

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 (not available in VA).
- ◆ An Interest 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.
- ◆ Toll-free telephone service representatives.
- ◆ 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 Standard & Poor's® and Fitch Ratings, for its financial strength.*

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.

*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, Standard & Poor's® and Fitch Ratings are independent rating agencies. Standard & Poor's® and S&P® are trademarks of Standard & Poor's Financial Services LLC, a subsidiary of The McGraw-Hill Companies, Inc.

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 in our variable 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 the prospectuses and brochure carefully before investing. The prospectuses and brochure can be obtained by calling 1-866-954-4321 or visiting mutualofamerica.com.

The Spirit of America
MUTUAL OF AMERICA
Your Retirement Company®

Mutual of America Life Insurance Company
Home Office: 320 Park Avenue, New York, NY 10022-6839
mutualofamerica.com • 1-866-954-4321

Mutual of America Life Insurance Company, 320 Park Avenue, New York, NY 10022-6839, is a registered Broker-Dealer. Mutual of America® and Mutual of America Your Retirement Company® are registered service marks of Mutual of America Life Insurance Company.