Financial Security

Mutual of America

403(b) Plan

Helping you prepare for retirement is extremely important to Guild. To help you achieve long-term retirement security, Guild offers you the ability to build individual wealth through the 403(b) employee contributions.

Eligibility for Employee Contribution

Employees can enroll in the plans at the beginning of any month once hired. Those who which to enroll or has any questions in the 403(b) plan can contact our Mutual of America Participant Account Representative.

Contributions to Your Retirement

The maximum amount you can contribute to your retirement is the lesser of 100% of your annual income or the maximum as determined by the IRS. The 2026 maximum is $24,500*.

- If you will attain age 50 by the end of the year, you may be eligible for an additional "catch-up" contribution within IRS limits*.
- If you between 60-63 as of the close of the taxable year, you will be able to contribute up to $11,250* in catch up contributions. Please note this amount is the maximum catch up limit; not in addition to the standard catch up limit*.

*Limitations including catch-up contributions are subject to change each and will be announced annually by the IRS

You may change your investment elections or your deferral percentage at any time.

Visit the Mutual of America website to:

View your current 403(b) balance and investments

Add or change your beneficiary on the plan

Rollover funds from a previous employer plan or qualified 403(b) plan

For more information contact your representative Jacob Hameed @ 612-540-6938 or email jacob.hameed@mutualofamerica.com