WHY CHOOSE MUTUAL OF AMERICA?

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

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

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.)

Mutual of America’s group and individual retirement products are variable accumulation annuities and are suitable for long-term investing, particularly for retirement savings. The value of a variable accumulation annuity will fluctuate depending on the performance of the Separate Account Funds you choose. Upon redemption, you could receive more or less than the principal amount invested. A variable accumulation annuity provides no additional tax-deferred treatment of benefits beyond the treatment provided by the tax-qualified plan itself. You should carefully consider a variable accumulation annuity contract’s other features before making a decision.

*There are no withdrawal charges imposed by Mutual of America; however, withdrawals are subject to a 10% federal tax penalty prior to age 59 1/2, and current ordinary federal income taxes.

**While these ratings do not apply to the safety or investment performance of the Separate Account investment alternatives 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.

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 contract 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.

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