Mutual of America
Financial Group
Retirement Services + Investments

Start saving for your future

Join your retirement plan today

Your employer-sponsored retirement plan is one of the best ways to save for tomorrow. Take the first step now—enroll in the plan to begin contributing and moving closer to your retirement dreams and financial goals. If you are age 50 and over, you can make catch-up contributions and save more for retirement.[1] You can choose from a clear, easy-to-understand menu of investment options, and your Mutual of America Participant Account Representative can provide you with information to help you develop a long-term retirement savings strategy.

Why join?

- The sooner you begin saving for retirement, the more time your money can work for you.
- Allow your savings to grow tax-deferred.[2]
- Maximize your savings by taking advantage of your employer's matching program (if available).
- Have your retirement contributions automatically deducted from your paycheck.
- Potentially reduce your taxable income.[3]
- Get assistance from your Mutual of America representative, including one-on-one meetings.
- Choose from a diverse selection of investment options.

Join online today (if offered by your employer).

Once you receive your passcode, visit **enroll.mutualofamerica.com**:

- **Verify** your personal information.
- **Choose** how you want contributions allocated to the retirement plan.
- **Designate** your beneficiaries.
- **Sign up** for Mutual of America's eDocuments program to receive various documents electronically.[4]
- **Once you complete the process**, you'll receive a notification confirming your enrollment.

To learn more, speak with your local Mutual of America representative or contact your Plan Administrator. You can also call 866.954.4321.

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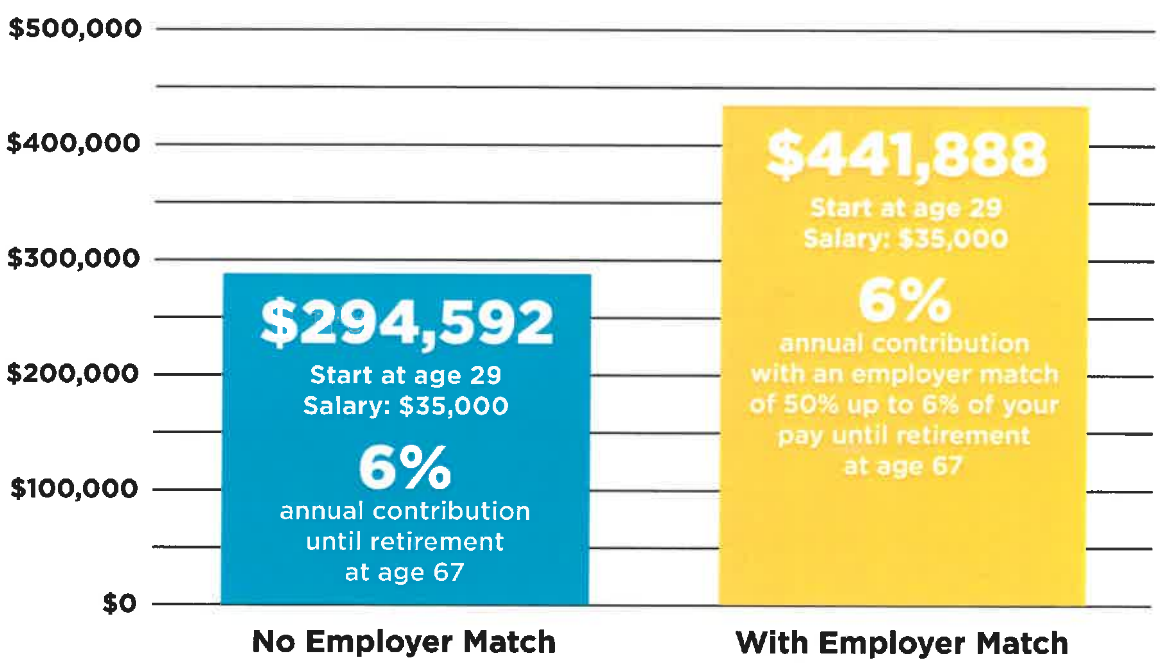
RETIREMENT INSIGHTS

Take Advantage of a Company Match

Many company-sponsored retirement plans offer an employer match. This means that the employer will match a certain percentage of your contribution, up to a specific level of your salary.

Here's how you can benefit: using the example below assume you earn $35,000 a year and contribute 6% of your salary ($2,100) annually. Also assume that your employer offers a match of 50% of your contributions up to 6% of your annual pay—which provides $1,050 more in tax-deferred contributions going directly into your plan each year. That's like getting a raise just for saving for retirement.

As the graph shows, over time this can provide a substantial addition to your retirement assets. Check with your Human Resources or Benefits department to learn if your plan offers an employer match, and if it does, take advantage of it. ■



This hypothetical example is for illustrative purposes only and does not represent any actual investment performance, price or yield. This illustration assumes a beginning balance of $0, assumes no increase in earnings and has an annual rate of return of 6%. Investment returns are not guaranteed, and your actual return may vary significantly from that shown.

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RETIREMENT INSIGHTS

Why Saving Matters

Saving for your retirement has the potential to make an immediate and a lasting impact for your future.

Regardless of your age, the thought of saving for retirement—especially with all those monthly bills and other expenses to pay—might seem too daunting. But the reality could be far different, and the results could be well worth the effort. Here's why:

Let's say you earn $35,000 a year, but don't have any money saved for retirement. As the chart shows, if you begin to contribute 6% of your annual salary ($2,100 a year, or less than $100 per paycheck) to your employer-sponsored retirement plan—and your employer offers a match of 50% of contributions up to 6% of your salary—you could have more than $10,000 saved within three years! If you continue contributing the same amount, your savings jump to more than $18,000 in five years, nearly $43,000 in 10 years and almost $120,000 in 20 years.

So even if saving for retirement is not top of mind, doing so may prove beneficial and help provide some peace of mind by the time you actually start thinking about retirement. To learn more, call your local Mutual of America representative today. ■

ANNUAL SALARY = $35,000			
Year	**Employee Contribution**	**Employer Match**	**Balance with Employer Match**
1	$2,100	$1,050	$3,251
2	$2,100	$1,050	$6,698
3	$2,100	$1,050	$10,351
4	$2,100	$1,050	$14,224
5	$2,100	$1,050	$18,329
6	$2,100	$1,050	$22,680
7	$2,100	$1,050	$27,292
8	$2,100	$1,050	$32,181
9	$2,100	$1,050	$37,364
10	$2,100	$1,050	$42,857
11	$2,100	$1,050	$48,680
12	$2,100	$1,050	$54,852
13	$2,100	$1,050	$61,395
14	$2,100	$1,050	$68,330
15	$2,100	$1,050	$75,681
16	$2,100	$1,050	$83,473
17	$2,100	$1,050	$91,733
18	$2,100	$1,050	$100,489
19	$2,100	$1,050	$109,769
20	$2,100	$1,050	$119,607

This hypothetical example is for illustrative purposes only and does not represent any actual investment performance, price or yield. This illustration assumes an annual salary of $35,000 and a beginning balance of $0. It also includes an employer match of 50% of contributions up to 6% of salary, assumes no increase in earnings and has an annual rate of return of 6%. Investment returns are not guaranteed. Your actual return may vary significantly from that shown, and the total amounts saved in this example may or may not be sufficient for your retirement needs.

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RETIREMENT INSIGHTS

Benefits of Consolidating Retirement Assets

Consider streamlining your retirement assets into your employer-sponsored retirement plan.

Consolidating your retirement savings is a simple and efficient way to take control of your finances, especially during these uncertain times. If you have multiple retirement accounts—such as a 401(k) or 403(b) plan with a former employer, or an Individual Retirement Account (IRA) at another financial institution—rolling over your balances into a single account at Mutual of America could make managing your money easier.

Regardless of what stage you're at in your retirement journey, following are some advantages of having all of your retirement assets held in one account:

1. **Convenience.**

   Simplifying your recordkeeping by viewing all of your retirement savings on a single website or statement showing the full picture of your funds can make keeping track of them more convenient.

2. **Ease.**

   Managing your retirement assets, reviewing their performance and mapping out your investment goals can be more efficient when all of your assets are in one account.

3. **Cost-effectiveness.**

   Having all of your assets in one retirement account instead of different accounts may save you money on account management and maintenance fees. (Keep in mind that rollovers are tax-free.)*

4. **Local service.**

   In addition to accessing your account in one place, you can meet online or in person with your local Mutual of America representative to review your account and get answers to questions you may have.

"The process of rolling over prior accounts was simple. All I had to do was fill out and sign a form, and the folks at Mutual of America handled the rest. They contacted my old accounts, retrieved that money and rolled it over into my new account. It was a very seamless process."

—Lori Bassett, Head of Office of Communications at Greenwood Genetic Center, a Mutual of America client

Consider taking charge of your financial planning by consolidating all of your retirement assets in one place—contact your local Mutual of America representative today. ■

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Make the most of your retirement benefits.

Get to know your Mutual of America Participant Account Representative.

Joshua Mocilan
Registered Representative

joshua.mocilan@mutualofamerica.com

813.281.8882
Calls only, please. This is a non-texting number.

Your Participant Account Representative can help you:

Update your account

Make certain your account information, beneficiary designations and any name and address changes are up to date. Keeping your information updated makes it easier to manage and safeguard your account.

Review your asset allocations

See if your current savings and investment allocations reflect your time horizon and risk tolerance, and get additional information about the savings and investment options available to you.

Understand your retirement income options

Review the payout options available to you, and discuss strategies for managing your accumulation throughout retirement.

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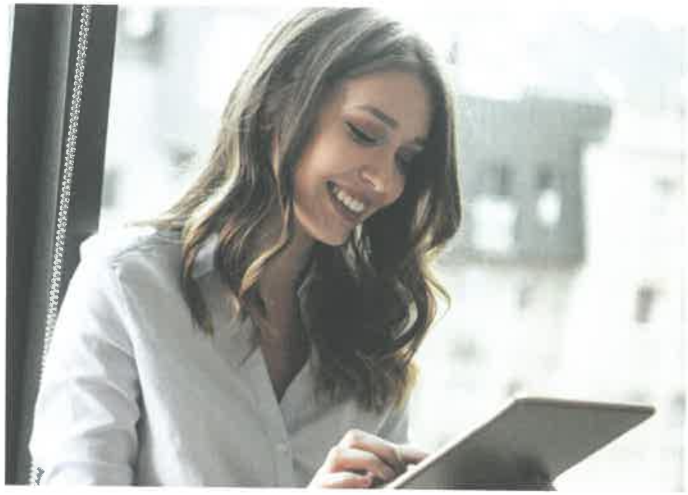
Mutual of America Life Insurance Company
320 Park Avenue, New York, NY 10022-6839
mutualofamerica.com • 800.468.3785



The Roth option gives you the opportunity for tax-free income in retirement.

If your employer's retirement plan permits, you may be able to designate some or all of your salary deferrals as "Roth" contributions. Under the Roth option, contributions are taken out after taxes have been deducted.

When you withdraw the funds—usually at retirement—distributions are tax-free, provided you've had the account for at least five tax years and you are age 59½ or older. Distributions are also free of taxes if you are disabled or if your beneficiaries withdraw funds after your death. No taxes are paid on any investment gains, no matter how much has been accumulated.

Splitting your contributions

If your plan permits, you can make traditional pretax retirement plan contributions as well as after-tax Roth contributions. However, the combined contribution amount cannot exceed the plan maximum.

3 key Roth option considerations

Whether or not you decide to make Roth contributions will depend largely on your evaluation of your individual financial situation and goals. Here are some points to consider in making your decision:

1. **Your tax bracket—present and future**

   If you think you'll be in a higher tax bracket in the years leading up to retirement, it may make sense to make Roth contributions.

   However, individuals currently in high tax brackets may find it more advantageous to lower their taxable income now by making traditional retirement plan contributions.

2. **Your salary needs**

   Since Roth contributions will lower your net pay more than traditional contributions, be sure that you can budget for the additional deduction.

3. **Time to retirement**

   If you plan to retire within the next five years or foresee the need to draw on these funds for income, the Roth option may not be the best choice.

Roth contributions at a glance

Eligibility	The eligibility to participate is the same as for traditional contributions.
Contributions	You can contribute up to the plan maximum. However, the total of all of your contributions cannot exceed the allowable IRS limit.
Plan loans	Yes, if your plan permits.
Withdrawals	Distributions are free of federal income tax as long as you've held the account for five years and you are age 59½ or older or if you are disabled. If these conditions are not met, any investment earnings—but not your original contributions—will be taxable at your income tax rate at the time of withdrawal.
Rollovers	Yes, but only if your plan permits Roth contributions. Rollovers can also be made to a Roth IRA.
Required Minimum Distributions	Minimum distributions are generally required after age 72. However, if you roll over the funds to a Roth IRA, minimum distributions are not required in your lifetime.
Matching contributions	Yes, if your plan offers them. Employer matching contributions do not count toward your participant contribution limit.