10 Critical Questions to Ask When Evaluating Your Retirement Plan Broker or Third Party Administrator (TPA)
Are you satisfied with the quality of the investments? Are too many or too few choices making employee decisions even more difficult?

One of your most important fiduciary responsibilities as a retirement plan sponsor is providing your employees with a broad and focused selection of quality investment funds and retirement savings options.

Mutual of America offers a diverse choice of carefully selected investment funds.

We believe they are suitable for consideration by employees at all levels of investment sophistication, and appeal to the wide range of risk tolerances, investment experiences, personal circumstances and financial objectives that different employees require.

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

Interest Accumulation Account That Protects Against Market Risk

We also offer an Interest Accumulation Account for more risk-averse participants. Mutual of America assumes the investment risk of the underlying investments, offers competitive interest rates and guarantees the principal and previously credited interest. This guarantee is based on Mutual of America’s financial strength and claims-paying ability.

The Interest Accumulation Account is a useful tool for plan participants seeking a competitive rate of return and protection against market risk.

Do you know how your service provider selects and monitors the investment funds and how it can provide important protection for ERISA defined contribution plan fiduciaries?

Mutual of America helps plan sponsors satisfy their ERISA fiduciary obligations.

Mutual of America stands behind the selection and monitoring processes for the investment funds offered through the Separate Accounts under its contracts.

For information about the protection we offer for ERISA defined contribution plan fiduciaries, please visit mutualofamerica.com/group. If you would like to request a copy of our indemnification terms and conditions document described on our website, or if you have any questions about your fiduciary obligations, please call your local Mutual of America Regional Office, or 1-800-468-3785.

Mutual of America utilizes quality investment management firms, with strong portfolio management teams.

The Separate Account investment funds we offer in our retirement plans, which are group variable annuity contracts, are the result of a careful review of many factors, including the investment company’s:

- Portfolio management process.
- Research capabilities.
- Investment management fees.
- Adherence to stated investment objectives and style.
- Fit within the mix of our other fund alternatives and managers.
- Track record and standard of ethical business practices.

We avoid including investment options that are sometimes fashionable but may be more volatile and inconsistent with the long-term investment goals for retirement plans.

We believe the investment process is important because it helps set a foundation that makes the goal of attaining consistent and repeatable performance results more
achievable. And, while fund performance can easily change over time, company culture and commitment to excellence usually do not.

Each firm must operate with the highest ethical standards and work in partnership with Mutual of America for the benefit of our clients.

Carefully selected investment managers, a diversified array of investment funds and personalized support make Mutual of America a leading provider of retirement plan investments and services.

3 If you sponsor a 403(b) retirement plan, are you receiving the administrative support required to comply with current federal regulations?

Mutual of America offers a variety of 403(b) service arrangements to meet your organization's needs.

Aggregation and monitoring services are available for employers who prefer to rely solely on Mutual of America to coordinate plan aggregation and transaction services among multiple service providers for Section 403(b) plans.

Our dedicated 403(b) Administration Department coordinates employee requests, such as loan and hardship withdrawals, with your other retirement plan providers — to ensure that each transaction is handled in a timely and effective manner, and to help you prevent noncompliant transactions from occurring.

Mutual of America has specialized in retirement plans and services for more than 70 years and is an established leader in the 403(b) marketplace. We provide employers with the high level of quality 403(b) services and administrative support required by today’s regulations.

4 Are you spending more time on retirement plan administration than managing your business?

Our Internet-based system, Hotline Plus, makes plan administration easy and efficient, with:

- Online Enrollment — to make it easier to change providers and administer your plan (not available in VA).
- Payroll Integration — eliminates the need for repetitive, manual data entry and provides a secure process for transferring employee information from your payroll file to your retirement plan.
- Online Salary Deferral Elections — allows employees to review and change their deferral rate at any time through the My Account section of our website.
- Automatic Enrollment — to help increase plan participation (available for eligible plans).
- Contribution Data Upload — to remit retirement plan contributions and process loan payments, including the convenience of electronic funds transfer (EFT).
- Loan Administration — comprehensive loan administration services, including Roth contributions.
- Plan Sponsor Reports — with easy access to a variety of customized reports, including plan-level and participant-level transaction data, forfeiture, loan status and participant census reports.
- Automated Compliance Services — to access easy-to-use electronic signature-ready 5500 services and non-discrimination testing tools, for plans that qualify.

5 Are you receiving the on-site service you need?

Mutual of America's Customer Service teams provide local service and comprehensive administrative support for you and your employees.

We provide on-site support with both group and individual meetings to help your employees with their retirement planning needs, including:

- Enrollment,
- Investment education and
- Communication services.

We also conduct annual meetings for key clients to review their retirement plan, including employee contributions and participation rates, distribution of plan assets based on employee selection of Separate Account investment funds and the Interest Accumulation Account, investment performance, loan balances and more.

Mutual of America has specialized in providing retirement plans and services since 1945 for both large and small employers.

You can find out more at mutualofamerica.com/group.
6 How do the fees you and your employees are paying compare with other providers?

With today’s fee disclosure regulations, it’s now becoming even more important, and easier, to compare with other providers. So you’ll know if you’re getting the most out of the money you spend.

Mutual of America’s competitive pricing dates back long before today’s increased focus on fee transparency. We deliver the cost-efficiency of a full-service provider: one company to help you meet your investment, communication and administrative responsibilities, with no Brokers or Third Party Administrators that can drive up costs and delay plan-related services.

We believe it is important for both employers and participants to understand the fees up front, so there are no surprises down the road.

7 Do your employees feel their web-based services will help them to become financially prepared for retirement?

Today’s plan participants are taking even greater advantage of web-based information and services to help them plan and save for retirement.

Mutual of America’s website, mutualofamerica.com, is designed to serve the needs of our group retirement plan participants and individual contractholders. Plan participants and contractholders can go online to:

✔ Monitor the performance of their investment choices.

✔ Check their account values and recent transactions.

✔ View their year-to-date contribution information.

✔ Review their personal rate of return.

✔ Review detailed information about the interest account and investment options available to them.

✔ Make changes to their savings and investment choices at no charge.¹

✔ Find helpful information about investing and retirement planning through Your Retirement Center.

✔ Use our retirement planning calculators.

Mutual of America also has a mobile website to provide its customers with convenient and instant access to their account information via their smartphone.

8 Are you concerned about the financial strength of your service provider?

Today, it’s more important than ever to work with a company that has a proven track record of prudent management, financial strength, competitive products and commitment to its customers.

As a mutual insurance company, we do not have stockholders, are not publicly traded and are operated solely for the benefit of our customers. This allows us to manage the Company for the long-term interest of our customers, rather than for the short-term demands of stockholders.

Our highest priority is to ensure that we honor our contractual obligations to our customers. Our long-standing, prudent and conservative management policies, consistently implemented over the years, continue to serve the Company’s customers well.

The Company’s General Account investments, managed by Mutual of America Capital Management LLC, have been built from a disciplined process, investing in securities in which the investment professionals have a high degree of conviction based on time-tested policies.

The Company’s General Account employs a prudent and disciplined investment strategy that seeks to maximize total return within an acceptable level of risk. The General Account investment policy stresses capital adequacy, investing in high-quality assets, liquidity and properly matching assets and liabilities. The Company is fully satisfied and confident in its ability to fulfill its General Account obligations, now and in the years ahead, for the retirement needs of our customers.

The investment strategy of capital adequacy, high-quality assets, liquidity and properly matching our assets and liabilities continues to place Mutual of America among the strongest of all life insurance companies in the United States, as recently affirmed by the major independent rating agencies.² For our current ratings, please visit mutualofamerica.com/ratings.

Participants investing in the Separate Account investment funds of our retirement plans benefit from gains and bear the risk of losses when the market fluctuates. Amounts allocated to the Separate Account investment funds are not guaranteed. Participant account balances in the Interest Accumulation Account of the General Account are guaranteed. This guarantee and protection against market risk is based on the financial strength and claims-paying ability of Mutual of America Life Insurance Company.
When was the last time your plan document was reviewed?

Mutual of America offers comprehensive services to help you create and maintain up-to-date plan documents based on your plan type.

✓ For qualified retirement plans: All employers who sponsor qualified 401(a) and 401(k) retirement plans are required by the IRS to periodically restate their plan documents to incorporate legislative and regulatory changes. Mutual of America assists plan sponsors with timely updates to their plan documents.

✓ For 403(b) plans: The IRS issued final regulations that require all 403(b) plans to be in writing – both ERISA and non-ERISA plans. Mutual of America assists 403(b) plan sponsors in creating plan documents designed to comply.

Mutual of America’s salaried consultants (no commissions) will work closely with you to help you stay up to date with all of your plan document requirements. These services are only available for plan sponsors who have Full, Exclusive or Coordinated Services arrangements with us.

Is it time to consider a new retirement plan service model?

As a full-service retirement plan provider, Mutual of America offers the efficiency of a single source for your plan related services. You do not have to work with a combination of Brokers, Third Party Administrators and investment fund providers. Our integrated plan services and local customer service make it easier for you to administer your plan.

Mutual of America’s nationwide network of Regional Offices ensures that Plan Administrators and plan participants receive the support they need from our salaried representatives (no commissions) who provide on-site service for your retirement plan.

✓ Regional Vice President – responsible for the overall delivery of services to plan sponsor.
✓ Group Account Representative – 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.

If your answers to these questions have you concerned about your retirement plan – it may be time to move your retirement plan to Mutual of America.

You can find more information about Mutual of America at mutualofamerica.com/group. For the Mutual of America office nearest you, or to schedule a 30-minute presentation with one of our local representatives, please call 1-866-954-4321.

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 funds prospectuses and summary prospectuses. Please read the contract prospectus or brochure and underlying fund prospectuses and summary prospectuses carefully before investing. The contract prospectus or brochure and underlying fund prospectuses and summary prospectuses can be obtained by calling 1-866-954-4321 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.

1Subject to the company’s Frequent Transfer Policy. Requests for transfers to the International Funds, or revocations of such transfer requests, must be in writing, by U.S.P.S. regular mail.

2While 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.
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.\(^2\)

We are committed to providing quality products and services to help you build and preserve assets for a financially secure future.

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**Mutual of America – Your Retirement Company\(^\circledR\)**

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\(^2\) The ratings for Mutual of America Life Insurance Company are based on políticas, achievements, and quality of service. Each company's rating reflects the views of independent rating agencies and may differ from those of other rating agencies.そうで、それらの会社の評価が独立した評価機関によるものであることを示しており、他の評価機関による評価が異なる場合があります。