

# Attract and retain top talent

with a **457(b) Eligible Deferred  
Compensation Plan**



**Today's top-tier professionals** are looking for more ways to maximize their future income in retirement. Mutual of America helps nonprofit organizations by adding 457(b) Eligible Deferred Compensation Plans to their retirement benefits packages or by enhancing their existing deferred compensation plans.

You get a plan that's easy to administer and that gives your key employees significant advantages in how they prepare for their financial future. It's a powerful incentive that can help attract top-tier talent to your organization—and keep it.

## Discover a new level of Deferred Compensation Plan services and solutions



### Streamlined administration

Add 457(b) benefits without adding hassle. Our up-to-date digital platform automates processes, reduces errors and saves your staff time and effort.



### Dedicated local support

Mutual of America representatives can conduct virtual and/or on-site group and individual meetings with your employees to explain the benefits of the plan, the value it can deliver over time and how they can enroll.



### Tax-deferred savings potential

Employees may max out their contributions to both the Eligible Deferred Compensation Plan and your existing qualified plan, potentially doubling their savings.\* Special 457(b) catch-up contributions can help them save even more as they near retirement age.



### Diverse investment choices

A carefully selected array of investment options is available for building portfolios targeted to long-term financial goals. Contributions and any earnings are tax-deferred until withdrawal, usually at retirement.

Best of all, you can add our 457(b) plan to your existing defined benefit or defined contribution offerings—even if those plans aren't with us. So if you want to do more to help your key employees prepare for retirement, see how Mutual of America can help you provide the type of plan they want most.

\*Participation in a 457(b) plan is limited to a select group of management or highly compensated employees to meet the "top hat" exception under ERISA. All deferrals remain an asset of the employer, subject to the claims of its general creditors, until they are distributed or made available to the employee. Generally, amounts made available to the employee under the plan are subject to income tax at the employee's ordinary income tax rate at the time made available.

## Our qualifications



### Experience

Since 1945, American families have relied on us to help them prepare for retirement. In addition, our plan sponsor retention rate is above 98% annually.



### People

Our associates represent one of the most talented and accomplished teams in the financial services industry. Their commitment and dedication deliver value for our customers every day, year after year.



### Plan development

Our team is experienced in designing scalable, cost-effective retirement plans for any size organization.



### Technology

Our work is backed by technology that allows us to deliver information, guidance and services faster, better and more effectively than ever before.



### Expertise

We provide administration for complex benefits arrangements, including multiple plans sponsored by a single employer, and multiple employer plans.



### Local presence

With offices nationwide, Mutual of America can tailor services and solutions to the needs of local and regional businesses and their employees.

## Find out more about Mutual of America's qualified retirement plan services



**Call us**  
**866.954.4321**



**Visit us online**  
**[mutualofamerica.com](http://mutualofamerica.com)**

***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](http://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.



Mutual of America Life Insurance Company  
320 Park Avenue, New York, NY 10022-6839  
[mutualofamerica.com](http://mutualofamerica.com) • 800.468.3785 • [in](#) [📧](#) [f](#)

Securities offered by Mutual of America Securities LLC, Member FINRA/SIPC.  
Insurance products are issued by Mutual of America Life Insurance Company.