

# 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 or over, you can make catch-up contributions and save more for retirement.<sup>1</sup> 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.<sup>2</sup>



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.<sup>3</sup>



Get assistance from your Mutual of America representative, including one-on-one meetings.



Choose from a diverse selection of investment options.

## Join online today

Visit [mutualofamerica.com/signup](https://mutualofamerica.com/signup) to get started.<sup>4</sup>



**Review** plan details.



**Establish** your investment risk profile and how you want your contributions allocated to the retirement plan.



**Designate** your beneficiaries.



**View** your retirement savings projection.



**Sign up** for Mutual of America's eDocuments program to receive various documents electronically.<sup>5</sup>



**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**.

<sup>1</sup>If you contribute to a 403(b) Thrift and/or 401(k), the total amount contributed to all plans in 2022 may not exceed \$20,500 (\$27,000 to all plans, if age 50 or older).

<sup>2</sup>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.

<sup>3</sup>Current income tax may be reduced by making traditional, tax-deductible, elective deferrals. Income tax applies to those contributions and any earnings when distributions are made. If permitted by your plan, designated Roth contributions may be made, which are after-tax contributions. If certain rules are met, designated Roth contributions, including earnings thereon, are distributed tax-free.

<sup>4</sup>Not available for group annuity plans in NY or VA.

<sup>5</sup>We determine and charge the monthly participant charge as of the 15th day of each month (or, the first business day thereafter if the 15th day occurs on a weekend or holiday). Generally, the monthly participant charge will be waived for any month, provided you are consented to receive eDocuments by the close of the New York Stock Exchange on the 15th day of such month (or, the first business day thereafter if the 15th day occurs on a weekend or holiday). If you participate in an individual or group retirement plan funded by a Mutual of America variable annuity contract, the monthly participant charge is the lesser of \$2 or 1/12 of 1% of your account balance at the 15th day of the month if your account balance is less than \$2,400 at the 15th day of the month. The \$2 monthly participant charge is also waived for participants with an account balance of less than \$300 at the 15th day of the month. If you participate in a group retirement plan that offers a menu of mutual funds, the monthly participant charge is \$3.50. When you sign up for eDocuments, read the terms and conditions for the eDocuments program carefully. You will no longer receive paper versions of documents that are made available to you through eDocuments.

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

Mutual of America's group and individual retirement products that are variable annuity contracts 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 options 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 consider a variable annuity contract's other features before making a decision.



320 Park Avenue, New York, NY 10022-6839  
mutualofamerica.com • 800.468.3785 • [in](#) [v](#) [f](#) [t](#)

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