Mutual of America Financial Group℠

Retirement Services • Investments

Give your employees a smarter way to prepare for their financial future

Mutual of America Financial Group offers a comprehensive array of retirement plan services and asset management services for Tribal communities and enterprises nationwide.

Many Tribal governments and enterprises have expressed an interest in providing or enhancing retirement benefits for community members and employees. To help meet this need, Mutual of America provides retirement plans to more than 90 Tribal communities and enterprises nationwide. Take advantage of our retirement plan solutions and you'll get:

Retirement plan setup and implementation

A dedicated service team will offer consultation and guidance to help you evaluate your existing retirement plan or design a new one.

Financial education

Through online and in-person education, your employees will discover the advantages of participating in the plan and get information on asset allocation and income options.

Simplified plan administration

Automated systems make it easy to manage your plan using minimal staff time and resources.

Flexible fee structure

You have the option to pay all or a portion of certain fees for your plan participants.

Investment fund choice and flexibility

Choose from prescreened mutual funds that offer a variety of risk/return levels. You'll be able to create a diverse investment lineup with the potential to help plan participants achieve their long-term goals.

Fiduciary support services

You can use an outside Section 3(21) or Section 3(38) investment adviser.

Tribal asset management

A highly experienced investment management team specializing in portfolio management and asset allocation services is available to manage Tribal assets, including the assets supporting minor trusts.*

You get a full range of recordkeeping and administrative services

- Participant onboarding and enrollment
- Participant education and on-site meetings
- Plan data maintenance
- Plan provision information maintenance
- Contribution processing
- Participant notifications
- Compliance testing
- Plan review meetings
- Document preparation services
- Trust and custodial services
- Participant quarterly statements and online account services

*Investment advisory services offered through Mutual of America Capital Management LLC, a registered investment adviser and an indirect, wholly owned subsidiary of Mutual of America Life Insurance Company.

See reverse side to find out more about this special member benefit.

Service, expertise and reliability

Anticipate the extraordinary from Mutual of America

Mutual of America provides retirement services for leading companies in key industry sectors. We have a demonstrated ability to deliver retirement plans that offer long-term value for employees at every level. You'll have access to people, resources and solutions fully committed to enhancing your plan's operation, participation and compliance.

Decades of experience

Since 1945, Mutual of America has been helping workers prepare for retirement. Whether you have an existing plan or wish to create one, chances are we've helped similar organizations nationwide.

Deep expertise

Dedicated service teams provide employee retirement services to some of the country's most noted associations, including those with single employers sponsoring multiple plans and multiple employer plan arrangements.

Full-service provider

Mutual of America's comprehensive retirement plan services can eliminate the need for costly brokers, third-party administrators or recordkeepers.

Mutual of America offers you one of the smartest, easiest ways to offer retirement benefits that give your employees a high degree of choice and flexibility.

To find out how easy it is to offer cost-effective retirement benefits to your employees, call your dedicated Mutual of America representative.

Your Mutual of America representative is:
Lea Starr

817.786.5285 **lea.starr@mutualofamerica.com**

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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320 Park Avenue, New York, NY 10022-6839
mutualofamerica.com • 800.468.3785 •

Mutual of America Retirement Services LLC provides administrative and recordkeeping services. Mutual of America Financial Group is the trade name for the companies of Mutual of America Life Insurance Company.