



Mutual of America
Financial GroupSM

Retirement Services • Investments

Participant Account Setup Procedures

Introduction

This guide describes the process for plan participants to set up their online account on the **OMNI platform**. It provides step-by-step instructions for completing the security verification process and establishing a username and password for **My Account** through mutualofamerica.com. Once these steps are successfully completed, participants can:

- Check plan balance
- Manage allocations by rebalancing assets, changing future allocations and transferring between funds
- View Personal Rate of Return
- View Activity Summary
- Change contributions
- Request a loan
- View transaction history
- View statements, forms and documents, and opt-in to electronic delivery
- View fund performance and daily net asset values
- View account information, security settings and beneficiary designations
- View investment education materials

Setting up an online account

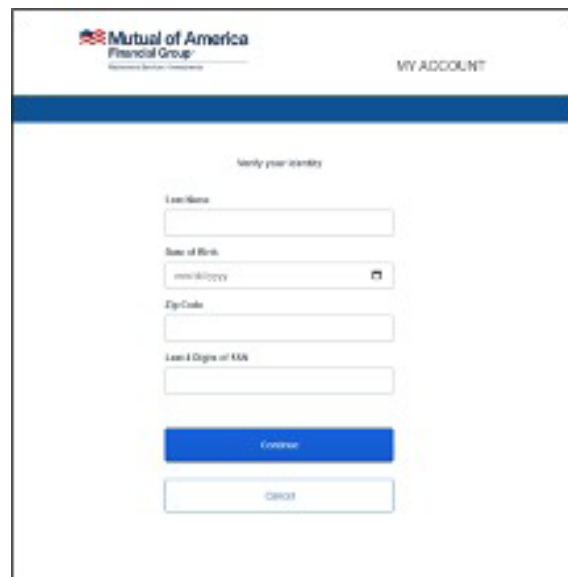
In order to securely set up an online account, participants must first verify their identity and provide answers to security questions.

Identity Verification

- Verifies that the user is the plan participant.
- Uses Experian to verify identity based on user data, and provides challenge questions to verify identity.
- Questions are based on credit history, residential history, employment history, etc.

Step 1: The participant enters required information

- Information is verified against our database to confirm that the participant has an active plan.
- After verification, the participant moves on to Identity Verification.



The screenshot shows the 'MY ACCOUNT' page for Mutual of America Financial Group. The page title is 'Verify your identity'. The form contains the following fields: Last Name, State of Birth (with a dropdown arrow), Zip Code, and Last 4 Digits of SSN. Below the fields are two buttons: a blue 'Continue' button and a white 'Cancel' button.



Failed Identity Verification

If any data entered in Identity Verification does not match what we have on record, the participant will get an error message and will need to correct the data before moving on to the next step. For security reasons, we do not identify the incorrect data.

Step 2: Answer security questions

- Questions may include personal information, such as mailing address and SSN.
- Information is submitted to Experian for verification.
- Experian displays security questions.
- Once verified, Account Setup will begin.

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MY ACCOUNT

Security Questions

It has been determined a need to verify your identity.

What is your date of birth?

01/01
 01/02
 01/03
 01/04
 None of the above/does not apply

What is your date of birth, please, when you were born?

01/01
 01/02
 01/03
 01/04
 None of the above/does not apply

What is your date of birth, please, when you were born?

01/01
 01/02
 01/03
 01/04
 None of the above/does not apply

What is your date of birth, please, when you were born?

01/01
 01/02
 01/03
 01/04
 None of the above/does not apply

Submit Cancel



Failed Identity Verification

If Experian's service returns an incorrect response, the participant will receive an error message. For security reasons, we do not identify the incorrectly answered questions. The participant can select "Try Again" to restart the Identity Verification process. If they fail on six consecutive attempts, they will be locked out of Experian for 48 hours before being allowed to register again. This is a "hard lock" from Experian that we cannot override.

Account Setup

Username and password setup

- Once Identity Verification is complete, participants will set up their username, password, email address and security question for the “**Forgot Password**” feature.
- Participants will receive a confirmation email that includes a verification link.

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MY ACCOUNT

Sign Up

Username *

Email *

Password *

Confirm Password *

Choose a forgot password question
What is the food you least liked as a child?

Answer *

* Required field

Register

Back to Login

Confirmation Email

Once the confirmation email is received, participants must verify their email address by clicking the link provided. After their email is verified, participants will be directed to the login page to complete Multifactor Authentication.

Subject: Mutual of America Financial Group—Activate Account

Email Body:

Hi <Name>,

Please click the following link to activate your account.

[Activate Account](#)

This link will be valid for 72 hours from the time of your request.

At Mutual of America Financial Group, we are committed to protecting your privacy and security. We will not send emails, or contact you by telephone, to verify your personal information. Please notify us immediately if you receive any phone calls or emails requesting this information.

Please do not reply by email to this automated message. If you have questions, please call us at 800.468.3785, Monday–Friday, 9:00 a.m.–9:00 p.m. ET.

Mutual of America Life Insurance Company
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New York, NY 10022-6839
800.468.3785

Multifactor Authentication

This process sets up additional security factors using participant's SMS text and email address. Once established, users logging in to **My Account**, will be required to authenticate a second time, using one of the factors below.

Step 1: Participants must select at least one security factor

- Select one of the four security factors by clicking “**Set Up**” to view form.
 - Security factors available: Okta Verify (which requires installing the Okta app on your phone), SMS text, voice call and email.
 - The security factor selected will be the method we use to contact the participant for identity verification during subsequent login attempts to their account.

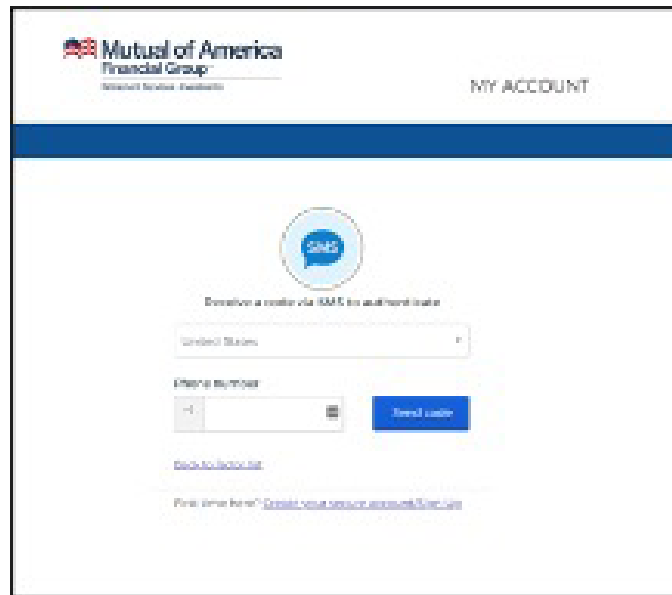
The screenshot shows the 'MY ACCOUNT' page for Mutual of America Financial Group. The main heading is 'Set Up Multifactor Authentication.' Below this, a message states: 'We require multifactor authentication to add an additional layer of security when signing in to your account.' There are four options listed, each with a 'Set Up' button:

- Okta Verify**: Enter a single-use code from the mobile app.
- SMS Authentication**: Enter a single-use code sent to your mobile phone.
- Voice Call Authentication**: Use a phone to authenticate by following voice instructions.
- Email Authentication**: Enter a verification code sent to your email.

At the bottom, there is a link: 'First time here? [Create your secure account/sign up.](#)'

Step 2: Participants enter information for selected Security factor

- This example uses SMS text security factor, entering phone number, and clicking **“Send code.”**
- Participants will receive a text message with the authentication code.
- Complete Multifactor Authentication process, or select **“additional security factor.”**



The screenshot shows the 'MY ACCOUNT' page for Mutual of America Financial Group. The page features a blue header with the company logo and name on the left, and 'MY ACCOUNT' on the right. Below the header is a blue horizontal bar. The main content area is white and contains a circular icon with a speech bubble and the word 'SMS'. Below this icon, the text reads 'Receive a code via SMS to authenticate'. There is a dropdown menu for 'United States', a 'Phone number' field with a '+' sign and a country code dropdown, and a blue 'Send code' button. At the bottom, there are links for 'Back to sign in' and 'For more help? Visit our support center.'.



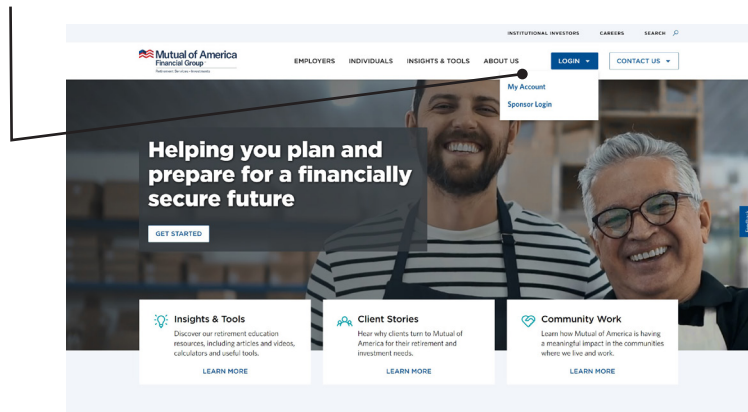
Important Information

Okta Profile creation: The client email server may be blocking the activation or other emails from mail@mutualofamerica.com. Clients should check their email servers to allow the Okta emails to be delivered (also known as whitelisting).

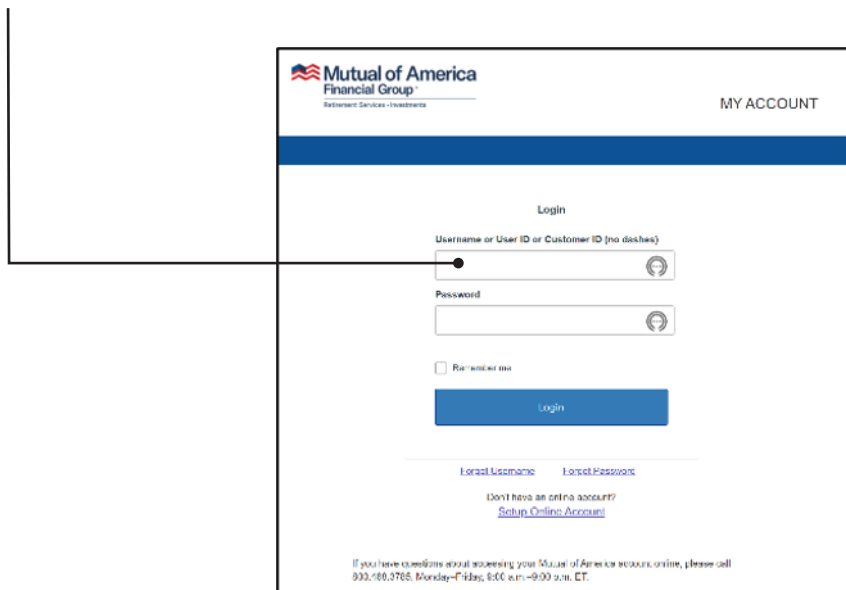
Log in to My Account

Plan participants can now use My Account to access their employer-sponsored retirement plan anytime at **mutualofamerica.com**.

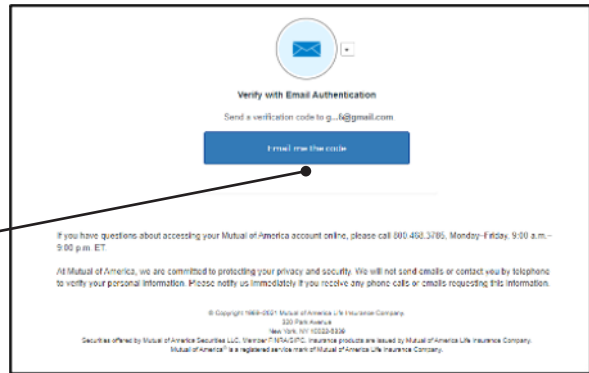
To get started, click on **“My Account”** in the top navigational tool bar.



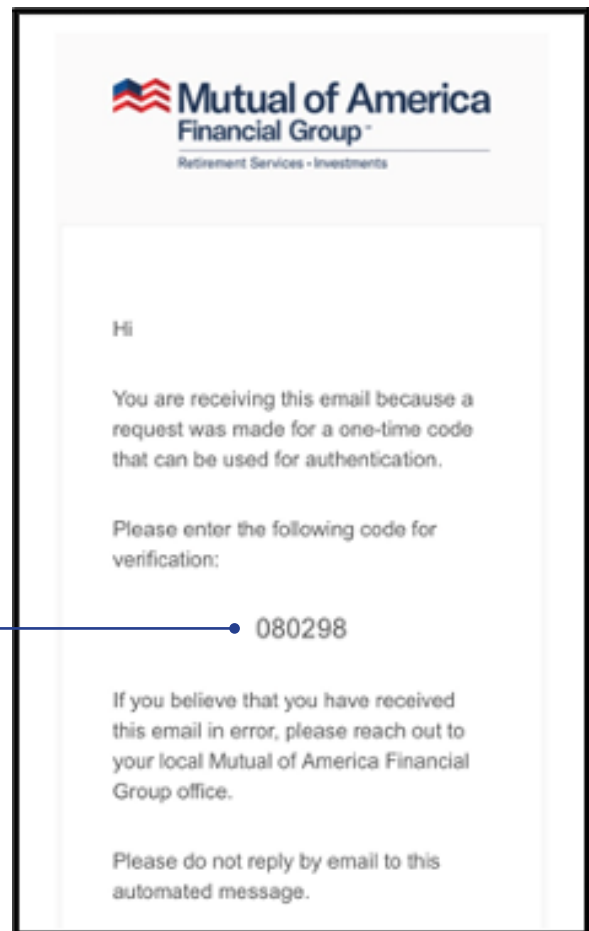
Step 1: Enter username and password, and click **“Login.”**



Step 2: Participants will be asked to verify with authentication based on their preselected method (text, phone or email). This example uses email. Click on **“Email me the code.”**




Step 3: Check email inbox for authentication code.



Step 4: Enter code and click “**Verify.**”

Participants will be directed to their online plan account **Overview** page.



Verify with Email Authentication

Enter the verification code sent to your email
(g...6@gmail.com)

Enter code

Don't ask me to do this during the next 24 hours

Verify



For internal assistance with troubleshooting, send an email to 800LineCallbacks@mutualofamerica.com.

To help expedite your request, make sure to include a description of the error message and a screenshot.

