



EMPLOYEE ENROLLMENT GUIDE

Mutual of America's User-Friendly Online Enrollment Process

MUTUAL OF AMERICA
Your Retirement Company®

Homepage – Enter the last four digits of your SSN and the passcode (from the passcode letter received via USPS).

MUTUAL OF AMERICA Your Retirement Company

Online Plan Enrollment

Enroll in your employer-sponsored group retirement plan through Mutual of America's Online Enrollment process.

Please enter the last four digits of your Social Security Number:

Please enter the 8-digit Enrollment Passcode that was included in the letter you received:



If you are having problems accessing this site, or if you do not have your Plan Enrollment Passcode, please call 1-800-468-3785, Monday - Friday, from 9:00 a.m. to 9:00 p.m. ET

Welcome Screen – Step-by-step instructions for the enrollment process

MUTUAL OF AMERICA Your Retirement Company

Welcome

Employer: ABC Company

Plan Type: 403(b) Thrift

Employee Name: John Sample

Welcome to Mutual of America's online enrollment site. We've designed a user-friendly process to enable you to enroll in your employer-sponsored retirement plan through the convenience of the internet.

To enroll in the retirement plan, you must successfully complete the following steps:

Step 1 - Download and review the current Contract Prospectus/Brochure and Underlying Funds Prospectuses and other material describing the retirement plan. If you do not wish to receive these documents electronically, you will not be able to enroll through this site and must complete a paper enrollment form. If you wish to receive a paper Prospectus or Brochure, Underlying Funds Prospectuses and an enrollment form, please call your local [Mutual of America Regional Office](#).

Step 2 - Review/Update the information that we currently have on file for you.

Step 3 - Complete your allocation of contributions by selecting among the Interest Accumulation Account and/or Separate Account Investment Funds.

Step 4 - Make your beneficiary designations.

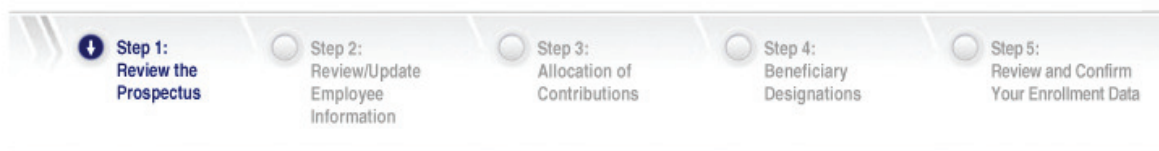
Step 5 - Review and confirm your enrollment data.

At any time during the process you can save the information that you have entered and return later to complete the remaining enrollment steps. Upon completion of this online process, and our receipt of plan information from your employer, we will send you a confirmation of your enrollment.

After you complete your enrollment, you may also take the opportunity to sign-up for Mutual of America's eDocuments program. eDocuments allows you to receive certain documents electronically through Mutual of America's website instead of receiving paper copies of the documents through the U.S. Mail. By consenting to receive electronic documents, your monthly participant charges, if any, will be waived.

Step 1 – Download the prospectus for review, select the box next to “Verify” and then proceed to Step 2.

► **MUTUAL OF AMERICA**
Your Retirement Company®



Review the Brochure/Prospectuses

Before completing your enrollment, you will need to download and review the Brochure/Prospectuses.

Download: Download and review the [Contract Prospectus or Brochure and Underlying Funds Prospectuses](#).

[Unable to view documents?](#)

Verify: ☐ Clicking here and proceeding to Step 2 signifies that you have received and reviewed the prospectus above.

If you would like to receive a printed copy of the Brochure/Prospectuses, you may obtain one by calling your local [Mutual of America Regional Office](#). If you choose not to download and review the Brochure/Prospectuses now, you will not be able to continue your enrollment through this site and must complete a paper enrollment form, which your local [Mutual of America Regional Office](#) will provide upon request.

[Back](#) [Continue to Step 2](#)



Step 2 – Review/update personal information.

MUTUAL OF AMERICA
Your Retirement Company

Step 1:
Review the
Prospectus

Step 2:
Review/Update
Employee
Information

Step 3:
Allocation of
Contributions

Step 4:
Beneficiary
Designations

Step 5:
Review and Confirm
Your Enrollment Data

Review/Update Employee Information

Please review the information displayed below. To update or correct the information displayed, select the information and enter your changes. If there are no changes, select "Continue to Step 3."

To make corrections to your Social Security Number (SSN), please edit the number provided. A new box will be displayed for you to confirm your corrected SSN.

Social Security Number: 012-34-5678

Confirm Social Security Number:

***Title:**

***First Name:** John **M.I.:** ***Last Name:** Sample **Suffix:**

***Address:**

***City:** ***State:**

***ZIP:**

If Foreign Resident: ☐

Province: **Country:**

Telephone Numbers:

Home:

Office:

Cell:

***Date of Birth:** (mm/dd/yyyy)

***Marital status:** ☒ Married ☐ Unmarried

***Gender:** ☐ Female ☒ Male ☐ Unknown

Please enter your E-Mail Address:

Election to Contribute

By electing to contribute below, you are confirming that:

- You voluntarily choose to have your pay reduced for contributions to the Plan.
- You are electing to designate your contributions as Pre-Tax Contributions and/or Designated Roth Contributions (after-tax contributions), as indicated.
- You authorize your employer to deduct from your pay the amount indicated each pay period.
- You understand that your contributions may be reduced in order to comply with Federal tax rules and limits, including any higher limits that apply to participants age 50 or older.

Enter your contribution selections:

Pre-Tax Contributions: % or \$ of my pay.

Designated Roth Contributions (after tax): % or \$ of my pay.

This election will take effect with the first pay period after it has been processed by Mutual of America and your employer. You may stop or change your election for future pay periods by giving your employer written notice, which notice will be given effect as soon as administratively practicable.

Your contributions and earnings cannot be withdrawn or paid until you attain age 59½ or upon your death, disability or termination of employment. Your contributions may be available for withdrawal in the event of serious financial hardship, in accordance with the Plan and IRS rules.

Any portion of your contributions that you elect to be Designated Roth Contributions are after-tax and will be subject to regular income tax as part of your regular taxable pay. Distributions of Designated Roth Contributions will not be taxable when distributed from the plan, but distributions of earnings may be subject to tax or penalty if not qualified. A qualified distribution is a distribution made: (a) at least five years after you began Designated Roth Contributions; and (b) after you have attained age 59½, become disabled or died. Any election to treat all or part of your contribution as Designated Roth Contributions is irrevocable once the contributions are deducted from your pay. Loans are not permitted from any of your contributions which you elect as Designated Roth Contributions.

Step 3 – Allocate your contributions.

MUTUAL OF AMERICA
Your Retirement Company

Step 1:
Review the
Prospectus

Step 2:
Review/Update
Employee
Information

Step 3:
Allocation of
Contributions

Step 4:
Beneficiary
Designations

Step 5:
Review and Confirm
Your Enrollment Data

Allocation of Contributions

Please enter the percentage of your contributions you want to place in the Interest Accumulation Account of our General Account and/or Separate Account investment funds. Use whole numbers only and make sure the percentages total 100%.

Amount placed in the Interest Accumulation Account will be credited with the rate of interest applicable to that account. Your balance in any investment fund will fluctuate to recognize investment results.

Click [here](#) to review information on the Separate Account investment funds, including total return performance data, which is based on reduced fees for which your retirement plan is currently eligible. Total return performance data based on our standard fees is available [here](#).

Interest Account

Mutual of America Interest Accumulation Account	25	%
---	----	---

Separate Account Investment Funds

Separate Account Equity Funds

Mutual of America Equity Index Fund	25	%
Mutual of America All America Fund		%
Mutual of America Small Cap Value Fund		%
Mutual of America Small Cap Growth Fund		%
Mutual of America Small Cap Equity Index Fund		%
Mutual of America Mid Cap Value Fund		%
Mutual of America Mid-Cap Equity Index Fund		%
Mutual of America International Fund		%
American Century Investments® VP Capital Appreciation Fund		%
American Funds Insurance Series® New World Fund®		%
Delaware VIP® Small Cap Value Series		%
DWS Capital Growth VIP		%
Fidelity® VIP Mid Cap Portfolio		%
Fidelity® VIP Equity-Income Portfolio		%
Fidelity® VIP Contrafund® Portfolio		%
Goldman Sachs VIT Small Cap Equity Insights Fund		%
Goldman Sachs VIT US Equity Insights Fund		%
Invesco Oppenheimer V.I. Main Street Fund®		%
MFS® VIT III Mid Cap Value Portfolio		%
Neuberger Berman AMT Sustainable Equity Portfolio		%
T. Rowe Price Blue Chip Growth Portfolio		%
Vanguard VIF Diversified Value Portfolio		%
Vanguard VIF International Portfolio		%
Victory RS Small Cap Growth Equity VIP Series		%

Separate Account Fixed Income Funds

Mutual of America Money Market Fund	25	%
Mutual of America Mid-Term Bond Fund		%
Mutual of America Bond Fund		%
PIMCO VIT Real Return Portfolio		%
Vanguard VIF Total Bond Market Index Portfolio		%

Separate Account Balanced Funds

Mutual of America Composite Fund		%
Fidelity® VIP Asset Manager Portfolio		%
Calvert VP SRI Balanced Portfolio		%

Separate Account Asset Allocations Funds

Mutual of America Conservative Allocation Fund		%
Mutual of America Moderate Allocation Fund	25	%
Mutual of America Aggressive Allocation Fund		%

Real Estate Investment Trust (REIT)

Vanguard VIF Real Estate Index Portfolio		%
--	--	---

Separate Account Retirement Funds

Mutual of America Retirement Income Fund		%
Mutual of America 2010 Retirement Fund		%
Mutual of America 2015 Retirement Fund		%
Mutual of America 2020 Retirement Fund		%
Mutual of America 2025 Retirement Fund		%
Mutual of America 2030 Retirement Fund		%
Mutual of America 2035 Retirement Fund		%
Mutual of America 2040 Retirement Fund		%
Mutual of America 2045 Retirement Fund		%
Mutual of America 2050 Retirement Fund		%
Mutual of America 2055 Retirement Fund		%
Mutual of America 2060 Retirement Fund		%

TOTAL 100 %

Back

Reset

Save Data

Continue to Step 4

Step 4 – Designate your primary beneficiary.

MUTUAL OF AMERICA
Your Retirement Company

Step 1: Review the Prospectus Step 2: Review/Update Employee Information Step 3: Allocation of Contributions **Step 4: Beneficiary Designations** Step 5: Review and Confirm Your Enrollment Data

Beneficiary Designations

In the event of your death, the total value of your account will be paid to the person or persons you name as your primary beneficiary. If no one you have named as a primary beneficiary survives you, the person(s) you name as your secondary beneficiary will receive the death benefit. If there is no living designated beneficiary at your death, the amount payable will be paid to the first surviving class of the following: (a) your surviving spouse (as determined under state law), (b) your surviving children in equal shares, (c) your surviving parents in equal shares, (d) your surviving brothers and sisters in equal shares, or (e) the executors or administrators of your estate.

If you name more than one primary beneficiary, or more than one secondary beneficiary, the death benefit will be paid in equal shares to the primary beneficiaries who survive you, or if none, to the secondary beneficiaries who survive you unless you enter the percentage you want each of them to receive in the "Beneficiary Percent" box. If you specify percentages you want each beneficiary to receive, be sure your percentages for all beneficiaries in each beneficiary type total 100%.

If you have an Eligible Spouse (as defined in the Plan and federal law), special rules apply if you wish to designate anyone other than your Eligible Spouse as a primary beneficiary.

Are you naming your Eligible Spouse as your only primary beneficiary? ☒ Yes ☐ No

[Back](#) [Continue](#)

MUTUAL OF AMERICA
Your Retirement Company

Step 1: Review the Prospectus Step 2: Review/Update Employee Information Step 3: Allocation of Contributions **Step 4: Beneficiary Designations** Step 5: Review and Confirm Your Enrollment Data

Enter your spouse's information.

Beneficiary Type: Relationship:

*First Name: M.I.: *Last Name:

*Address: [Use my address](#)

*City: *State:

*ZIP: -

If Foreign Resident: ☐ Province: Country:

Date of Birth: (mm/dd/yyyy)

Social Security Number: (xxx-xx-xxxx)

Phone: () - x

☒ Female
☐ Male
☐ Unknown

Beneficiary Percent:

Note: If you do not enter anything in the Beneficiary Percent field, the death benefit will be equally divided among each beneficiary.

[Back](#) [Add/Save Beneficiary](#) [Continue to Step 5: Review](#)

To add a secondary beneficiary, select “Add/Save Beneficiary.”

Step 4 – Designate your secondary beneficiaries.

MUTUAL OF AMERICA
Your Retirement Company

Step 1: Review the Prospectus Step 2: Review/Update Employee Information Step 3: Allocation of Contributions **Step 4: Beneficiary Designations** Step 5: Review and Confirm Your Enrollment Data

Beneficiary Designations

Because you have indicated that you are married, you must name your Eligible Spouse as your only primary beneficiary unless your Eligible Spouse consents to you naming someone else as a primary beneficiary. To name a different primary beneficiary, you must download a [Beneficiary Designation Form](#) or, to designate a trust, you must download a [Designation of Trust as Beneficiary Form](#) and have your Eligible Spouse sign the Spouse's Waiver of Death Benefits section in the presence of a Plan (employer) representative or a notary public after you have designated the beneficiaries you wish on the Beneficiary Designation Form. Whenever you wish to change your beneficiaries, your Eligible Spouse must sign a new waiver unless you name your Eligible Spouse as your only primary beneficiary. If you are younger than 35 when you name alternative beneficiaries with the consent of your Eligible Spouse, your beneficiary designation will automatically terminate when you attain age 35 and your Eligible Spouse will be your beneficiary unless you again designate alternative beneficiaries with a new signed waiver from your Eligible Spouse.

Until you submit a completed Beneficiary Designation Form on which your Eligible Spouse has completed the Spouse's Waiver of Death Benefits section in the manner discussed above, your Eligible Spouse will automatically be your sole primary beneficiary. Please select "Continue" below to provide information regarding your spouse and any secondary beneficiaries you wish to designate.

[Back](#) [Continue](#)

Married employees who select "No" (i.e., the spouse is not the primary beneficiary) must download and complete a beneficiary form. To complete enrollment, select "Continue."

MUTUAL OF AMERICA
Your Retirement Company

Step 1: Review the Prospectus Step 2: Review/Update Employee Information Step 3: Allocation of Contributions **Step 4: Beneficiary Designations** Step 5: Review and Confirm Your Enrollment Data

Please enter your beneficiary's information.

Beneficiary Type: Relationship:

Type	Last Name	First Name	%	
Secondary	Sample	Jake	100	Delete Edit

*First Name: M.I.: *Last Name:

*Address: [Use my address](#)

*City: *State:

*ZIP: -

If Foreign Resident: ☐

Province: Country:

Date of Birth: (mm/dd/yyyy)

Social Security Number: (xxx-xx-xxxx)

Phone: () - x

Gender: ☒ Male ☐ Female ☐ Unknown

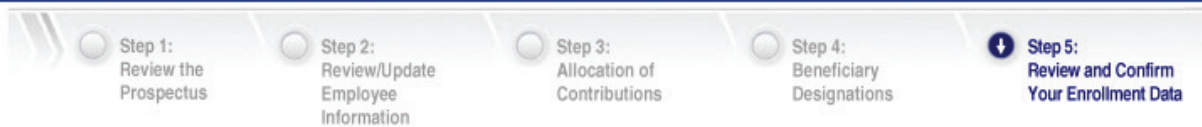
Beneficiary Percent:

Note: If you do not enter anything in the Beneficiary Percent field, the death benefit will be equally divided among each beneficiary.

[Back](#) [Add/Save Beneficiary](#) [Continue to Step 5: Review](#)

Step 5 – Review and submit.

MUTUAL OF AMERICA Your Retirement Company®



Review and Confirm Your Enrollment Data

In this step you will review the information that we have on file for you and the information that you have provided us. Please review each section carefully. If there are no changes and you are ready to complete the enrollment process, please select "Submit." If you need to make changes, select the edit link to make corrections.

Employee Information: [Edit](#)

Social Security Number: 012-34-5678
Name: Mr. John Sample
Address: 123 Main Street
Springfield, NY 13468
Date of Birth: 6/25/1980
Gender: Male
Marital Status: Married
Telephone Numbers: Home: 607-123-4567
E-Mail Address: John.Sample@email.com

Contributions Election: [Edit](#)

Pre-Tax Contributions: 3% of my pay

Allocation of Contributions: [Edit](#)

Mutual of America Interest Accumulation Account: 25%
Mutual of America Equity Index Fund: 25%
Mutual of America Moderate Allocation Fund: 25%
Mutual of America Money Market Fund: 25%
Total: 100%

Beneficiary Designations:

[Add Another Beneficiary](#)

[Edit](#) Beneficiary Type: Primary
Relationship: Spouse
Name: Jane Sample
Address: 123 Main Street
Springfield, NY 13468
Phone: (607)-123-5678
Beneficiary: 100%

If the information above is correct and you have determined that the Plan is suitable for your financial needs, please select "Submit" below to complete your enrollment in the Plan.

Save Data

Submit



Enrollment confirmation screen



Enrollment Completed

Congratulations! You have completed all steps in the online enrollment process. You will receive confirmation of your enrollment and, separately, a PIN to access Mutual of America's website and when contacting our Telephone Service Representatives. These items will be sent to you after we receive the retirement plan information needed from your Employer.

Employee Information:

Social Security Number: ***-**-5678
Name: Mr. John Sample
Address: 123 Main Street
Springfield, NY 13468
Date of Birth: 6/25/1980
Gender: Male
Marital Status: Married
Telephone Numbers: Home: 607-123-4567
E-Mail Address: John.Sample@email.com

Contributions Election:

Pre-Tax Contributions: 3% of my pay

Allocation of Contributions:

Mutual of America Interest Accumulation Account: 25%
Mutual of America Equity Index Fund: 25%
Mutual of America Moderate Allocation Fund: 25%
Mutual of America Money Market Fund: 25%
Total: 100%

Beneficiary Designations:

Beneficiary Type: Primary
Relationship: Spouse
Name: Jane Sample
Address: 123 Main Street
Springfield, NY 13468
Phone: (607)-123-5678
Beneficiary: 100%

Continue



eDocuments consent option



eDocuments

eDocuments is an easy and convenient way to receive reports and other communications through Mutual of America's website instead of receiving them through the mail. When you sign up for eDocuments we'll waive the monthly participant charge for each month, beginning with the month in which you submit the consent form. Waiver of the monthly participant charge also applies to current eDocument users.

- eDocuments includes prospectuses, annual reports and future documents we make available online (Availability is determined in accordance with our administrative procedures.)
- You will be notified by e-mail each time documents become available
- At your convenience, you can log on to our website to view the document
- Waiver of the monthly participant charges if you are participating in eDocuments.

Frequently Asked Questions

Consent to Receive Electronic Documents

I request that Mutual of America deliver to me through its Internet website, for each product that I now (or in the future) own or under which I participate through my employer, the following documents: prospectuses (and/or brochures, depending on the Mutual of America product) and supplements to prospectuses and brochures; semi-annual and annual reports, which contain financial and other information; quarterly account statements; confirmation statements for account transactions; proxy statements and related voting materials; privacy notices, including initial, annual and opt-in or opt-out notices; and any other documents required to be delivered to me by Mutual of America under federal or state laws.

I acknowledge that I will continue to receive paper copies of certain of these documents until they become available online or if electronic delivery under this agreement is not permitted by law. An added benefit of my consenting to receive the above referenced material electronically is that the monthly participant charge (\$2.00 per month or 1/12 of 1% if the account balance is less than \$2,400) will be waived for each month. I must consent to receive eDocuments by 6:00 p.m. Eastern Time of the last business day of the month.

I understand that Mutual of America will send an e-mail notice, to the e-mail address I have provided, each time one of these documents is available to me online. I also understand that I will need to log in to Mutual of America's website to view documents online. I understand that if I would like to receive a paper copy of any of these documents, I should call Mutual of America at 1-800-468-3785 and Mutual of America will provide a copy of the requested documents free of charge. I agree that Mutual of America in the future may change its method of providing notice of available documents, so long as Mutual of America gives me advance notice of each planned change, and may from time to time change the location on its website of certain of the available documents.

My consent to receive various documents through Mutual of America's website will continue to be effective until:

- (1) I revoke my consent online or by calling Mutual of America at 1-800-468-3785 and instructing a customer service representative to revoke my consent;
- (2) my consent is automatically revoked and the monthly participant charge will be applicable when e-mail sent to the e-mail address I have given is returned to Mutual of America as undeliverable;
- (3) Mutual of America for any reason discontinues providing documents online; or
- (4) my consent is automatically revoked when Mutual of America makes a material change in the hardware or software required to view documents online that interferes with my ability to view those documents.

I acknowledge that the online service provider I utilize for access to the Internet may charge me a fee for the time required to view Mutual of America's documents online or for other services.

My e-mail address for receiving notices of documents available online, which I may update from time to time, is:

* Name: John Sample

* E-mail address:

* Re-enter e-mail address:

- ☒ I have Adobe® Reader® software installed on my computer.
[Please test for Adobe Reader software.](#)

Please indicate your consent to receive documents through the Mutual of America website under the above terms and conditions by selecting the "I Consent" button.



eDocuments confirmation screen

► **MUTUAL OF AMERICA**
Your Retirement Company

*e***Documents**

Thank you for consenting to the receipt of electronic documents on the Mutual of America website. **The monthly participant charge will be waived** for that month and each subsequent month in which you continue to receive eDocuments.

We will send a confirmation e-mail to you shortly at the e-mail address you have provided:

John.Sample@email.com

To speak with a customer service representative, please **call 1-800-468-3785**, Monday - Friday, 9:00 a.m. to 9:00 p.m. ET.

mutualofamerica.com

MUTUAL OF AMERICA®

CONNECT WITH US:



Mutual of America Life Insurance Company
320 Park Avenue, New York, NY 10022-6839
mutualofamerica.com • 1-800-468-3785

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.