**Mutual of America – Individual Products**

Epic 1: Overview

* Sub-Epic: Download your application kit
  + User Stories
    - User should be able to able to select products by clicking on the checkboxes listed
      * Acceptance Criteria
        + Checkboxes should have a check inside when clicked on
        + User should be able to click on multiple checkboxes
    - User should be able to input First Name into field, so that they will be able to submit their application
      * Acceptance Criteria
        + User should be able to type in the field
        + The inputted information should be saved
    - User should be able to input Last Name into field, so that they will be able to submit application
      * Acceptance Criteria
        + User should be able to type in the field
        + The inputted information should be saved
    - User should be able to select a State from the dropdown, so that it is chosen and saved under ‘State’
      * Acceptance Criteria
        + Clicking on the arrow will open up a dropdown with option of States to choose from
        + User can select a State from dropdown
        + State selected gets saved on to the field
    - User should be able to click on “Go to Step 2” button after filling out all of their information
      * Acceptance Criteria
        + Clicking on ‘Go to Step 2’ button after filling out application should redirect user to a new page
    - User should be able to click on ‘rating agencies’ link to get redirected to a new page, so they can view Rating for their business given to them from rating agencies
      * Acceptance Criteria
        + Click on the link should redirect user to ratings page

Epic 2: Traditional IRA

* Sub-Epic: Spousal IRA
  + User Stories
    - User should be able to click on ‘Age 50 “catch-up” contributions’ link to redirect to the information needed
      * Acceptance Criteria
        + Clicking on the link should redirect user to product overview page
* Sub-Epic: Tax Advantages
  + User Stories
    - User should be able to click on ‘tax advantages’ link to view Income thresholds by Tax Year
      * Acceptance Criteria
        + Clicking on link should redirect user to the tax advantages page
    - User should be able to click ‘Automatic Contributions’ link to view information regarding contributions for IRA and FPA
      * Acceptance Criteria
        + Clicking on link should redirect user to Automatic Contributions – IRA and FPA page
* Sub-Epic: Contributions, Withdrawal & Retirement Income Options
  + User Stories
    - User should be able to click on ‘contribution limits’ to get redirect to Product Overview to view information regarding Contribution Limits to gain additional information
      * Acceptance Criteria
        + Clicking on link should redirect user to product overview page
    - User should be able to click on ‘Rollover IRA’ link to get redirected to product overview page, so they can view additional information regarding Rollover IRA
      * Acceptance Criteria
        + Clicking on link should redirect user to product overview page under Rollover IRA
* Sub-Epic: Interest Account & Investment Options
  + User Stories
    - User should be able to click on ‘Mutual of America Interest Accumulation Account’ link to get redirected to Mutual of America Interest Accumulation Account page, so that user can get additional information about the Interest accounts
      * Acceptance Criteria
        + Click on the link should redirect user to the interest account page
    - User should be able to click on ‘Investment and Performance’ button to view a list of equity funds, so that the user can see options of equity funds they can invest in
      * Acceptance Criteria
        + Clicking on the link should redirect user to the individual retirement annuity page
        + The individual retirement annuity page should show a list of data for various funds
    - User should be able to click on ‘Transfers’ link to get redirected to Transfers page so the user can gain additional information regarding transfers among saving and investment options
      * Acceptance Criteria
        + Clicking on link should redirect users to transfers page

Epic 3: Rollover IRA

* Sub-Epic: Features & Benefits
  + User Stories
    - User should be able to click on ‘Turning Your Retirement Savings into Retirement Income’ to view information regarding turning your savings into retirement income
      * Acceptance Criteria
        + Clicking on the link should redirect user to turning your retirement savings into retirement income page
  + Feature-Rollover Specialty Link
    - User should be able to click on ‘Rollover Specialist’ to view option on how to reach a Rollover Specialist
      * Acceptance Criteria
        + Clicking on link should open a new window on the page called one-on-one help
        + There should be information regarding getting help by speaking with a rollover specialist and with regional offices
  + Feature-Regional Offices link
    - User should be able to click on ‘Regional Offices’ to get redirected to a new window to input zip code
      * Acceptance Criteria
        + Clicking on the link should redirect user to regional offices page
        + There should be a field where user can enter a 5-digit zip code to search for locations

Epic 4: Inherited IRA

* Sub-Epic: Download Your Application Kit
  + User Stories
    - User should be able to click ‘Customer Notice under the USA Patriot Act’ to get redirected to view the Notice
      * Acceptance Criteria
        + Clicking on ‘Customer Notice under the USA Patriot Act’ should scroll the page down to the customer notice
    - User should be able to click on multiple checkboxes under ‘Select Product(s)’
      * Acceptance Criteria
        + User should be able to click on multiple checkboxes and have them saved
    - User should be able to select a title from the ‘Title’ dropdown
      * Acceptance Criteria
        + Clicking on the arrow should open up a dropdown
        + User should be able to select an option from the dropdown
        + The selected option should be saved on to the title field

Epic 5: Roth IRA

* Sub-Epic: Contributions & Withdrawals
  + User Stories
    - User should be able to click on ‘irs.gov’ link to get redirected to the IRS website
      * Acceptance Criteria
        + Clicking on link should open up a new tab
        + The new tab should be opened up to irs.gov homepage
    - User should be able to click on ‘Automatic Contributions’ link to get redirected to Automatic Contributions – IRA and FPA
      * Acceptance Criteria
        + Clicking on link should redirect user to Automatic Contributions – IRA and FPA page
    - User should be able to click on ‘Interest Account & Separate Account Investment Funds’ links to get redirected to Interest Account & Investment Options page
      * Acceptance Criteria
        + Clicking on link should redirect user to interest account & investment options page
* Sub-Epic: Is a Roth IRA Right for You?
  + User Stories
    - User should be able to click on ‘Converting to a Roth IRA’ link
      * Acceptance Criteria
        + Clicking on the link should redirect user to converting to a Roth IRA page

Epic 6: Flexibility Premium Annuity (FPA)

* Sub-Epic: Product Overview
  + User Stories
    - User should be able to click on ‘Separate Account Investment funds’ link to redirect to Interest Account page, so that user can get additional information on Interest Account & Investment options
      * Acceptance Criteria
        + Clicking on link should redirect user to interest account page
        + There should be 3 sections (Employer Plans, Individual Products, and Flexible Premium Annuity)
  + Feature Epic (Interest Account)
    - User Stories
      * User should be able to click on ‘Investment and Performance’ button under to get redirected to retirement Plan Group Annuity, so the user can view total return performance data
        + Acceptance Criteria

Clicking on the Investment and Performance button should redirect user to investment plan group annuity page

There should be a list of data for various funds on the page

* + - * User should be able to click on ‘Prospectuses and Other Important Documents’ link to get redirected to the Information on the Underlying Funds page, so the user can get additional informational on the different types of funds
        + Acceptance Criteria

Clicking on ‘Prospectuses and Other Important Documents’ should redirect user to information on the Underlying Funds page

There should be a list of links for various different funds on the page

* Sub-Epic: Automatic Contributions
  + User Stories
    - User should be able to click on ‘Contributions & Withdrawals’ link so they can get redirected to FPA Contributions, Withdrawals & retirement Income Options page to give them additional information on contributions and withdrawals
      * Acceptance Criteria
        + Clicking on the link should redirect the user to the FPA Contributions, Withdrawals & retirement income options page
    - User should be able to click on ‘Roth IRAs’ link to get redirected to Product Overview page so that they can get additional information on Roth IRAs
      * Acceptance Criteria
        + Clicking on the link should redirect user to the product overview page
    - User should be able to click on ‘back to top’ link so that the user can get redirected back to the top of the page
      * Clicking ‘back to the top’ should scroll user back to the top of the current page

Epic 7: Contribution Limits

* Sub-Epic: 2020 retirement Plan Maximums and Limits/Saver’s Credit
  + User Stories
    - User should be able to click on ‘Retirement Plan Dollar Maximum for 2020’ to view a table regarding contribution maximums established by the IRS
      * Acceptance Criteria
        + Clicking on the Retirement Plan Dollar Maximum for 2020 should open up a table for user to view
    - User should be able to click on ‘Retirement Plan Compensation Limits for 2020’ to view a table regarding compensation limits established by the Internal Revenue Code
      * Acceptance Criteria
        + Clicking on Retirement Plan Compensation Limits for 2020 should open up a table for user to view
    - User should be able to click on ‘Retirement Plan Dollar Limits for 2020’ to a view table regarding dollar limits established by the Internal Revenue Code
      * Acceptance Criteria
        + Clicking on Retirement Plan Dollar Limits for 2020 should open up a table so the user can view it’s information
    - User should be to able to click on ‘Retirement Plan Annual Compensation Amounts for 2020’ to view a table regarding annual compensation amounts established by the Internal Revenue Code
      * Acceptance Criteria
        + Clicking on Retirement Plan Annual Compensation Amounts for 2020 should open up table for user to view
    - User should be able to click on ‘Saver’s Credit for 2020’ to view a table regarding to view information of Saver’s credit for taxpayers who contribute to a traditional or Roth IRA, 401(k), 403(b), governmental 457 or SIMPLE IRA plan.
      * Acceptance Criteria
        + Clicking on Saver’s Credit for 2020 should open up a table for user to view