

Give your employees a smarter way to prepare for their financial future.



The National Legal Aid & Defender Association (NLADA) has teamed up with Mutual of America to offer you a comprehensive array of retirement plan services.

Many NLADA members have expressed an interest in providing or enhancing retirement benefits for their employees. To help meet this need, the NLADA has partnered with Mutual of America to provide qualified retirement plans for members. Take advantage of this special benefit and you'll get:

- ✓ **Retirement plan setup and implementation**
A dedicated service team will offer consultation and guidance to help you evaluate your existing plan or design a new one.
- ✓ **Simplified plan administration**
Automated systems make it easy to manage your plan using minimal staff time and resources.
- ✓ **Total control**
You have the power to choose the type of retirement plan that best serves your organization and employees.
- ✓ **Special pricing**
Effective October 1, 2020, reduced Separate Account pricing will provide competitive savings.*
- ✓ **Financial education**
Through online and in-person education, your employees will discover the advantages of participating in the plan and get information on asset allocation and income options.
- ✓ **A full range of investment options**
Carefully selected investment choices help your employees build individual portfolios tailored to their investment objectives, time to retirement and tolerance for risk.
- ✓ **Administrative fees waived**
Mutual of America will waive employer-paid per-life and contract fees, making it easier for you to establish your plan.

Implement or enhance your retirement plan

- 401(k) / Roth 401(k)
- 403(b) / Roth 403(b)
- 457(b)
- 401(a)
- Defined benefit plans
- SIMPLE
- Simplified Employee Pension (SEP)
- Deferred compensation
- Tax deferred annuity (TDA)

*Reduced Separate Account pricing applies to retirement plans with \$1 million or more in assets, and only applies as long as assets for all NLADA plans exceed certain levels. See the prospectus for more information.

Service, expertise and reliability

Anticipate the extraordinary from Mutual of America

Mutual of America provides retirement benefits for leading companies in key industry sectors. We have a demonstrated ability to deliver retirement plans that offer long-term value for employees at every level. You'll have access to people, resources and solutions fully committed to enhancing your plan's operation, participation and compliance.



Decades of experience

Since 1945, Mutual of America has been helping workers prepare for retirement. Whether you have an existing plan or wish to create one, chances are we've helped similar organizations nationwide.



Deep expertise

Dedicated service teams provide employee retirement benefits for some of the country's most noted associations, including multiple plans sponsored by a single employer, and multiple-employer plans.



Full-service provider

Mutual of America's comprehensive retirement plan services can eliminate the need for costly brokers, third-party administrators or recordkeepers.

Mutual of America offers you one of the smartest, easiest ways to offer retirement benefits that give your employees a high degree of choice and flexibility.



To find out how easy it is to offer cost-effective retirement benefits to your employees, call your dedicated Mutual of America representative.

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You should consider the investment objectives, risks, and charges and expenses of the variable annuity contract and the underlying investment funds carefully before investing. This and other information is contained in the contract prospectus or brochure and underlying funds prospectuses and summary prospectuses, 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 are variable annuity contracts and 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.



Retirement Services • Investments

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