Mutual of America Financial Group℠

m·n·a·
Michigan Nonprofit Association

MICHIGAN NON-PROFIT ASSOCIATION

TABLE OF CONTENTS

ABOUT MUTUAL OF AMERICA 3

MAKING ADMINISTRATION EASY 8

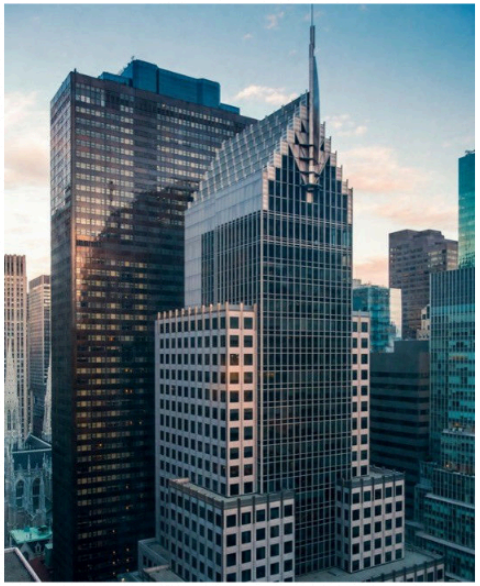
IMPORTANT INFORMATION 15

ABOUT MUTUAL OF AMERICA

More than 80 years' experience serving nonprofit organizations

In 1945, Mutual of America was founded with a mission: to provide retirement services to nonprofit organizations. Our product offering has evolved over time, but our reason for being remains the same to this day.

Michigan Non-Profit Association Endorsement Letter



Extensive Nonprofit Experience

Community Building

Mutual of America is dedicated to making a difference in the world, not only by helping individuals meet their long-term financial objectives, but also by having a direct, positive impact on the future of our society. Years of working with nonprofit organizations have convinced us that we have an obligation to give back to the communities we serve. As a Company and as individuals, we strive to find ways to help better our world.

The Community Partnership Award is one way our Company is working to help build a strong, vibrant society for all Americans. Established in 1996, the Community Partnership Award recognizes and encourages partnerships among public, private and social sector organizations devoted to the public good.

Since its inception, the award has recognized over 250 partnerships from cities and towns across America. All of the honorees are leaders in society, creating innovative and effective solutions to help those in need. They share a vision of the future in which collaboration, compassionate action and inclusion are the highest values.

2022 Community Partnership Award-Winning Programs

Dedicated Team

Each member of our dedicated team brings a set of skills, which creates a foundation of insight, knowledge and action.

- Group Account Representative
- Client Relationship Manager
- Participant Account Representative
- Regional Officer
- Service Department

MAKING ADMINISTRATION EAS

A Bundled Approach to Administration Services

Payroll Integration

Plan Design Support

Recordkeeping Services

Dedicated Service Team

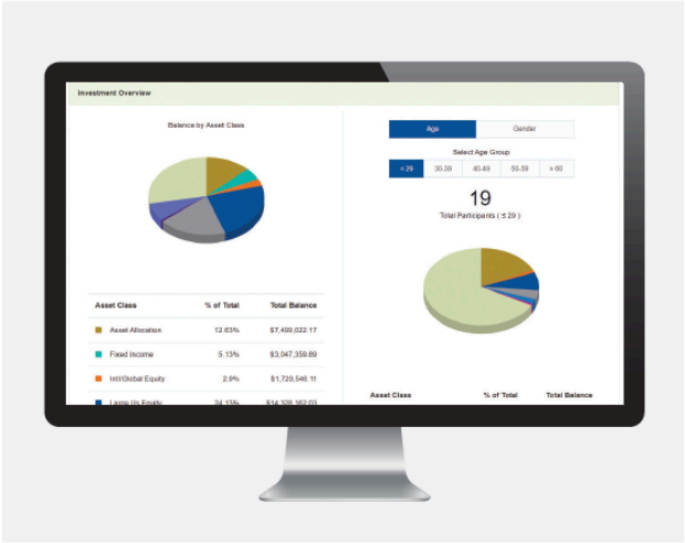
Plan Document Services

Payroll Integration

- Save time to concentrate on your business.
- Increase efficiency to streamline your duties as plan sponsor.
- Reduce risk of error and corrections.
- Automate routine administrative tasks like enrollments and terminations.

Administration Portal

Mutual of America gives you access to a powerful recordkeeping and transaction platform.



Compliance and nondiscrimination testing (as applicable).

- Online enrollment
- Online document production
- Participant account maintenance
- Contributions
- Daily valuation
- Loan processing and repayment
- Rollovers to and from the plan
- Audit documentation
- Withdrawals and distributions
- ADP and ACP testing
- Form 5500 assistance
- Summary Annual Reports

Communication and Testing Services

Mutual of America's streamlined plan administration helps ensure that routine communications are produced, annual testing is performed and that you are notified of any required filings.

Required participant communications

- Plan summaries
- Notices
- Enrollment information
- Quarterly account statements

Compliance and nondiscrimination testing (as applicable)

- Actual Deferral Percentage (ADP) testing
- Actual Contribution Percentage (ACP) testing
- Top-heavy and other compliance testing
- Form 5500 filling
- Summary Annual Report

Participant Engagement

A dedicated, local team for in-person service

Participant Account Representatives

- Group seminars/HR meetings
- One-on-one employee meetings
- Personalized enrollment assistance
- Termination/retirement/ rollover assistance
- New-hire orientations
- Pre retirement seminars
- After-hours workshops
- Account Representative support services
- Participant meetings (including unlimited on-site meetings) provided at no additional cost

Retirement Planning Tools

mutualofamerica.com

- Educational resources
- Retirement Calculators*
- Account Information
  - Personal Rate of Return
  - Recent Financial Transactions
  - Balance and allocation information

Financial Consulting Services**

- Help you assess your financial situation

My Account

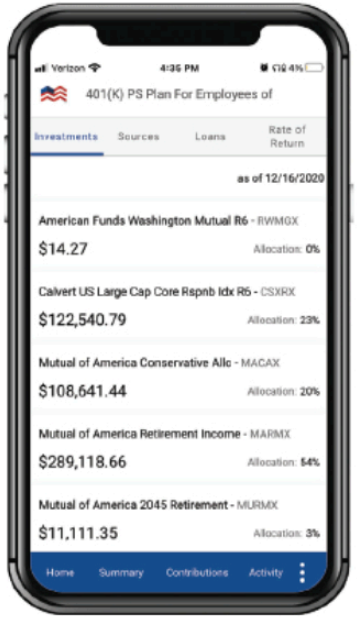
Participants can take control of their retirement accounts and their investment strategy using the My Account portal.

In one place, they can:

- Check account balances.
- See fund performance and daily net asset values.
- Change contributions.
- Change future allocations.
- Rebalance portfolios.
- Transfer funds between investment options.
- Request a loan.
- View transaction history.
- View personal rate of return.
- View investment education materials.
- Opt in to electronic delivery of statements and documents.
- Change password.

Mobile App

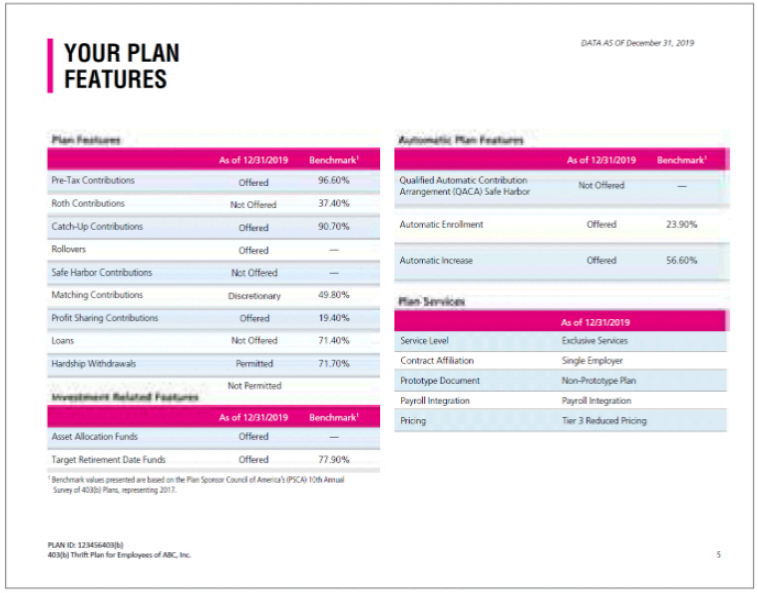
Mutual of America's mobile app provides participants the power to keep up with their retirement plan accounts from anywhere. They can see their account balances, investment allocations, personal rate of return and much more.



"Plan Health" Provides Valuable Insight

Our periodic "Plan Health" reviews offer an in-depth look at how your plan stacks up against several key indicators.

- Participation
- Contributions
- Participant allocation
- Total investment performance
- Plan fees
- Compliance



YOUR PLAN FEATURES

DATA AS OF December 31, 2019

Plan Features

	As of 12/31/2019	Benchmark[1]
Pre-Tax Contributions	Offered	96.60%
Roth Contributions	Not Offered	37.40%
Catch-Up Contributions	Offered	90.70%
Rollovers	Offered	—
Safe Harbor Contributions	Not Offered	—
Matching Contributions	Discretionary	49.80%
Profit Sharing Contributions	Offered	19.40%
Loans	Not Offered	71.40%
Hardship Withdrawals	Permitted	71.70%
	Not Permitted	

Investment Related Features

	As of 12/31/2019	Benchmark[1]
Asset Allocation Funds	Offered	—
Target Retirement Date Funds	Offered	77.90%

[1] Benchmark values presented are based on the Plan Sponsor Council of America's (PSCA) 10th Annual Survey of 403(b) Plans, representing 2017.

Automatic Plan Features

	As of 12/31/2019	Benchmark[1]
Qualified Automatic Contribution Arrangement (QACA) Safe Harbor	Not Offered	—
Automatic Enrollment	Offered	23.90%
Automatic Increase	Offered	56.60%

Plan Services

	As of 12/31/2019
Service Level	Exclusive Services
Contract Affiliation	Single Employer
Prototype Document	Non-Prototype Plan
Payroll Integration	Payroll Integration
Pricing	Tier 3 Reduced Pricing

PLAN ID: 123456403(b)
403(b) Thrift Plan for Employees of ABC, Inc.

5

Thank you.

Brad Scott
Regional Sales Director
brad.scott@mutualofamerica.com
C,W:248-234-7856

Sarah Ramm
Client Relationship Manager
sarah.ramm@mutualofamerica.com
W: 248.234.7849

Drew Viohl
Participant Account Representative
drew.viohl@mutualofamerica.com
W: 248.234.7852

Mutual Of America
28411 Northwestern Highway, Suite 750
Southfield, MI 48034

Brad Scott
Regional Sales Director

Mutual of America Financial Group
Retirement Services • Investments

320 Park Avenue, New York, NY 10022-6839

mutualofamerica.com • 800.468.3785 •

Securities offered by Mutual of America Securities LLC, Member FINRA/SIPC, marketed under the
Mutual of America Financial Group brand.

Important Information

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.

Past performance is no guarantee of future results and are not indicative of future performance or success.
Statements made in this publication by clients of Mutual of America are not paid testimonials.
These testimonials may not be representative of the experience of other clients and are not indicative of future performance or success.