

Reimagine your retirement plan

**Mutual of America offers efficient,
cost-effective retirement plan services**

**FOR PLAN SPONSOR
USE ONLY**





Offering you exceptional value, service and support

A history of innovation

From our founding in 1945, Mutual of America has been at the forefront of the developments that have enhanced retirement, from defined contribution plans to electronic recordkeeping systems, and much more.

People who care

The success of Mutual of America Financial Group is as much a part of who we are as what we do. Look at our workforce and you'll find talented professionals known for their experience, skills and commitment to helping people build assets for the future.

In-depth skill and expertise

We provide administrative support for complex benefits arrangements, including multiple plans sponsored by a single employer and multiple employer plans.

Well-structured retirement plans

Our team is experienced in designing scalable, cost-effective retirement plans for any size organization.

Strong technology support

Our work is backed by technology that allows us to deliver information, guidance and services faster, better and more effectively than ever before.

Dedicated local service

With offices across the country, chances are there's a Mutual of America team nearby. You and your employees are never far from the retirement plan answers you need.

Diverse client base

Among our clients, you'll find small, community organizations and a variety of corporations. This wide experience helps us better tailor our services and support.

We help clients offer a more valuable retirement benefit

Ask about the value of a retirement plan—most people immediately think of contributions, assets and payouts. While these elements are vital, just as important are the value the plan brings to its participants and the advantages that make the plan easier to administer.

Plans are more valuable when they encourage more and greater participation and provide a wide array of investment funds. They're more valuable when they provide the potential for investment growth and help manage whatever comes next. This kind of value is needed now more than ever, because:



Assets and income need to do more, for longer

Retirees are living longer and making the most of their longevity in new and exciting ways.



Healthcare costs continue to rise

A longer-lived population will need more specialized care as it continues to age, along with the financial resources to pay for it.



Government programs and policies are changeable

The uncertain future of Social Security, Medicare, taxes and interest rates means that workers need dependable assets of their own to ensure a comfortable retirement.

**Mutual of America
is proud to offer
a wide variety of
retirement plans to
public and private
organizations
nationwide.**

So, if you want to offer a retirement plan that has the power to scale and adapt as your employees move through their careers and into retirement, then let's talk. We'll show you how valuable your retirement benefits can be.



Ready to get started?

Call your local Mutual of America office or 866.954.4321.



PLAN ELEMENTS

Powerful plan components deliver seamless service and solutions

To be truly efficient and provide maximum value, the elements of a retirement plan need to evolve to best serve the needs of its participants. Mutual of America's representatives work with you to understand what you want your plan to look like and give you the support you need to provide retirement benefits at a reasonable cost.

Helping you meet your fiduciary obligations

Our investment lineup, capabilities and dedicated support are designed to help you serve the best interests of participants, stay within stated investment policies and deliver value at a fair cost.

You're served by a dedicated team of specialists

- **Regional Officer**
Responsible for the overall delivery of your plan services.
- **Group Account Representative**
Primary contact for coordinating plan services.
- **Service Manager**
Primary contact for administrative services.
- **Participant Account Representative**
Conducts group educational seminars and meetings with your employees on a one-on-one basis.
- **Service Department**
Handles inquiries from your authorized benefits and finance staff and from plan participants.

Elements of a valuable retirement plan



Customized plan design

You'll be able to design features related to eligibility, minimum age and service requirements, employer contribution levels, contribution types (e.g., Roth), vesting and withdrawal options. Your service team will also meet with you periodically to discuss the plan design and review possible enhancements.



Complete administrative support

You get comprehensive compliance support, assistance with reporting requirements, document preparation and streamlined management of most back-office functions through our dedicated online plan administration system.



Diverse investment menu

You can choose your retirement plan's investment funds from a select group offered by Mutual of America and other well-known investment companies. These funds are chosen for their management, historical performance and suitability for retirement portfolios.



Personalized participant experience

Either in person or online, employees get professionally developed and delivered education on the benefits of the plan and the importance of disciplined saving and investing. Participants get fast, courteous, personalized answers to their retirement plan account questions, both as employees and retirees.



Transparent fee schedule

Our fees are clearly explained and easy to understand. You won't end up paying for optional services you don't use, and there are no start-up fees. You can also elect to pay certain fees that are normally paid by plan participants.



Comprehensive recordkeeping

Fully automated recordkeeping services can scale to any size employee base. You get timely reporting of all plan assets, total participation, portfolio composition and all plan transactions and activities.

An investment lineup designed for every stage of the retirement journey

Your employees may have retirements that last 30 years or more. And they'll join your organization at different stages in their careers. So, your retirement plan needs investment funds that allow participants to build portfolios suited for where they are, where they want to go, how long they see the journey and how much risk they want to take on.

Mutual of America's flexible investment platform gives you the power to select funds that best suit your plan's objectives and your participants' long-term retirement savings goals.

How we choose investment funds

The investment options offered by Mutual of America are appropriate for retirement plan providers and offer plan participants varied choices of investment strategies and styles, including many different risk/return opportunities that allow them to construct retirement portfolios that suit their financial needs and objectives. For those participants who prefer not to construct their own specific mix of investments, we offer several funds designed to simplify the process.

Before an investment company or its fund is added to our platform, we evaluate several essential criteria. We evaluate each fund's investment process and its potential for attaining repeatable performance. Strong performance results, in the absence of a well-defined investment process, may not be attainable in the future. Another important aspect related to the investment process is the people who implement it. All of the funds on the Mutual of America platform have strong depth with respect to their portfolio management teams, and they have significant research capabilities.

Key investment selection criteria

- Category and style of the fund
- Fit within the mix of existing funds and managers
- Investment policy and objectives of the fund
- Management fees
- Expertise, reputation and stability of the investment team
- Competitive historical fund performance
- Adherence to the fund's stated investment objectives and style
- Effectiveness of the investment managers' research



Ongoing monitoring and benchmarking

An internal Investment Committee maintains a rigorous and ongoing oversight process of the funds provided on our platform. This group evaluates any changes in the funds on our menu, including:

- Key investment personnel
- Investment process
- Relative performance
- Performance attribution

And much more. These review processes add additional layers of monitoring to help ensure that fund companies and their managers are continuing to meet the criteria for inclusion in our lineup and are appropriately fulfilling their responsibilities.

Customize your investment approach

For organizations using our flexible mutual fund-based platform, we offer support for outside 3(21) investment advisers and 3(38) investment managers. You can self-select your investment lineup if core asset classes are included.

Wilshire Associates is available as a 3(21) investment adviser and/or as a 3(38) investment manager for plan sponsors who desire outside advice but may not have an existing consultant relationship.

You and your advisers can see performance returns net of all investment fees, so results can be examined on a comparatively equal basis.



Services that support employees to retirement and beyond

Over the last 75 years, Mutual of America has been privileged to serve plan participants from all over the country, working in many different professions. Every participant touchpoint is designed to help your employees make the most of their retirement plan.



Customized awareness and engagement communications

Clear print and digital messaging explains the importance of saving for retirement and the benefits of tax-advantaged investing through the employer-sponsored retirement plan.



On-site and virtual enrollment meetings

Dedicated Participant Account Representatives can explain the specifics of your plan and answer any questions about signing up.



Online account management and planning tools

Participants can manage their accounts quickly and easily at **mutualofamerica.com**, as well as access tools and information to help encourage prudent saving and investing.



Retirement distributions

At retirement, we make it easy for participants to take distributions—with no surrender charges.* We can also offer participants strategies to help them manage any required minimum distributions.



Financial education

Participants get clear, easy-to-understand explanations of the plan's investment funds, so they can build portfolios targeted to their goals, time to retirement and risk tolerance.

74%

of individuals contributing to a retirement plan feel confident they will have enough money to live comfortably in retirement, versus 39% without a plan.

Source: 2019 Retirement Confidence Survey, EBRI/Greenwald & Associates, April 2019.

*Generally, withdrawals are subject to income tax at your ordinary income tax rate at the time of withdrawal, and if made prior to age 59½, a 10% federal tax penalty.



ADMINISTRATIVE SUPPORT SERVICES

Processes and procedures to keep your plan running smoothly

We know firsthand the many challenges facing retirement benefits administrators. They spend their days juggling multiple priorities—even multiple roles—at some organizations. That's why we deliver services that make life easier for HR and Benefits teams and add more value to their retirement plans.

Our innovative administration technology streamlines and automates most plan functions into clearly defined digital workflows. Its powerful suite of capabilities includes:



Online billing services

Digital payments make it fast and convenient to remit contributions and repay plan loans.



Payroll Integration

Eliminates the need for repetitive, manual data entry and provides a secure process for transferring employee information from your payroll file to Mutual of America.



Full compliance services

Timely production of Summary Plan Descriptions and Summaries of Material Modifications, QDIA and Automatic Enrollment notices, valuation reports and compliance testing across the full range of applicable criteria.



Online reports

Generate customizable plan- and participant-level transaction reports that can be easily downloaded in a variety of formats.



Regulatory updates

Receive timely information and reports on legislative and regulatory changes that may affect your plan operations and investments.

Increase employee participation and savings with auto-enrollment and auto-escalation.

Mutual of America offers auto-enrollment to bring employees into the plan, and automatic deferral increases to help them save more.

Clear, straightforward consultation—when and where you need it

Call on your Mutual of America service team for ideas, insight, guidance and answers on any issue concerning your plan's administration. We'll also meet with you periodically to evaluate plan health and performance, review progress and discuss any modifications or enhancements you'd like to see.

Elements of a more valuable retirement plan

Of course, there are many concrete and measurable factors that help Mutual of America enhance the value of a retirement plan for your employees. We also look at value in terms of time and effort saved by your staff, and in the retirement plan's role in attracting and retaining top talent. Several vitally important elements form the building blocks of that value creation.

Collaboration



You'll work directly with a dedicated team that is committed to providing a high level of service and responsiveness.

Awareness



We can create digital, print and on-premises communications campaigns designed to give your employees a greater understanding of the plan and its many benefits, including how easy it is to enroll.

Compliance



You're served by an advanced recordkeeping system that captures data needed for nondiscrimination, top-heavy and participant limit testing, as well as plan audits.

Suitability



The investment funds we offer meet our strict retirement investment criteria, including performance, style, manager track record and other factors.

Insight



Your employees can count on us for practical, useful information on financial wellness, delivered virtually or in person, and customized to your organization.

Progress



Our team works to understand the objectives you have for your retirement plan, targets key benchmarks and meets with you regularly to assess plan health and discuss any needed changes.





Ready to build a more valuable retirement plan?

We offer a full-service platform, backed by a talented and experienced staff. You'll be able to offer your employees the opportunity to build retirement portfolios the way they want, targeting their unique goals for the future.

All of us at Mutual of America are committed to using our experience and expertise to help you offer a retirement plan that gives your employees a more effective, more valuable way to prepare for tomorrow.



For more information about our retirement plan services, or to schedule a no-obligation Retirement Plan Analysis, call your local Mutual of America office or **866.954.4321**.



mutualofamerica.com/regionaloffices

You should consider the investment objectives, risks, and charges and expenses of the funds carefully before investing. This and other information is contained in the funds' prospectuses and summary prospectuses, which can be obtained by calling 800.468.3785 or visiting mutualofamerica.com. Read them carefully before investing.



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