

Service
Innovation
Value



MUTUAL OF AMERICA
Your Retirement Company®

Mutual of America – Your Retirement Company®

Mutual of America offers organizations of all sizes a wide variety of full-service retirement plans, each of which is funded by a variable annuity contract:

- 401(a)
- 401(k)
- 403(b)
- Section 457 Deferred Compensation
- SEP IRA
- SIMPLE IRA
- Tax-Deferred Annuity
- Defined Benefit

We also offer individual variable annuity contracts including a Traditional IRA, Rollover IRA, Roth IRA, Inherited IRA and Flexible Premium Annuity to help individuals save for retirement.

Mutual of America delivers the cost-efficiency of a full-service provider: one company to help you meet your investment, communication and administrative responsibilities.

We work directly with our clients. There are no brokers, third party administrators or other middlemen that can drive up costs and delay service. Moreover, there are no start-up fees or conversion fees and no surrender, withdrawal or transfer fees.

Our contracts assess certain fees and charges that may be waived or reduced as a client's group retirement plan exceeds asset amount thresholds. Additional information about these thresholds, waivers and reductions can be found in the contract prospectus/brochure and the "Fee Disclosure and Important Notice" document that correspond to the plan. These documents can be provided upon request.

Commitment to Service



Mutual of America's Regional Offices

Personal service is the hallmark of Mutual of America's business model. With headquarters in New York City and Regional Offices throughout the United States, our salaried representatives are never far from the people we serve.

Our team of representatives will meet with you and your employees on a regular basis and whenever the need arises—not just when your plan is established, but for as long as we are your retirement plan service provider. On-site visits and phone consultations with our Regional Office staff will encourage participation in your plan and foster an appreciation of your efforts to provide a significant employee benefit.

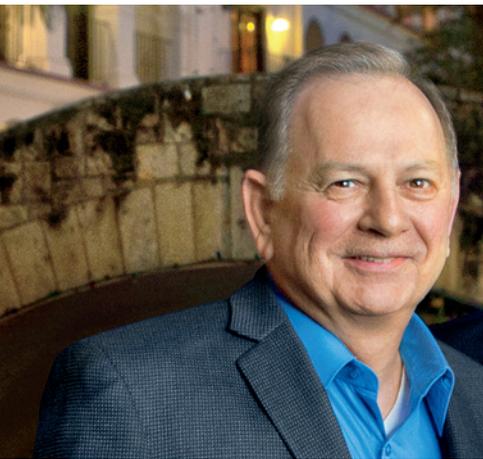
Regional Office Service Model

Our service model ensures that plan administrators and plan participants have the support they need.

- **Regional Officer** – responsible for the overall delivery of services to plan sponsor.
- **Group Account Representatives** – your organization's primary contact; responsible for coordinating plan services.
- **Service Manager** – your organization's primary contact for administrative services; provides on-site services to plan administrator and participants.
- **Participant Account Representative** – conducts group educational seminars and meetings with your employees on a one-on-one basis.
- **Service Department** – handles participant inquiries and processes transactions for plan administrator and plan participants.

"In my experience, Mutual of America's infrastructure for educating employees is peerless. Their representatives met with our employees at 50 locations covering three states."

*Christine McMahon
President and CEO
Fedcap*



Comprehensive Services

**“Mutual of America knows me,
knows our employees, and that
has real value to me.”**

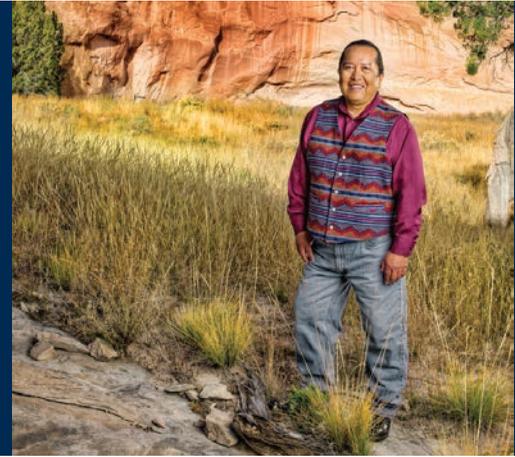
*John Gonzalez
President
River City Produce Company*

Online Plan Administration

Mutual of America has been providing retirement plan services since 1945. We offer comprehensive regulatory support, including assistance complying with federal regulations and reporting requirements to help you meet your fiduciary responsibilities.

In addition, we make plan administration easy and efficient with **Mutual of America SponsorConnectSM**, our Internet-based plan administration system. Key highlights include:

- **Online Billing Services** – remit contributions and process plan loans online, with the convenience of Electronic Funds Transfer (EFT).
- **Automated Compliance Services** – access easy-to-use electronic signature-ready Form 5500 services and nondiscrimination testing tools, for plans that qualify.
- **Online Reports** – generate plan- and participant-level transaction reports, with an option to download into an Excel document.
- **Retirement Benefit Estimates** – provide employees with a projection of their future retirement income.
- **Automatic Enrollment** – increase plan participation (available for eligible plans), along with support for Qualified Default Investment Alternatives and contribution levels.
- **Regulatory News** – receive timely and important plan, system and regulatory news and updates.



Support for Your Employees

We help plan participants secure their financial future through account-related services, educational tools and assistance on a one-on-one basis.

- **Participant Account Representatives** – provide on-site employee enrollment as well as group and one-on-one education about retirement planning.
- **24/7 Account Access at *mutualofamerica.com*** – allows your employees to review their account information and investment performance, change investment allocations, transfer among the Interest Accumulation Account and Separate Account investment funds and view their Personal Rate of Return and Recent Financial Transactions.

Online tools such as Retirement Calculators and timely articles help individuals become better informed about their financial choices.

“Our offices are remote. Not many retirement companies are willing to come out here.”

Levon Henry
formerly Executive Director of
DNA People's Legal Services

Full Range of Savings and Investment Services

Mutual of America offers a diverse choice of Separate Account investment funds from the following investment companies:

MUTUAL OF AMERICA
INVESTMENT CORPORATION



Deutsche Asset
& Wealth Management



P I M C O



AMERICAN FUNDS®
From Capital Group

Mutual of America's group variable annuity contracts offer an Interest Accumulation Account and an array of Separate Account investment funds that provide participants of any age with a range of investment objectives appropriate for long-term retirement plan saving.

Interest Accumulation Account to Protect Against Market Risk

For more risk-averse participants, the Interest Accumulation Account of our General Account is an attractive retirement savings alternative, with a guarantee of principal and previously credited interest to protect against market risk.

The guarantee is based on Mutual of America's financial strength and claims-paying ability. Mutual of America assumes the investment risk of the underlying investments of the Interest Accumulation Account.

A Broad Array of Separate Account Investment Funds

Our Separate Account investment funds offer a diverse choice of investment strategies and styles of management and include equity, fixed income, money market and balanced funds. We also offer target-date retirement and asset allocation funds.

We favor funds that offer consistent performance over the long term as the most appropriate way for individuals to build their retirement savings. Each of our investment funds is carefully screened and consistently monitored to ensure that it does not bear such a high degree of risk that it is unsuitable for retirement investing. The investment funds are managed by:

- Quality investment management firms with well-defined investment processes, and
- Strong portfolio management teams with significant research capabilities and a track record and standards of ethical business practices.

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

Financial Strength



Today, it's more important than ever to know that, whatever the economic climate, you're working with a Company that has a proven track record of prudent management, financial strength and a commitment to service.

Mutual of America is financially strong. Our long-standing, conservative General Account investment policy was developed to meet our first priority—delivering on the promises we've made to our customers. As a mutual insurance company, we do not have stockholders and are not publicly traded. We operate solely for the benefit of our customers, managing the Company for their long-term interest, rather than for the short-term demands of the stock market.

Over the years, this focus was the basis for our decision not to invest in subprime mortgages, credit default swaps, commercial mortgages, high-yield (or “junk”) bonds and other high-risk investments that have hindered other financial institutions. Simply put, these investments involved a level of risk we are not willing to take with the retirement savings entrusted to us by our customers.

Our Ratings

Mutual of America assumes the investment risk of the underlying investments in the General Account. The General Account investment strategy of capital adequacy, high quality assets, liquidity and properly matching our assets and liabilities places Mutual of America among the strongest of all life insurance companies in the United States, as affirmed by the major independent rating agencies.*

* 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

“I want our employees to know that when we offer a product, we've done our homework to bring them options they can trust.”

*Stephanie Jackman-Havey
Chief Operating Officer and
Chief Financial Officer
VNA Care Network*

Community Building



Mutual of America is dedicated to making a difference in the world, not only by helping individuals meet their long-term financial objectives, but also by having a direct, positive impact on the future of our society. Years of working with nonprofit organizations have convinced us that our financial strength carries with it an obligation to give back to the communities we serve. As a Company and as individuals, we strive to find ways to help better our world.

The Community Partnership Award is one way our Company is working to help build a strong, vibrant society for all Americans. Established in 1996, the Community Partnership Award recognizes and encourages partnerships among public, private and social sector organizations devoted to the public good.

Since its inception, the Award has recognized over 200 partnerships from cities and towns all across America. All of the honorees are leaders in society, creating innovative and effective solutions to help those in need. They share a vision of the future in which collaboration, compassionate action and inclusion are the highest values.



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 fund prospectuses and summary prospectuses. Please read the contract prospectuses or brochure and underlying fund prospectuses and summary prospectuses carefully before investing. The contract prospectuses and brochure can be obtained by calling 1-800-468-3785 or visiting 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.

Mutual of America Life Insurance Company, 320 Park Avenue, New York, NY 10022-6839, is a registered Broker-Dealer.

Statements made in this publication by clients of Mutual of America are not paid testimonials. The testimonials may not be representative of the experience of other clients and are not indicative of future performance or success.

Mutual of America – Your Retirement Company®

Since 1945, Americans have turned to Mutual of America to help them plan for their retirement and meet their long-term financial objectives. Today, as in the past, Mutual of America remains financially strong and is rated among the strongest companies in the life insurance industry by the major independent rating agencies.* We are committed to providing quality products and services to help you build and preserve assets for a financially secure future.

To speak with one of our salaried representatives, please call 1-800-468-3785, or refer to the list on the right for the Mutual of America Regional Office nearest you. Or visit mutualofamerica.com/group to request additional information and learn more about Mutual of America.

* 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.

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