

# WHY CHOOSE MUTUAL OF AMERICA?

We've been providing retirement plans and services for companies and nonprofit organizations of all sizes since 1945.



## Employer-Sponsored Retirement Plans, including:

- ✓ 401(k) Plans
- ✓ 403(b) Plans
- ✓ Roth 401(k) and 403(b) Plans
- ✓ SIMPLE Plans
- ✓ Simplified Employee Pension (SEP) Plans
- ✓ 401(a) Defined Contribution Plans
- ✓ Defined Benefit Plans
- ✓ Section 457(b) Deferred Compensation Plans
- ✓ Tax-Deferred Annuities (TDAs)

## Individual Annuity Contracts, including:

- ✓ Traditional, Roth and Rollover IRAs
- ✓ Flexible Premium Annuities (FPAs)

## What our employer-sponsored retirement plans, funded by a group variable annuity contract, offer you and your employees:

- ◆ Salaried Account Representatives who provide local, on-site service.
- ◆ Online Enrollment to make it easier to change providers and administer your plan.
- ◆ Payroll Integration to eliminate the need for repetitive, manual data entry and provide a secure process for transferring employee information.
- ◆ An Interest Accumulation Account and a diverse choice of Separate Account investment funds.
- ◆ Protection for defined contribution plan fiduciaries against ERISA fiduciary claims with respect to the selection and monitoring of the Separate Account investment funds, subject to certain terms and conditions.
- ◆ 24/7 participant account access and resources at [mutualofamerica.com](http://mutualofamerica.com).
- ◆ Mobile website for convenient and instant access to account information via smartphone.
- ◆ Mutual of America is currently rated A+ (Superior) by A.M. Best, and AA- (Very Strong) by both S&P Global Ratings and Fitch Ratings, for its financial strength.\*

### Well-Known Investment Choices



The performance of the Separate Account investment funds is not guaranteed, and any assets allocated to them may decrease or increase in value.

*Before investing, you should carefully consider the investment objectives, risks, charges and expenses of the variable annuity contract and the underlying investment funds. This and other information is contained in the contract prospectus or brochure and underlying funds prospectuses and summary prospectuses. Please read the contract prospectus or brochure and underlying fund prospectuses and summary prospectuses carefully before investing. The contract prospectus or brochure and underlying fund prospectuses and summary prospectuses can be obtained by calling 1-866-954-4321 or visiting [mutualofamerica.com](http://mutualofamerica.com).*

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 funds 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 carefully consider a variable annuity contract's other features before making a decision.

\*While these ratings do not apply to the safety or investment performance of the Separate Account investment funds available under Mutual of America's products, they do reflect the Company's ability to fulfill its General Account obligations, which include its obligations under the Interest Accumulation Account, annuity purchase rate guarantees and annuity benefit payouts, as well as life insurance and disability income payments. Third party ratings are subject to change. A.M. Best, S&P Global Ratings and Fitch Ratings are independent rating agencies. S&P® is a trademark of Standard & Poor's Financial Services LLC.

*The Spirit of America*™

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