

## FORM CRS – CUSTOMER RELATIONSHIP SUMMARY

Mutual of America Life Insurance Company (“Mutual of America”) has specialized in providing individual and group retirement products, services and investments since 1945. Mutual of America is registered as a broker-dealer with the Securities and Exchange Commission (SEC) and is a member of the Financial Industry Regulatory Authority (FINRA).

Broker-dealer and investment advisory services and fees differ. Since it is important that you know the difference, you should visit [Investor.gov/CRS](http://Investor.gov/CRS) and use the free and simple tools available, including educational materials about broker-dealers, investment advisers and investing.

### RELATIONSHIPS AND SERVICES

“What investment services and advice can you provide to me?” We provide limited brokerage services involving offering individual variable annuity contracts, which are considered to be securities, including individual retirement annuity (IRA) contracts and flexible premium annuity (FPA) contracts, to individuals for retirement and other long-term savings needs. If you are a participant in a group retirement plan that we service, we may also recommend that you roll over plan balances at other providers into your account with us. We do not provide investment advice or account monitoring services.

We do not require minimum contribution amounts, except that you must deposit at least \$10 to purchase an IRA or FPA contract.

- For additional information about the contracts we sell, please review the [contract prospectus or brochure](#) and [underlying funds prospectuses](#).
- If you have a retirement savings account with us through a workplace retirement plan that is subject to ERISA, please review the Participant Fee Disclosure Notice you receive annually.

**Conversation Starters – We encourage you to ask our representative the following questions:**

- **“Given my financial situation, should I choose a brokerage service? Why or why not?”**
- **“How will you choose investments to recommend to me?”**
- **“What is your relevant experience, including licenses, education and other qualifications? What do these qualifications mean?”**

### FEES, COSTS, CONFLICTS AND STANDARDS OF CONDUCT

“What fees will I pay?” You will pay only the fees charged under the contract you purchase, which are explained in detail in the prospectus that you will receive. Those fees include Separate Account charges, expenses of the underlying investment funds and a \$2 maximum monthly contract charge (waived if you consent to our electronic document delivery program). If you participate in a group retirement plan, you may also incur loan charges that vary depending upon your employer’s plan provisions. There are no withdrawal fees (other than taxes and penalties imposed by the IRS) or any fees for transfers among the investment funds.

**You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure that you understand the fees and costs you are paying. For additional information, please review the [contract prospectus or brochure](#) and [underlying funds prospectuses](#).**

**Conversation Starters – We encourage you to ask our representative the following questions:**

**“Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs and how much will be invested for me?”**

“What are your legal obligations to me when providing recommendations? How else does your firm make money, and what conflicts of interest do you have?” **When we provide you with a recommendation, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the recommendations we provide to you. Here are some examples to help you understand what this means.**

- Proprietary Products: We only sell variable annuity contracts underwritten by us, and we earn fees on the variable annuity contracts that you purchase from us.
- Proprietary Investment Funds: If you allocate your account balance to proprietary investment funds offered in your contract, then we earn additional fees.
- Interest Accumulation Account (or General Account): If you allocate your account balance to our Interest Accumulation Account, our investment returns are generally higher than the rate of interest that we will pay to you.

**Conversation Starters – We encourage you to ask our representative the following questions: “How might your conflicts of interest affect me, and how will you address them?”**

- For more information about the fees and expenses you will incur, please review the [contract prospectus or brochure](#) and [underlying funds prospectuses](#).
- If you have an account with us through a workplace retirement plan that is subject to ERISA, please review the Annual Participant Fee Disclosure Notice.

“How do your financial professionals make money?” Our representatives are salaried and are not paid by commissions, although they have overall sales goals and will receive annual incentive compensation based on attainment of those goals. Those who exceed their goals may be invited to attend an annual incentive sales conference, and additional incentive compensation may be made in recognition of extraordinary performance. However, they are not incentivized to sell a specific product or investment.

## DISCIPLINARY HISTORY

“Do you or your financial professionals have legal or disciplinary history?” Yes. You should visit [Investor.gov/CRS](http://Investor.gov/CRS) and use the free and simple tools available to research us and our financial professionals.

**Conversation Starters – We encourage you to ask our representative the following questions: “As a financial professional, do you have any disciplinary history? For what type of conduct?”**

## ADDITIONAL INFORMATION

Please go to [mutualofamerica.com](http://mutualofamerica.com) for more information about the contracts that we offer and the services that we provide. You can also obtain an updated copy of the “Form CRS – Customer Relationship Summary” from our [Home Page](#), or by calling 866.954.4321.

**Conversation Starters – We encourage you to ask our representative the following questions: “Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?”**