

WHY CHOOSE MUTUAL OF AMERICA?

We've been providing retirement solutions to not-for-profit organizations for more than 58 years.

What our plans offer you and your employees:

**MARYLAND
ASSOCIATION OF
NONPROFIT
ORGANIZATIONS**

**Endorsed
by the
Maryland
Association
of
Nonprofit
Organizations**

- ◆ Salaried sales consultants
- ◆ Personal, local service
- ◆ Fully integrated plan administrative and investment services
- ◆ Hotline Plus, our Internet-based plan administration system
- ◆ A variety of no-load investment alternatives
- ◆ An Interest Accumulation Account
- ◆ Unlimited allocation changes and transfers among the interest and investment alternatives without transaction charges
- ◆ 24/7 participant account access and resources at our Web site, www.mutualofamerica.com
- ◆ Toll-free Telephone Service Representatives
- ◆ Employee education and enrollment meetings
- ◆ Quarterly participant statements and newsletters
- ◆ Competitive Fees

Please call Mutual of America for more information and a prospectus on our variable accumulation annuity retirement products.

The prospectus contains complete information on all charges and expenses, including separate account and portfolio company expenses, and an annual contract fee. Please read it carefully before you invest. An annuity contract provides no additional tax-deferral benefits. Investors should carefully consider an annuity contract's other features before making a decision.

MUTUAL OF AMERICA LIFE INSURANCE COMPANY

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