

GROUP RETIREMENT PLAN TRANSFERS

The Support You Need for a Seamless Transition to Mutual of America



MUTUAL OF AMERICA
Your Retirement Company®

Transferring Your Retirement Plan to Mutual of America

► Your Regional Office Service Team. The Difference Maker.

Mutual of America is a full-service provider specializing in retirement plans for more than 60 years. We understand plan sponsors' concerns about changing their retirement plan provider and are ready to assist with all aspects of the transition.

Retirement plan transfers are handled by our Regional Office service team near you.



Dedicated Service Managers, with an average of over 17 years experience each in the retirement plan industry, provide the local support and expertise required to ensure a smooth transition.

They are assisted by salaried Account and Customer Service Representatives who also provide on-site service for you and your employees.

You won't have to rely on a "conversion" department located in a remote corporate office as with many other retirement plan providers.

You'll receive on-site assistance from the same licensed professionals who will also be responsible for the ongoing service for your retirement plan.

► Established Procedures. Proven Over Time.

Mutual of America's local service representatives follow established procedures and processes to ensure your plan transfer is handled carefully, properly and effectively.

We work closely with your current provider to make certain key plan information such as hire-date, salary and vesting records are entered accurately into Mutual of America's database.

In-depth procedures also address more complex issues such as loan activity under the prior service provider and Qualified Domestic Relationship Orders (QDROs).

Our nationwide network of Regional Offices, and the documented procedures they follow, ensure a consistent, high level of support for your employees and plan administrators regardless of geographic boundaries. This is especially valuable for employers with multiple locations throughout the country.

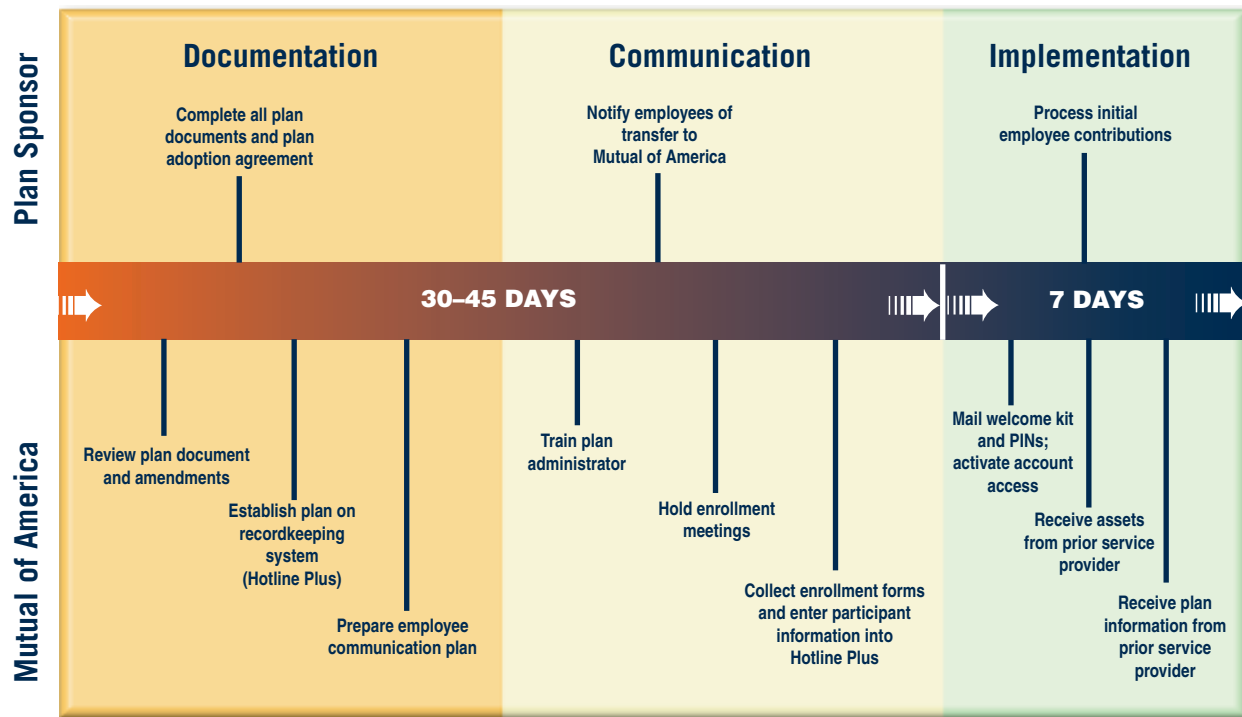
MUTUAL OF AMERICA
Your Retirement Company®

► The Expertise to Ensure a Seamless Execution of Your Plan Transfer.

Some of the key services we provide to ensure a seamless transition for your retirement plan include:

- Assistance with plan document review for consistency and legislative updates as required.
- Consulting services on plan design issues such as converting standard 401(k)/Profit-Sharing Plans to Safe-Harbor 401(k) Plans, or adding the Roth contribution provision.
- Training for plan administrators, including our Internet-based plan administration system, Hotline Plus.
- Effective communications programs for your employees.
- Preparation of important employee notices (including Sarbanes-Oxley blackout notices, if applicable).
- Coordination with you and your current service provider to keep you informed every step of the way.

The sample timeline in the chart below will help give you an idea of the various events and timeframe for transferring your company's retirement plan and assets to Mutual of America. Timeframes are approximate and may vary depending upon circumstances.



▶ **Effective Communications to Inform, Educate and Motivate Your Employees.**

In today's challenging economy, your employees need more than generic communications; and especially when introducing a new retirement plan.

We'll work with you to develop a customized communication strategy to support your employees during and after the rollout of your retirement plan.

This includes:

- On-site enrollment meetings and one-on-one assistance provided by licensed Participant Account Representatives.
- Customized Summary Plan Description (SPD) booklets, which highlight your retirement plan provisions and contact information.
- Employee Seminars on important investment and retirement planning topics.
- Electronic communications, including account statements and informative newsletters.
- Internet-based educational programs and retirement planning information, including retirement planning calculators.

▶ **The Benefits of Transferring Your Retirement Plan to Mutual of America, A Leading Provider of Retirement Plans Since 1945.**

We can help make your retirement plan even more valuable to you and your employees with:

- **Increased Participation** – Our on-site seminars and engaging communications are designed to increase employee participation.
- **Enhanced Plan Features** – Which can lead to increased employee satisfaction and a more productive workforce.
- **Streamlined Administration** – So you can spend more time focused on your business objectives and less time on benefit administration.
- **Financial Strength and Stability** – Mutual of America continues to be rated among the strongest life insurance companies in the industry by the major independent rating agencies.*

*While these ratings do not apply to the safety or investment performance of the Separate Account investment alternatives 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.

"Switching to Mutual of America is one of the best things I've done in my 18 years at the Museum."

Gary White, Director of Human Resources
Walker Art Center, Minneapolis, MN
401(a) and 403(b) Plan



"[Mutual of America] has done an impressive job in conducting one-on-one meetings and assisting our employees individually in their respective fund selections."

In the first year of our affiliation, enrollment increased from 50 percent to 90 percent. This is a direct result of the education, feedback and guidance our employees have received from Mutual of America."

Lupe Retamosa, Chief Financial Officer
Memorial Healthcare IPA, Long Beach, CA
401(k) Plan

Take Control of Your Retirement Plan. Contact Us Today!

Today, it's more important than ever to choose a retirement company known for its financial strength, sound management, competitive products and commitment to providing on-site service for its customers.

Mutual of America is that company. Since 1945, Mutual of America has successfully served the pension and retirement needs of our customers as they plan for a financially secure future. After all, it's what we know best, and it's what we do best.

To speak with one of our salaried representatives, please call 1-866-954-4321 for the Mutual of America Regional Office nearest you.

Or, visit mutualofamerica.com/group to request additional information and learn more about Mutual of America.

Before investing in our variable accumulation annuity contracts, you should consider the investment objectives, risks, charges and expenses (a contract fee, Separate Account expenses and Underlying Funds expenses) carefully. This and other information is contained in the contract prospectus or brochure and Underlying Funds prospectuses. Please read these prospectuses and brochure carefully before investing. These materials can be obtained by calling 1-866-954-4321 or visiting mutualofamerica.com.

Mutual of America's group and individual retirement products are variable accumulation annuity contracts suitable for long-term investing, particularly retirement. The value of a variable accumulation annuity will fluctuate depending on the performance of its underlying Separate Account funds. At redemption, amounts placed in a variable accumulation annuity's Separate Account may be greater or less than the principal amount invested.

Pursuant to FINRA Conduct Rule 2210(d)(2)(A), statements made in this publication by clients of Mutual of America are not paid testimonials. The testimonies may not be representative of the experience of other clients and are not indicative of future performance or success.

MUTUAL OF AMERICA Your Retirement Company®

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

1-866-954-4321

Mutual of America Life Insurance Company is a registered Broker-Dealer. Mutual of America® and Mutual of America Your Retirement Company® are registered service marks of Mutual of America Life Insurance Company.