

WHY CHOOSE MUTUAL OF AMERICA?

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

Preferred Provider for



Mutual of America offers a variety of 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)

We also offer individual retirement plans, including:

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

All of the above plans are variable accumulation annuity contracts suitable for long-term investing, particularly retirement.

What our employer-sponsored retirement plans offer you and your employees:

- ◆ Salaried Account Representatives who provide local, on-site service
- ◆ Fully integrated administrative and investment services to administer your plan, including regulatory support and document preparation, recordkeeping, and employee education and communication services
- ◆ A competitive fee structure that is easy to understand, with no plan start-up fees, no conversion fees, and no withdrawal or surrender charges*
- ◆ A variety of no-load investment funds, including “target-date” Retirement Funds and a Retirement Income Fund
- ◆ An Interest Accumulation Account
- ◆ No transaction charges for allocation changes and transfers
- ◆ Automatic Enrollment, to help increase plan participation
- ◆ 24/7 participant account access and resources at mutualofamerica.com
- ◆ Toll-free Telephone Service Representatives
- ◆ Hotline Plus, our Internet-based plan administration system

Well-known Investment Choices

MUTUAL OF AMERICA
INVESTMENT CORPORATION



Mutual of America is currently rated A+ (Superior) by A.M. Best, and AA- (Very Strong) by both Standard & Poor's® and Fitch Ratings, for its financial strength and operating performance.** (Visit mutualofamerica.com for press releases regarding these ratings.)

*There are no withdrawal charges imposed by Mutual of America; however, withdrawals prior to age 59½ are subject to a 10% IRS tax penalty and current income tax.

**While these ratings do not apply to the safety or investment performance of the Separate Account investment alternatives, they do reflect upon Mutual of America's ability to fulfill its General Account (Interest Accumulation Account) obligations, which include annuity purchase rate guarantees and annuity benefit payouts, as well as life insurance and disability income payments. “Standard & Poor's®” is a trademark of The McGraw-Hill Companies, Inc.

Mutual of America's group and individual retirement products are variable accumulation annuity contracts suitable for long-term investing, particularly retirement. The value of a variable accumulation annuity will fluctuate depending on the value of its underlying Separate Account funds. At redemption, amounts placed in a variable accumulation annuity's Separate Account may be greater or less than the principal amount invested. Generally, an annuity contract provides no additional tax-deferred treatment beyond that provided by a tax-qualified pension or retirement plan. Therefore, the annuity contract should not be selected based on this criterion.

Before investing in our variable accumulation annuity contracts, you should consider the investment objectives, risks, charges, and expenses (a contract fee, Separate Account expenses, and Underlying Funds expenses) carefully. This and other information is contained in the Separate Account prospectus or brochure and Underlying Funds prospectuses. Please read these brochures and prospectuses carefully before investing. These materials can be obtained by calling 1-866-954-4321 or visiting mutualofamerica.com.

MUTUAL OF AMERICA
Your Retirement Company®

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