

Mutual of America
Fee Disclosure and Important Notice
TDA Participant Directed Services Arrangement

(AD)

Middle MS Plan

(former employees)

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This document outlines our services and fees.

The following disclosure is intended to describe the services provided by, and the compensation reasonably expected to be received by, Mutual of America Life Insurance Company ("Mutual of America" or "Company") and its affiliates in connection with the group annuity contract ("Contract") used as one of the funding vehicles for your Tax Deferred Annuity ("TDA") Plan ("Plan"). The following information is provided pursuant to, and is intended to comply with, the U.S. Department of Labor ("DOL") Regulation issued under Section 408(b)(2) of the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). Amounts expressed in this document that represent compensation Mutual of America is expected to receive in connection with the services provided are reasonable, good-faith estimates that may vary based on the amount and level of services actually provided to you in conjunction with the administration of your Plan.

Please note that Mutual of America is providing this disclosure document to employers or other plan administrators ("employers") in conjunction with their retirement and savings plans without regard to whether such plans are governed by ERISA. Receipt of this disclosure document is not intended to, and should not be construed to, indicate that your Plan is or is not an "ERISA Plan." Certain services described below are applicable only to ERISA-covered plans and are not available to plans not subject to ERISA.

If you would like additional information, please contact your Mutual of America representative.

TABLE OF CONTENTS

I. SERVICES	2
A. <i>Recordkeeping Services</i>	2
B. <i>Investment Related Services</i>	3
C. <i>Other Services Provided</i>	4
II. COMPENSATION	4
A. <i>Direct Compensation</i>	4
B. <i>Indirect Compensation</i>	5
C. <i>Compensation Paid Among Related Parties</i>	11
D. <i>Termination-Related Compensation</i>	12
III. RECORDKEEPING DISCLOSURE	12
IV. MANNER IN WHICH COMPENSATION IS RECEIVED	12
V. INVESTMENT DISCLOSURE	13

Mutual of America
Fee Disclosure and Important Notice
TDA Participant Directed Services Arrangement

I. SERVICES

The following describes the services provided by Mutual of America under the Participant Directed Services Arrangement to employers with respect to their TDA Plans. The Participant Directed Services Arrangement is available only after Mutual of America agrees to issue a Contract as one of the funding vehicles for assets under the Plan and the contributions to be made to the Plan. Mutual of America reserves the right to note as exceptions any plan provisions for which listed services will not be provided.

**Mutual of America provides
comprehensive plan-related
services.**

Under this Contract, your Plan's participants may invest in Mutual of America's General Account (the "Interest Accumulation Account") or in one or more investment funds held in sub-accounts of a Mutual of America Separate Account. In general, most of the services listed below are

limited to amounts held under the Contract, unless otherwise stated, and the employer must initiate the listed service by requesting it for each transaction. In addition, we provide consulting services on regulatory compliance tasks required to be performed by the employer and ministerial functions as they relate to the operation of the Plan. We also provide education in the use of and access to the Company's on-line remittance processing and administrative systems, including the online retirement plan administration system provided by Mutual of America. Many of the recordkeeping functions and services described below are provided via these systems.

In the Participant Directed Services Arrangement, document preparation services are not provided by Mutual of America. The employer is responsible for maintaining all needed plan documents and assuring compliance with all applicable rules and regulations regarding such plan documents. Such document preparation services are available from Mutual of America under either the Exclusive or Coordinated Services Arrangements.

A. Recordkeeping Services

- 1) Enrollment and maintenance of certain participant related information;
- 2) An online platform for processing contributions;
- 3) Processing a participant loan repayment;
- 4) Pre-default notification to participants and employers of past due loan repayment amounts necessary to avoid default;
- 5) Maintenance of individual accounts permitting participant access to account balance information. Participants will also have the ability to change allocations and make transfers among the investment alternatives available;
- 6) Notification to employers and participants regarding those participants who are required to receive minimum distributions from their account under the federal tax law and payment of such distributions unless directed by the employer not to do so;
- 7) Preparation of benefit estimates for participants upon request;
- 8) Retirement kit for participants at or nearing retirement age upon request;
- 9) Pending status reports to remind employers to complete termination processing for former plan participants;

Mutual of America
Fee Disclosure and Important Notice
TDA Participant Directed Services Arrangement

- 10) Based on the provisions of your Plan and employer direction, payment of involuntary distributions (i.e., cash-out of small benefits as permitted by applicable law);
- 11) Based upon employer direction and our review, implementation of Qualified Domestic Relations Orders (QDROs) dividing Plan benefits;
- 12) Processing participant loan applications and administration of loans upon direction of the employer if participant loans are available under the Plan;
- 13) Processing claims for benefits and disbursement of benefit payments;
- 14) We will issue for delivery to each Participant who receives Annuity Payments an individual certificate setting forth the amount and terms of payment of their Annuity Payments. We provide "summary of benefits" statements and not individual certificates with respect to monthly benefit payments provided other than through the purchase of an annuity. We will send Annuity Payments directly to Annuitants at the last address reported to us by a Participant or Contractholder.
- 15) Income tax withholding from benefit payments and related tax reporting;
- 16) Necessary information to assist the employer in completing the Annual Return/Report (Form 5500);
- 17) Monitoring of elective deferrals under the Contract relative to applicable limits for review by employers following notification and, upon request, calculation of applicable interest earnings on amounts refunded as excess elective deferrals;
- 18) If permitted by the employer, participants can make salary deferral elections and deferral changes online. Employers are notified via email the next business day if any changes have been made. A Deferral Rate Changes Report for payroll administration is also available through the retirement plan administration system provided by Mutual of America.
- 19) Preparation of pre-retirement Qualified Joint & Survivor Annuity (QJSA) notices with normal form benefit calculations and relative value charts and disclosures for all optional forms of annuity available under the Contract;
- 20) Calculation of the Special 15 year catch-up contribution based upon employer determination that the organization qualifies and the employee is eligible; and
- 21) As applicable, Payroll Integration process allowing the automated exchange of data between the payroll system of the plan sponsor and the retirement plan administration system provided by Mutual of America.

B. Investment Related Services

- 1) Maintenance and operation of the Interest Accumulation Account and Separate Accounts;
- 2) Quarterly reports to employers showing contributions Mutual of America received and applied under the Contract during each calendar quarter;



Mutual of America
Fee Disclosure and Important Notice
TDA Participant Directed Services Arrangement

- 3) Quarterly statements to participants which satisfy the ERISA requirements for Pension Benefit Statements showing the opening and closing balances in their accounts under the Contract, financial activity in those accounts during each calendar quarter, as well as vested account information;
- 4) Annual fund reports to employers showing the opening and closing balances, as well as all financial activity under the Contract, for each plan year;
- 5) Independent Auditor's Report of Mutual of America's Separate Account (if, under the Contract, funds are held in the Separate Account); and
- 6) Service Organization Control (SOC) (formerly the SSAE) Report on Retirement Plan Processing to employers available on the online retirement plan administration system provided by Mutual of America or upon request.

C. Other Services Provided

We provide on-site assistance.

- 1) Enrollment information on-site in participant meetings;
- 2) Retirement plan information on-site and via the 800 line;
- 3) Participant education with respect to investment alternatives;
- 4) Individual assistance to plan participants with respect to transactions via the website, 800 line or on-site;
- 5) Educational information and materials about general financial and investment concepts provided in group seminars and individual meetings; and
- 6) Assistance on-site to plan representatives in the use of our remittance processing and administrative systems.

II. COMPENSATION

The DOL Regulation requires that we provide you with information regarding the compensation we expect to receive for the services provided to your Plan. As stated above, these amounts are based on good-faith, reasonable estimates, and may vary from amounts actually received by Mutual of America.

A. Direct Compensation

The term "direct compensation" means "compensation received directly from the covered plan."

In connection with the services we make available to your Plan, we charge the following fees directly to the Plan, unless you, the employer, pay the Participant's Administrative (Contract) Charge on behalf of the Plan or the participants and beneficiaries from your own general assets or other sources that are not Plan assets. The direct compensation we reasonably expect to receive is divided into the following categories:

- 1) *Participant's Administrative (Contract) Charge*: A charge of \$2.00 per month is payable by each participant, former participant or alternate payee with an account balance under the Plan and will be deducted each month from each individual account balance unless you, the employer, have elected to pay it. If you have elected to pay the charge, it is \$2.00 for each

Mutual of America
Fee Disclosure and Important Notice
TDA Participant Directed Services Arrangement

participant per month. The monthly participant (Contract) charge will not exceed 1/12 of 1% of any account balance, and will not apply to an individual account for any month if, on the last day of that month, such account balance is less than \$300.00;

Waiver of Charges: The participant's administrative (Contract) charge will be waived with respect to a participant, a former participant or an alternate payee with an account balance under the Plan, who consents to and continues to use eDocuments, which is a service available through the Mutual of America website. eDocuments offers participants the opportunity to receive certain reports and communications through our website instead of through the mail. After consenting to receive certain electronic documents, participants receive periodic e-mails notifying them that quarterly statements, prospectuses, annual and semi-annual reports of the underlying funds, as well as any future documents we make available electronically, are online.

2) Loan Fees: If loans are available under your Plan:

- a. Loans are collateralized by a loan reserve amount held in the portion of the participant's account allocated to the General Account equal to 120% of the loan amount. We do not charge origination fees or annual fees. Charges and fees may be imposed, in addition to interest at an adjustable rate Mutual of America declares from time to time. The loan interest rate will not exceed the higher of 1% above the current rate of interest credited to Account Values held in Mutual of America's General Account for TDA Contracts, or the Moody's® Corporate Yield Average. These amounts are paid by the participant via home billing and retained by us. If any loan repayment is not paid when due and remains unpaid on the last day of the second calendar month following the calendar month in which it was originally due, the participant will be in default. In that event, if then permitted by applicable law, the loan balance including accrued interest will be accelerated, and the portion of the participant's account balance in the Interest Accumulation Account under the Contract will be reduced by the amount payable inclusive of unpaid interest or other applicable charges. To the extent the reduction cannot then be made, the portion of the participant's account held in the Interest Accumulation Account will be reduced upon the earliest occurrence of an event which, under applicable law and the Plan, would permit such a reduction to be made (e.g., participant's eligibility for a distribution under the Plan, such as upon termination of employment).

B. Indirect Compensation

The term "indirect compensation" generally means compensation received from any source other than the covered plan, the employer, the covered service provider, an affiliate, or a subcontractor. The indirect compensation we reasonably expect to receive in connection with the services described in Section I, above includes the following:

Separate Account Expenses:

For purposes of determining the amount your Plan has in total Plan assets required for eligibility to receive Tier 1, Tier 2, Tier 3, Tier 4, or Tier 5 reduced expenses described in the table below,



Mutual of America
Fee Disclosure and Important Notice
TDA Participant Directed Services Arrangement

(1) the assets of any entity affiliated with an employer that is participating in the employer's Plan may be aggregated for such purpose or (2) the assets of any Plans that are maintained by a controlled group of companies or entities (which includes a group of corporations under Internal Revenue Code of 1986 ("IRC") Section 414(b), a group of trades or business under common control under IRC Section 414(c), or an affiliated service group under IRC Section 414(m)) will be aggregated for such purpose provided such Plans file Form 5500 with the Employee Benefits Security Administration as a "controlled group" in accordance with the instructions for the Form 5500.

We will aggregate the total assets of the employer's 403(b), 401(k), 401(a) and governmental 457(b) defined contribution plans in any of our Separate Accounts and the General Account, or under the administration of our subsidiaries, to determine the employer's eligibility for Tier 1, Tier 2, Tier 3, Tier 4, or Tier 5 reduced expenses, which is determined on the last business day of each quarter. In addition, the employer must be remitting contributions under this Contract or another Mutual of America 403(b), 401(k), 401(a) or governmental 457(b) defined contribution plan group annuity contract and using the online administration system provided by Mutual of America or a subsidiary, to be eligible for these reduced expenses.

With respect to the Separate Account, we charge the following expenses:

<u>Amount of Total Account Assets</u>	<u>Separate Account Expenses & Tier</u>
\$50 million or more	0.25% (Tier 1)
At least \$25 million but less than \$50 million	0.35% (Tier 2)
At least \$5 million but less than \$25 million	0.45% (Tier 3)
At least \$2 million but less than \$5 million	0.60% (Tier 4)
At least \$1 million but less than \$2 million	0.95% (Tier 5)
Less than \$1 million	1.35% (Standard)

After a Plan becomes eligible for Tier 1, Tier 2, Tier 3, Tier 4, or Tier 5 pricing, it will continue to remain eligible as long as the total plan assets do not fall below \$45 million (Tier 1), \$22.5 million (Tier 2), \$4.5 million (Tier 3), \$1.8 million (Tier 4), and \$900,000 (Tier 5).

Any plan to which the employer is not remitting contributions will be subject to expenses of 1.65%, except in Maryland where they are 1.35%, unless the employer is remitting contributions to another Mutual of America 403(b), 401(k), 401(a) or governmental 457(b) defined contribution plan group annuity contract.

Reduction in Separate Account Expenses: In the case of the Fidelity VIP Funds, MFS VIT III Mid Cap Value Portfolio, PIMCO Variable Insurance Trust Real Return Portfolio, Victory RS Small Cap Growth Equity VIP Series, and T. Rowe Price Blue Chip Growth Portfolio, we receive payments (which are sometimes called "revenue sharing" payments) which are not retained by the Company. These payments are passed through to the fund participants and reduce the Separate Account expenses charged by the Company for amounts allocated to those funds.

Reduced Separate Account Expenses – Certain National Accounts: We reduce the Separate Account charges for member agencies of approved national accounts with at least \$325 million, determined on the last business day of each calendar quarter. After a Plan becomes eligible for National Accounts reduced pricing, the total assets in the member agencies' Contracts must remain above \$292.5 million. Additionally, to be eligible, the national association or headquarters of the national account must maintain its plan with Mutual of America, promote Mutual of America as an "exclusive retirement plan service provider" to its member

Mutual of America
Fee Disclosure and Important Notice
TDA Participant Directed Services Arrangement

agencies, provide us with information regarding member agencies, allow our participation as a vendor or presenter at its conferences, and allow outbound telephone contact with its member agencies. To be considered a member agency of such a national account, the member agency must have a published corporate mission consistent with that of the national account organization with which it is affiliated.

The National Account Reduced Separate Account Annual Expenses are as follows:

Tier 1 Reduced Fee	0.25%
Tier 2 Reduced Fee	0.30%
Tier 3 Reduced Fee	0.35%
Tier 4 Reduced Fee	0.40%
Tier 5 Reduced Fee	0.85%
Standard Fee	1.35%

Reduction in Separate Account Expenses: In the case of the Fidelity VIP Funds, MFS VIT III Mid Cap Value Portfolio, PIMCO Variable Insurance Trust Real Return Portfolio, Victory RS Small Cap Growth Equity VIP Series, and T. Rowe Price Blue Chip Growth Portfolio, we receive payments (which are sometimes called "revenue sharing" payments) which are not retained by the Company. These payments are passed through to the fund participants and reduce the Separate Account expenses charged by the Company for amounts allocated to those funds.

Interest Accumulation Account: The Company invests funds allocated to the Interest Accumulation Account and pays a fixed rate of interest declared by the Company from time to time on funds allocated to the Interest Accumulation Account that is not reduced by expenses. The Company bears the full investment risk on the Interest Accumulation Account investments and guarantees principal and credited interest on such allocations.

Adjustment of Certain Transactions: When it is necessary to adjust certain transactions due to a processing delay or error, the Company completes such adjustments as soon as practicable on or after the day that the Company obtains all of the information necessary to complete the adjustment and restores the affected account balance to the economic position in which it would have been, had the delay or error not occurred. Due to daily fluctuations in the unit values of the various investment funds available under the Separate Accounts and the General Account, these adjustments may result in the Company gaining additional indirect compensation or absorbing losses.

The following tables show the estimated total annual operating expenses of the savings and investment options available to your Plan based on actual expense charges incurred during the year ended December 31, 2021. The total operating expenses are comprised of the Separate Account Expenses and the investment management fees and expenses applicable to each investment alternative. There are no additional ongoing fees, such as wrap fees or mortality charges.

**The following table includes all
Separate Account expenses.**



Mutual of America
Fee Disclosure and Important Notice
TDA Participant Directed Services Arrangement

**Table of Total Annual Operating Expenses of the
Interest Accumulation Account and Investment Alternatives**

Fund Name	Total Operating Expense Deductions					
	Standard	Tier 5	Tier 4	Tier 3	Tier 2	Tier 1
Interest Accumulation Account	Fixed rate of interest not reduced by expenses.					
Equity Funds						
American Century Investments® VP Capital Appreciation Fund	1.91%	1.51%	1.16%	1.01%	0.91%	0.81%
American Funds Insurance Series® New World Fund®	1.91%	1.51%	1.16%	1.01%	0.91%	0.81%
Delaware VIP® Small Cap Value Series	2.10%	1.70%	1.35%	1.20%	1.10%	1.00%
DWS Capital Growth VIP	1.83%	1.43%	1.08%	0.93%	0.83%	0.73%
Fidelity® VIP Contrafund® Portfolio	1.85%	1.45%	1.10%	0.95%	0.85%	0.75%
Fidelity® VIP Equity-Income Portfolio	1.76%	1.36%	1.01%	0.86%	0.76%	0.66%
Fidelity® VIP Mid Cap Portfolio	1.85%	1.45%	1.10%	0.95%	0.85%	0.75%
Goldman Sachs VIT Small Cap Equity Insights Fund	2.16%	1.76%	1.41%	1.26%	1.16%	1.06%
Goldman Sachs VIT US Equity Insights Fund	1.91%	1.51%	1.16%	1.01%	0.91%	0.81%
Invesco V.I. Main Street Fund®	2.14%	1.74%	1.39%	1.24%	1.14%	1.04%
MFS® VIT III Mid Cap Value Portfolio	1.88%	1.48%	1.13%	0.98%	0.88%	0.78%
Mutual of America All America Fund	1.84%	1.44%	1.09%	0.94%	0.84%	0.74%
Mutual of America Equity Index Fund	1.48%	1.08%	0.73%	0.58%	0.48%	0.38%
Mutual of America International Fund	1.65%	1.25%	0.90%	0.75%	0.65%	0.55%
Mutual of America Mid Cap Value Fund	2.00%	1.60%	1.25%	1.10%	1.00%	0.90%
Mutual of America Mid-Cap Equity Index Fund	1.49%	1.09%	0.74%	0.59%	0.49%	0.39%
Mutual of America Small Cap Equity Index Fund	1.49%	1.09%	0.74%	0.59%	0.49%	0.39%
Mutual of America Small Cap Growth Fund	2.15%	1.75%	1.40%	1.25%	1.15%	1.05%
Mutual of America Small Cap Value Fund	2.15%	1.75%	1.40%	1.25%	1.15%	1.05%
Neuberger Berman Advisers Management Trust Sustainable Equit	2.23%	1.83%	1.48%	1.33%	1.23%	1.13%
T. Rowe Price Blue Chip Growth Portfolio	1.85%	1.45%	1.10%	0.95%	0.85%	0.75%
Vanguard VIF Diversified Value Portfolio	1.63%	1.23%	0.88%	0.73%	0.63%	0.53%
Vanguard VIF International Portfolio	1.74%	1.34%	0.99%	0.84%	0.74%	0.64%
Victory RS Small Cap Growth Equity VIP Series	2.18%	1.78%	1.43%	1.28%	1.18%	1.08%
Bond Funds						
Mutual of America Bond Fund	1.78%	1.38%	1.03%	0.88%	0.78%	0.68%
Mutual of America Mid-Term Bond Fund	1.79%	1.39%	1.04%	0.89%	0.79%	0.69%
PIMCO VIT Real Return Portfolio	1.77%	1.37%	1.02%	0.87%	0.77%	0.67%
Vanguard VIF Total Bond Market Index Portfolio	1.49%	1.09%	0.74%	0.59%	0.49%	0.39%
Others						
Calvert VP SRI Balanced Portfolio	1.98%	1.58%	1.23%	1.08%	0.98%	0.88%
Fidelity® VIP Asset Manager Portfolio	1.83%	1.43%	1.08%	0.93%	0.83%	0.73%
Mutual of America Retirement Income Fund	1.79%	1.39%	1.04%	0.89%	0.79%	0.69%
Mutual of America 2015 Retirement Fund	1.79%	1.39%	1.04%	0.89%	0.79%	0.69%
Mutual of America 2020 Retirement Fund	1.74%	1.34%	0.99%	0.84%	0.74%	0.64%
Mutual of America 2025 Retirement Fund	1.71%	1.31%	0.96%	0.81%	0.71%	0.61%
Mutual of America 2030 Retirement Fund	1.69%	1.29%	0.94%	0.79%	0.69%	0.59%
Mutual of America 2035 Retirement Fund	1.67%	1.27%	0.92%	0.77%	0.67%	0.57%
Mutual of America 2040 Retirement Fund	1.65%	1.25%	0.90%	0.75%	0.65%	0.55%
Mutual of America 2045 Retirement Fund	1.66%	1.26%	0.91%	0.76%	0.66%	0.56%

Mutual of America
Fee Disclosure and Important Notice
TDA Participant Directed Services Arrangement

Fund Name	Total Operating Expense Deductions					
	Standard	Tier 5	Tier 4	Tier 3	Tier 2	Tier 1
Others						
Mutual of America 2050 Retirement Fund	1.65%	1.25%	0.90%	0.75%	0.65%	0.55%
Mutual of America 2055 Retirement Fund	1.68%	1.28%	0.93%	0.78%	0.68%	0.58%
Mutual of America 2060 Retirement Fund	1.64%	1.24%	0.89%	0.74%	0.64%	0.54%
Mutual of America 2065 Retirement Fund	1.64%	1.24%	0.89%	0.74%	0.64%	0.54%
Mutual of America Conservative Allocation Fund	1.72%	1.32%	0.97%	0.82%	0.72%	0.62%
Mutual of America Moderate Allocation Fund	1.62%	1.22%	0.87%	0.72%	0.62%	0.52%
Mutual of America Aggressive Allocation Fund	1.64%	1.24%	0.89%	0.74%	0.64%	0.54%
Mutual of America Composite Fund	1.81%	1.41%	1.06%	0.91%	0.81%	0.71%
Mutual of America Money Market Fund	1.61%	1.21%	0.86%	0.71%	0.61%	0.51%
Vanguard VIF Real Estate Index Portfolio	1.61%	1.21%	0.86%	0.71%	0.61%	0.51%

000925 7/16 2.04

Mutual of America
Fee Disclosure and Important Notice
TDA Participant Directed Services Arrangement

**Table of Total Annual Operating Expenses of the
Interest Accumulation Account and Investment Alternatives – National Accounts**

Fund Name	Total Operating Expense Deductions					
	Standard	Tier 5	Tier 4	Tier 3	Tier 2	Tier 1
Interest Accumulation Account	Fixed rate of interest not reduced by expenses.					
Equity Funds						
American Century Investments® VP Capital Appreciation Fund	1.91%	1.41%	0.96%	0.91%	0.86%	0.81%
American Funds Insurance Series® New World Fund®	1.91%	1.41%	0.96%	0.91%	0.86%	0.81%
Delaware VIP® Small Cap Value Series	2.10%	1.60%	1.15%	1.10%	1.05%	1.00%
DWS Capital Growth VIP	1.83%	1.33%	0.88%	0.83%	0.78%	0.73%
Fidelity® VIP Contrafund® Portfolio	1.85%	1.35%	0.90%	0.85%	0.80%	0.75%
Fidelity® VIP Equity-Income Portfolio	1.76%	1.26%	0.81%	0.76%	0.71%	0.66%
Fidelity® VIP Mid Cap Portfolio	1.85%	1.35%	0.90%	0.85%	0.80%	0.75%
Goldman Sachs VIT Small Cap Equity Insights Fund	2.16%	1.66%	1.21%	1.16%	1.11%	1.06%
Goldman Sachs VIT US Equity Insights Fund	1.91%	1.41%	0.96%	0.91%	0.86%	0.81%
Invesco V.I. Main Street Fund®	2.14%	1.64%	1.19%	1.14%	1.09%	1.04%
MFS® VIT III Mid Cap Value Portfolio	1.88%	1.38%	0.93%	0.88%	0.83%	0.78%
Mutual of America All America Fund	1.84%	1.34%	0.89%	0.84%	0.79%	0.74%
Mutual of America Equity Index Fund	1.48%	0.98%	0.53%	0.48%	0.43%	0.38%
Mutual of America International Fund	1.65%	1.15%	0.70%	0.65%	0.60%	0.55%
Mutual of America Mid Cap Value Fund	2.00%	1.50%	1.05%	1.00%	0.95%	0.90%
Mutual of America Mid-Cap Equity Index Fund	1.49%	0.99%	0.54%	0.49%	0.44%	0.39%
Mutual of America Small Cap Equity Index Fund	1.49%	0.99%	0.54%	0.49%	0.44%	0.39%
Mutual of America Small Cap Growth Fund	2.15%	1.65%	1.20%	1.15%	1.10%	1.05%
Mutual of America Small Cap Value Fund	2.15%	1.65%	1.20%	1.15%	1.10%	1.05%
Neuberger Berman Advisers Management Trust Sustainable Equit	2.23%	1.73%	1.28%	1.23%	1.18%	1.13%
T. Rowe Price Blue Chip Growth Portfolio	1.85%	1.35%	0.90%	0.85%	0.80%	0.75%
Vanguard VIF Diversified Value Portfolio	1.63%	1.13%	0.68%	0.63%	0.58%	0.53%
Vanguard VIF International Portfolio	1.74%	1.24%	0.79%	0.74%	0.69%	0.64%
Victory RS Small Cap Growth Equity VIP Series	2.18%	1.68%	1.23%	1.18%	1.13%	1.08%
Bond Funds						
Mutual of America Bond Fund	1.78%	1.28%	0.83%	0.78%	0.73%	0.68%
Mutual of America Mid-Term Bond Fund	1.79%	1.29%	0.84%	0.79%	0.74%	0.69%
PIMCO VIT Real Return Portfolio	1.77%	1.27%	0.82%	0.77%	0.72%	0.67%
Vanguard VIF Total Bond Market Index Portfolio	1.49%	0.99%	0.54%	0.49%	0.44%	0.39%
Others						
Calvert VP SRI Balanced Portfolio	1.98%	1.48%	1.03%	0.98%	0.93%	0.88%
Fidelity® VIP Asset Manager Portfolio	1.83%	1.33%	0.88%	0.83%	0.78%	0.73%
Mutual of America Retirement Income Fund	1.79%	1.29%	0.84%	0.79%	0.74%	0.69%
Mutual of America 2015 Retirement Fund	1.79%	1.29%	0.84%	0.79%	0.74%	0.69%
Mutual of America 2020 Retirement Fund	1.74%	1.24%	0.79%	0.74%	0.69%	0.64%
Mutual of America 2025 Retirement Fund	1.71%	1.21%	0.76%	0.71%	0.66%	0.61%
Mutual of America 2030 Retirement Fund	1.69%	1.19%	0.74%	0.69%	0.64%	0.59%
Mutual of America 2035 Retirement Fund	1.67%	1.17%	0.72%	0.67%	0.62%	0.57%
Mutual of America 2040 Retirement Fund	1.65%	1.15%	0.70%	0.65%	0.60%	0.55%
Mutual of America 2045 Retirement Fund	1.66%	1.16%	0.71%	0.66%	0.61%	0.56%
Mutual of America 2050 Retirement Fund	1.65%	1.15%	0.70%	0.65%	0.60%	0.55%

Mutual of America
Fee Disclosure and Important Notice
TDA Participant Directed Services Arrangement

Fund Name	Total Operating Expense Deductions					
	Standard	Tier 5	Tier 4	Tier 3	Tier 2	Tier 1
Others (continued)						
Mutual of America 2055 Retirement Fund	1.68%	1.18%	0.73%	0.68%	0.63%	0.58%
Mutual of America 2060 Retirement Fund	1.64%	1.14%	0.69%	0.64%	0.59%	0.54%
Mutual of America 2065 Retirement Fund	1.64%	1.14%	0.69%	0.64%	0.59%	0.54%
Mutual of America Conservative Allocation Fund	1.72%	1.22%	0.77%	0.72%	0.67%	0.62%
Mutual of America Moderate Allocation Fund	1.62%	1.12%	0.67%	0.62%	0.57%	0.52%
Mutual of America Aggressive Allocation Fund	1.64%	1.14%	0.69%	0.64%	0.59%	0.54%
Mutual of America Composite Fund	1.81%	1.31%	0.86%	0.81%	0.76%	0.71%
Mutual of America Money Market Fund	1.61%	1.11%	0.66%	0.61%	0.56%	0.51%
Vanguard VIF Real Estate Index Portfolio	1.61%	1.11%	0.66%	0.61%	0.56%	0.51%

C. Compensation Paid Among Related Parties

The DOL Regulation requires disclosure of compensation that will be paid among Mutual of America, its affiliates, and subcontractors in connection with the services described above, if such compensation is charged on a transaction basis, or is charged directly against the covered plan's investment and reflected in the net value of the investment. The DOL Regulation requires separate disclosure of this information even though **this compensation is part of – and not in addition to – the compensation already reported in this Section.** Examples of this type of compensation that are provided in the DOL Regulation include agent or broker commissions, finder's fees, or other similar incentive compensation, and annual marketing or distribution fees sometimes paid by mutual fund companies to third-party investment platform providers (*i.e.*, Rule 12b-1 fees).

With respect to compensation charged on a transaction basis, Mutual of America does not utilize a commissioned sales force, nor do we have independent agents acting as brokers. Our sales and marketing units are completely comprised of salaried employees of the Company. Compensation of its employees by the service provider need not be disclosed under the DOL Regulation. The Company does provide compensation and fee information on an annual basis that is required to be included on your Plan's Form 5500. With respect to compensation that is charged directly against the Plan's investment and reflected in the net value of the investment, we have described the Separate Account expenses above. No additional fees, such as Rule 12b-1 fees, are deducted from and affect the unit value of the Separate Accounts or the underlying funds. The subsidiaries of Mutual of America (which are our "affiliates" under the DOL's definition of that term) have entered into service agreements with Mutual of America, and under one such



Mutual of America
 Fee Disclosure and Important Notice
 TDA Participant Directed Services Arrangement

service agreement Mutual of America Capital Management LLC, the investment adviser for the affiliated funds, receives certain accounting, finance and other administrative services from Mutual of America and are part of the operating expense of each fund as described above. Expenses equal to the cost of such services to Mutual of America are allocated to the investment adviser by Mutual of America. These expense allocations are neither transaction-based nor deducted from and reflected in the unit value of the Separate Accounts. No profit or additional fees are charged beyond the cost of the services rendered.

D. Termination-Related Compensation

There are no charges, fees, or expenses for Contract or plan termination.

III. RECORDKEEPING DISCLOSURE

The DOL Regulation requires separate disclosure of the portion of our total compensation we expect to receive that is attributable to recordkeeping services (refer to Section I.B, above, for a description of Recordkeeping Services we provide to your Plan). Since we do not specifically charge or itemize a separate price for recordkeeping services, we must, according to the DOL Regulation, provide a reasonable and good-faith estimate of the cost to your Plan of recordkeeping services, an explanation of the methodology and assumption we used to prepare the estimate, and a detailed explanation of the recordkeeping services that will be provided to your Plan.

**The recordkeeping costs are
included in the fees listed above.**

The specific recordkeeping services we provide are listed in detail in Section I.B, above. Those services, in general, cost 0.20% of your Plan's investment in the Contract funding your Plan. **This compensation is part of – and not in addition to – the compensation already reported in Section II, above.** The DOL Regulation requires separate disclosure of this amount, notwithstanding the fact that recordkeeping services have already been discussed elsewhere in this document.

The estimated recordkeeping charge was derived by determining a budget allocation for each department in the Company responsible for providing one or more of the enumerated recordkeeping services. That figure is then validated and benchmarked against the explicit fees charged by other third-party service providers, and is converted into an estimated charge against the total investment of your Plan in the Contract.

IV. MANNER IN WHICH COMPENSATION IS RECEIVED

- A) Direct compensation is received in the following ways:
 - 1. Participant's administrative charges are deducted from the participant's account.
 - 2. Loan maintenance fees are assessed by means of an interest difference between the credited rate of the collateral amount and the loan interest rate charged.
Additionally, loan interest fees are received from the Plan participant.
- B) Indirect compensation is received as a result of the following:
 - 1. All Separate Account expenses are received by a deduction from the value of the net assets on each valuation day. Performance statements are displayed net of these deductions. These charges are included in the operating expenses listed in the table above.

Mutual of America
Fee Disclosure and Important Notice
TDA Participant Directed Services Arrangement

2. Money held due to time lags attributable to benefit payments earns interest in Company investments and is retained in its general fund.
 3. Money received from external funds is received in direct payments (and paid in full to participants).
 4. Investment of funds allocated to the Interest Accumulation Account.
- C) Compensation among related parties is received through internal charges and a payment system is not involved due to the fact that the related parties are subsidiaries. There are no other related parties such as other advisers, brokers or dealers.

V. INVESTMENT DISCLOSURE

Pursuant to the DOL Regulation, the Company must provide you with the investment-related disclosure information that is part of the participant-level fee disclosure required by DOL Regulation 29 C.F.R. 2550.404a-5(d)(1). Therefore, in conjunction with this Fee Disclosure and Important Notice, we have also provided the Participant Annual Fee Disclosure Notice which contains this investment-related disclosure information.



Participant Annual Fee Disclosure Notice
Girl Scout Council of Middle Mississippi
TDA Thrift Plan
Plan Number: 912921

As the Plan Administrator of the Girl Scout Council of Middle Mississippi Plan ("we," "us," "our"), we are required to provide you annually with certain plan related and investment related fee disclosure information. This Participant Annual Fee Disclosure Notice contains plan related information and investment related information provided to us by Mutual of America under their group variable annuity contract issued to fund our Retirement Plan (the "Plan").

1. "Plan Related Information" contains:
 - the structure and mechanics of the Plan, such as how you may give investment instructions and a list of the Plan's current investment options;
 - any fees and expenses for Plan administrative services that may be charged to/deducted from your individual accounts, such as a Monthly Participant Charge (as described below), along with a description of the corresponding services to which the fees and expenses relate; and
 - any fees and expenses that may be charged to/deducted from your account based on actions you take, such as for loans, along with a description of the corresponding services to which the fees and expenses relate.
2. "Investment Related Information" contains:
 - Performance Data;
 - Benchmark Information;
 - Fee and Expense Information;
 - the Internet website address where additional, current information with respect to each specific investment can be obtained, including a Glossary to assist participants with terminology related to the Plan's investment options; and
 - additional disclosures with respect to the Retirement Funds (also known as "target-date funds") and annuity guarantees (factors used to determine the guaranteed income and the fact that the guarantee is subject to the insurer's financial strength and claims-paying ability).

If you participate in the Plan, you can access additional, current information through the "My Account" section of mutualofamerica.com. After you log in using your Customer ID (CID) or User ID and Password, select the "Fee Disclosure" option from the left navigation menu.

If you do not participate in the Plan, you do not have a CID, User ID, or Password. However, you can enter our Employer Number, which is identified above, in order to gain access to Mutual of America's website. You will be asked to enter our Employer Number after you select the "Fee Disclosure Information" link from the mutualofamerica.com home page.

For additional information please refer to the *Prospectuses of Mutual of America Separate Account No. 2 - Tax-Deferred Annuity Plan, Voluntary Employee Contribution Program* ("Prospectus").

If you have any questions, please contact Britt, Pam at 1471 W County Line Rd, Jackson, MS 39213-7842.

**Participant Annual Fee Disclosure Notice
for
Girl Scout Council of Middle Mississippi**

Plan Related Information

Our TDA Plan offers you the opportunity to accumulate long term savings for your retirement while benefiting from favorable tax treatment. You may invest in one or more of the savings and investment options available under the Plan. For more detailed information about the Plan, please refer to the Summary Plan Description that we have previously provided and which we will provide to you upon request. If you are an employee who is not currently enrolled in the Plan, please be sure to contact us for enrollment information.

Investment Instructions and Restrictions

If you are enrolled in the Plan, you can direct the allocation of future contributions or transfer assets from and among the Interest Accumulation Account of Mutual of America's General Account and Separate Account Investment Funds subject to Mutual of America's Frequent Transfer Policy, which is described in the that is issued to you. Generally, you may allocate or transfer assets by logging on to the "My Account" section of Mutual of America's website (mutualofamerica.com); by calling Mutual of America's toll free telephone number: 800.468.3785; or by completing a form for that purpose, which you can obtain from us or from Mutual of America. Capitalized terms used but not defined in the "Plan Related Information" section of this Participant Annual Fee Disclosure Notice have the meanings provided in the "Definitions We Use In This section of the . The is available in the Interest Accumulation Account & Investment Options section of mutualofamerica.com or upon request.

You have the right and responsibility to decide how to invest your Plan account among the savings and investment options available under the Plan. Since the amount of your retirement savings will be affected by the amount you invest, the investment gains or losses, and any charges and expenses, you should carefully weigh the potential earnings and risk of the Plan's savings and investment options, including charges and expenses, before you decide how to invest your Plan assets. Mutual of America's website has general educational information that you can use to help in your decision making.

Voting Rights

Each Plan participant who has the right to give Mutual of America voting instructions for a shareholders' meeting of an Underlying Fund will receive information about the matters to be voted on, including the Underlying Fund's proxy statement and a voting instructions form to return to Mutual of America. Mutual of America will vote the shares of the Underlying Funds owned by the Separate Account at regular and special meetings of the shareholders of the Underlying Funds and will cast its votes according to instructions received from participants.

Mutual of America will vote 100% of the shares that a Separate Account Fund owns. If you do not send voting instructions to Mutual of America, it will vote the shares attributable to your Account Value in the same proportion as it votes shares for which it has received voting instructions from participants.

**Participant Annual Fee Disclosure Notice
for
Girl Scout Council of Middle Mississippi**

Identification of Designated Investment Alternatives

Please refer to the "Investment Related Information" section of this document for the list of designated investment alternatives offered under the Plan.

Administrative and Individual Expenses

These expenses are in addition to the Fees and Expenses discussed under the "Investment Related Information" section of this document.

Monthly Participant Charge

A Monthly Participant Charge that is the lesser of \$2 or 1/12th of 1% of your Account Value for the month if the Account Value is less than \$2,400 is deducted from your account. This Charge is intended to cover part of the cost of administering your Plan's contract and your account. **The Monthly Participant Charge is waived for any Plan participant who elects to use eDocuments, Mutual of America's electronic document delivery system. If you elect to use eDocuments and later revoke that election, the Charge will be automatically imposed for future months.**

This Monthly Participant Charge shall not apply to any participant or beneficiary (including an alternate payee) with an account balance under the Plan for any month if, on the last day of that month, the participant elects to use eDocuments or the participant's Account Value is less than \$300. The Monthly Participant Charge, if any, will appear on your Participant Quarterly Statement.

Loan fees, if any, will appear on your Participant Quarterly Statement.

Please note that employer-sponsored retirement plans are intended to encourage employees to save for retirement. Although our Plan contains a loan provision, we do not, nor does Mutual of America, encourage participants to take loans, and your Plan savings are not intended to be used for current expenses. There are participant charges for loans and loan servicing, and significant adverse tax consequences to Plan participants who do not repay loans on a timely basis. Failure to repay loans may have a negative impact on the ability of Plan participants to meet their retirement savings goals. We encourage you to carefully evaluate these issues before applying for a loan.

Adjustment of Certain Transactions

Although you will not be charged, when it is necessary to adjust certain transactions due to a processing delay or error, Mutual of America completes such adjustments as soon as practicable on or after the day that the Company obtains all of the information necessary to complete the adjustment and restores the affected account balance to the economic position it would have been, had the delay or error not occurred. Due to daily fluctuations in the unit values of the various investment funds available under the Separate Accounts and the General Account, these adjustments may result in Mutual of America gaining additional indirect compensation or absorbing losses. The principal amount will not be affected.

Money Market Fund Regulatory Redemption Fee

U.S. Securities & Exchange Commission rules require that the Board of Directors of Mutual of America Investment Corporation (the "Board of Directors") to consider suspending redemptions or imposing redemption fees on the Money Market Fund (the "Fund") in the unlikely event that the Fund experiences certain levels of illiquidity. If the Fund's weekly liquid assets fall below 30% of its total assets, the Fund may impose a liquidity fee of up to 2% on all redemptions or may temporarily suspend redemptions for up to 10 business days in any 90 day period, if the Board of Directors determines doing so will be in the best interests of the Fund. The Fund will discontinue this redemption fee or suspension of redemptions once the Fund's weekly liquid assets have risen to or above 30% of the Fund's total assets, or earlier if the Board of Directors determines that it is in the best interests of the Fund to do so. If the Fund's weekly liquid assets fall below 10% of its total assets, then the Fund must impose a liquidity fee of 1% on all redemptions the next business day, unless the Board of Directors determines that it would not be in the best interests of the Fund to impose



**Participant Annual Fee Disclosure Notice
for
Girl Scout Council of Middle Mississippi**

such a fee, or unless the Board of Directors determines that a higher (up to 2%) or lower fee would be in the best interests of the Fund.

The Fund will notify shareholders about the imposition and lifting of any Fund redemption fee or suspension of redemptions by posting a notice on the Mutual of America Life Insurance Company website. Further, your Participant Quarterly Statement will reflect the deduction of any Fund redemption fee that is imposed.

Other Charges

You may incur a charge for participant-requested, special delivery services, such as overnight delivery services or wire transfer of funds.

**Participant Annual Fee Disclosure Notice
for
Girl Scout Council of Middle Mississippi**

**Investment Related Information
Investment Options — May 31, 2022**

This Investment Related Information section of the document includes important information to help you compare the investment options under our Plan. If you want additional, current information about your investment options, you can go to the website address shown below or you can contact Britt, Pam at 1471 W County Line Rd, Jackson, MS 39213-7842. A free, paper copy of the information available on the website can be obtained by contacting Britt, Pam at 1471 W County Line Rd, Jackson, MS 39213-7842.

Document Summary

This Investment Related Information section of this document has two parts. Part I consists of performance, fee, and expense information for Plan savings and investment options. This part shows you how the investments have performed in the past and the fees and expenses you will pay if you invest in an option. Part II contains information about the annuity options under your Plan.

Part I. Performance, Fee, and Expense Information

Table 1 focuses on the performance of investment options that do not have a fixed or stated rate of return. Table 1 shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an investment option's principal risks, as well as other related information, is available on the website which is listed on the top of each page of Table 1.

In addition, Table 1 shows the fee and expense information for the investment options listed. Table 1 also shows the Total Annual Operating Expenses of the options. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option. **Note that Mutual of America does not charge Shareholder-type Fees.**

Table 2 focuses on the performance of investment options that have a fixed or stated rate of return. Table 2 shows the annual rate of return of each such option, the term or length of time that you will earn this rate of return, and other information relevant to performance.

Part II. Annuity Information

Table 3 focuses on the annuity options under the plan. Annuities are insurance contracts that allow you to receive a guaranteed stream of payments at regular intervals, usually beginning when you retire and lasting for your entire life. Annuities are issued by insurance companies. Guarantees of an insurance company are subject to its long-term financial strength and claims-paying ability.



**Participant Annual Fee Disclosure Notice
for
Girl Scout Council of Middle Mississippi**

Part I. Performance, Fee, and Expense Information

Table 1—Variable Return Investments & Fees and Expenses					
Name/Type of Option <i>Benchmark(s) - Benchmark performance does not reflect fees or expenses.</i> https://myaccount.mutualofamerica.com	Total Return Performance Data & Benchmark(s) for the Separate Account as of 12/31/2021			Total Annual Operating Expenses	
	1yr.	5yr.	10yr. ¹	As a %	Per \$1,000
Equity Funds					
American Century Investments® VP Capital Appreciation Fund	9.73	18.38	14.37	2.21%	\$22.10
<i>Russell Midcap® Growth Index</i>	12.73	19.83	16.63		
American Funds Insurance Series® New World Fund®⁵	3.42	11.69	6.55 ⁵	2.21%	\$22.10
<i>MSCI All Country World Index</i>	18.54	14.40	10.41		
Delaware VIP® Small Cap Value Series⁹	32.20	N/A	13.78	2.40%	\$24.00
<i>Russell 2000 Value® Index</i>	28.27	9.07	15.92		
DWS Capital Growth VIP⁸	20.75	21.82	17.57	2.13%	\$21.30
<i>Russell 1000® Growth Index</i>	27.60	25.32	19.79		
Fidelity® VIP Contrafund® Portfolio^{2,3}	25.85	18.36	15.12	2.15%	\$21.50
<i>S&P 500® Index</i>	28.71	18.47	16.55		
Fidelity® VIP Equity-Income Portfolio^{2,3}	22.95	10.26	11.06	2.06%	\$20.60
<i>Russell 3000® Value Index</i>	25.37	11.00	12.89		
Fidelity® VIP Mid Cap Portfolio^{2,3}	23.65	11.89	11.80	2.15%	\$21.50
<i>S&P® MidCap 400® Index</i>	24.76	13.09	14.20		
Goldman Sachs VIT Small Cap Equity Insights Fund⁹	21.74	N/A	13.83	2.46%	\$24.60
<i>Russell 2000® Index</i>	14.82	12.02	16.88		
Goldman Sachs VIT US Equity Insights Fund⁹	27.27	N/A	20.12	2.21%	\$22.10
<i>S&P 500® Index</i>	28.71	18.47	23.32		
Invesco Oppenheimer V.I. Main Street Fund®¹⁰	25.46	13.77	13.43	2.44%	\$24.40
<i>S&P 500® Index</i>	28.71	18.47	16.55		
MFS® VIT III Mid Cap Value Portfolio^{3,7}	29.15	N/A	12.22	2.18%	\$21.80
<i>Russell Midcap® Value Index</i>	28.34	11.22	11.80		
Mutual of America All America Fund	24.97	13.98	13.01	2.14%	\$21.40
<i>S&P 500® Index</i>	28.71	18.47	16.55		
Mutual of America Equity Index Fund	26.40	16.39	14.73	1.78%	\$17.80
<i>S&P 500® Index</i>	28.71	18.47	16.55		
Mutual of America International Fund	8.55	7.52	6.27	1.95%	\$19.50
<i>MSCI EAFE Index</i>	11.26	9.55	8.03		
Mutual of America Mid Cap Value Fund	32.13	9.82	10.54	2.30%	\$23.00
<i>Russell Midcap® Value Index</i>	28.34	11.22	13.44		
Mutual of America Mid-Cap Equity Index Fund	22.55	11.09	12.42	1.79%	\$17.90
<i>S&P® MidCap 400® Index</i>	24.76	13.09	14.20		
Mutual of America Small Cap Equity Index Fund⁷	24.47	N/A	8.90	1.79%	\$17.90
<i>S&P® SmallCap 600® Index</i>	26.82	12.42	11.20		
Mutual of America Small Cap Growth Fund	8.49	14.85	12.07	2.45%	\$24.50
<i>Russell 2000 Growth® Index</i>	2.83	14.53	14.14		
Mutual of America Small Cap Value Fund	30.10	5.22	8.25	2.45%	\$24.50
<i>Russell 2000 Value® Index</i>	28.27	9.07	12.03		

**Participant Annual Fee Disclosure Notice
for
Girl Scout Council of Middle Mississippi**

Table 1—Variable Return Investments & Fees and Expenses (continued)					
Name/Type of Option <i>Benchmark(s) - Benchmark performance does not reflect fees or expenses.</i> https://myaccount.mutualofamerica.com	Total Return Performance Data & Benchmark(s) for the Separate Account as of 12/31/2021			Total Annual Operating Expenses	
	1yr.	5yr.	10yr. ¹	As a %	Per \$1,000
Neuberger Berman Advisers Management Trust Sustainable Equity Portfolio⁹	21.44	N/A	19.60	2.53%	\$25.30
Equity Funds (continued)					
<i>S&P 500[®] Index</i>	28.71	18.47	23.32		
T. Rowe Price Blue Chip Growth Portfolio^{3,5}	15.97	21.57	16.49⁵	2.15%	\$21.50
<i>S&P 500[®] Index</i>	28.71	18.47	11.87		
<i>Lipper Variable Annuity Underlying Large-Cap Growth Funds Average</i>	20.76	23.71	N/A		
Vanguard VIF Diversified Value Portfolio⁴	28.31	11.69	11.55	1.93%	\$19.30
<i>Russell 1000 Value Index</i>	25.16	11.16	12.97		
Vanguard VIF International Portfolio⁴	-3.17	18.54	11.98	2.04%	\$20.40
<i>MSCI ACWI ex USA Index</i>	7.82	9.61	7.28		
Victory RS Small Cap Growth Equity VIP Series^{3,9}	-11.87	N/A	9.30	2.48%	\$24.80
<i>Russell 2000 Growth[®] Index</i>	2.83	14.53	16.88		
<i>Russell 2000[®] Index</i>	14.82	12.02	16.88		
Bond Funds					
Mutual of America Bond Fund	-4.13	1.33	1.65	2.08%	\$20.80
<i>Bloomberg Barclays U.S. Aggregate Bond Index</i>	-1.54	3.57	2.90		
Mutual of America Mid-Term Bond Fund	-3.64	0.70	0.73	2.09%	\$20.90
<i>Bloomberg Barclays U.S. Intermediate Government/Credit Bond Fund Index</i>	-1.44	2.91	2.38		
PIMCO VIT Real Return Portfolio^{3,5}	4.12	3.84	2.18⁵	2.07%	\$20.70
<i>Bloomberg Barclays U.S. TIPS Index</i>	5.95	5.34	3.55		
Vanguard VIF Total Bond Market Index Portfolio^{4,7}	-3.35	N/A	2.78	1.79%	\$17.90
<i>Bloomberg Barclays U.S. Aggregate Float Adjusted Index</i>	-1.58	3.64	4.43		
Other					
Calvert VP SRI Balanced Portfolio	13.21	10.66	8.93	2.28%	\$22.80
<i>Russell 1000[®] Index</i>	26.45	18.43	16.54		
<i>Bloomberg Barclays U.S. Aggregate Bond Index</i>	-1.54	3.57	2.90		
<i>Balanced Composite Benchmark</i>	14.62	12.59	16.14		
Fidelity[®] VIP Asset Manager Portfolio^{2,3}	8.21	8.37	7.23	2.13%	\$21.30
<i>S&P 500[®] Index</i>	28.71	18.47	16.55		
<i>Fidelity Asset Manager 50% Composite IndexSM</i>	9.11	9.45	8.29		
Mutual of America Retirement Income Fund	3.93	4.46	4.35	2.09%	\$20.90
<i>S&P 500[®] Index</i>	28.71	18.47	16.55		
<i>Bloomberg Barclays U.S. Aggregate Bond Index</i>	-1.54	3.57	2.90		
<i>FTSE 3 month Treasury Bill Index</i>	0.05	1.11	0.60		
Mutual of America 2015 Retirement Fund	6.09	5.79	6.24	2.09%	\$20.90
<i>S&P 500[®] Index</i>	28.71	18.47	16.55		
<i>Bloomberg Barclays U.S. Aggregate Bond Index</i>	-1.54	3.57	2.90		
<i>FTSE 3 month Treasury Bill Index</i>	0.05	1.11	0.60		
Mutual of America 2020 Retirement Fund	7.99	6.99	7.31	2.04%	\$20.40
<i>S&P 500[®] Index</i>	28.71	18.47	16.55		



**Participant Annual Fee Disclosure Notice
for
Girl Scout Council of Middle Mississippi**

Table 1—Variable Return Investments & Fees and Expenses (continued)

Name/Type of Option <i>Benchmark(s) - Benchmark performance does not reflect fees or expenses.</i> https://myaccount.mutualofamerica.com	Total Return Performance Data & Benchmark(s) for the Separate Account as of 12/31/2021			Total Annual Operating Expenses	
	1yr.	5yr.	10yr. ¹	As a %	Per \$1,000
<i>Bloomberg Barclays U.S. Aggregate Bond Index</i>	-1.54	3.57	2.90		
Other					
Mutual of America 2025 Retirement Fund	10.11	8.14	8.47	2.01%	\$20.10
<i>S&P 500® Index</i>	28.71	18.47	16.55		
<i>Bloomberg Barclays U.S. Aggregate Bond Index</i>	-1.54	3.57	2.90		
Mutual of America 2030 Retirement Fund	13.38	9.44	9.55	1.99%	\$19.90
<i>S&P 500® Index</i>	28.71	18.47	16.55		
<i>Bloomberg Barclays U.S. Aggregate Bond Index</i>	-1.54	3.57	2.90		
Mutual of America 2035 Retirement Fund	15.89	10.42	10.34	1.97%	\$19.70
<i>S&P 500® Index</i>	28.71	18.47	16.55		
<i>Bloomberg Barclays U.S. Aggregate Bond Index</i>	-1.54	3.57	2.90		
Mutual of America 2040 Retirement Fund	17.91	10.98	10.69	1.95%	\$19.50
<i>S&P 500® Index</i>	28.71	18.47	16.55		
<i>Bloomberg Barclays U.S. Aggregate Bond Index</i>	-1.54	3.57	2.90		
Mutual of America 2045 Retirement Fund	18.58	11.09	10.73	1.96%	\$19.60
<i>S&P 500® Index</i>	28.71	18.47	16.55		
<i>Bloomberg Barclays U.S. Aggregate Bond Index</i>	-1.54	3.57	2.90		
Mutual of America 2050 Retirement Fund	18.83	11.11	10.38	1.95%	\$19.50
<i>S&P 500® Index</i>	28.71	18.47	16.08		
<i>Bloomberg Barclays U.S. Aggregate Bond Index</i>	-1.54	3.57	2.70		
Mutual of America 2055 Retirement Fund⁶	19.11	11.22	11.41	1.98%	\$19.80
<i>S&P 500® Index</i>	28.71	18.47	18.36		
<i>Bloomberg Barclays U.S. Aggregate Bond Index</i>	-1.54	3.57	2.80		
Mutual of America 2060 Retirement Fund⁷	19.59	N/A	11.35	1.94%	\$19.40
<i>S&P 500® Index</i>	28.71	18.47	19.51		
<i>Bloomberg Barclays U.S. Aggregate Bond Index</i>	-1.54	3.57	4.58		
Mutual of America 2065 Retirement Fund⁸	19.71	N/A	27.17	1.94%	\$19.40
<i>S&P 500® Index</i>	28.71	18.47	32.56		
<i>Bloomberg Barclays U.S. Aggregate Bond Index</i>	-1.54	3.57	-1.23		
Mutual of America Conservative Allocation Fund	6.03	5.74	5.06	2.02%	\$20.20
<i>S&P 500® Index</i>	28.71	18.47	16.55		
<i>Bloomberg Barclays U.S. Aggregate Bond Index</i>	-1.54	3.57	2.90		
Mutual of America Moderate Allocation Fund	12.30	8.77	8.02	1.92%	\$19.20
<i>S&P 500® Index</i>	28.71	18.47	16.55		
<i>Bloomberg Barclays U.S. Aggregate Bond Index</i>	-1.54	3.57	2.90		
Mutual of America Aggressive Allocation Fund	16.32	10.52	10.02	1.94%	\$19.40
<i>S&P 500® Index</i>	28.71	18.47	16.55		
<i>Bloomberg Barclays U.S. Aggregate Bond Index</i>	-1.54	3.57	2.90		
Mutual of America Composite Fund	14.50	9.46	8.59	2.11%	\$21.10
<i>S&P 500® Index</i>	28.71	18.47	16.55		
<i>Bloomberg Barclays U.S. Aggregate Bond Index</i>	-1.54	3.57	2.90		
<i>FTSE 3 month Treasury Bill Index</i>	0.05	1.11	0.60		

Participant Annual Fee Disclosure Notice
for
Girl Scout Council of Middle Mississippi

000925 14/16 3 04

Table 1—Variable Return Investments & Fees and Expenses (continued)					
Name/Type of Option <i>Benchmark(s) - Benchmark performance does not reflect fees or expenses.</i> https://myaccount.mutualofamerica.com	Total Return Performance Data & Benchmark(s) for the Separate Account as of 12/31/2021			Total Annual Operating Expenses	
	1yr.	5yr.	10yr. ¹	As a %	Per \$1,000
Other (continued)					
Mutual of America Money Market Fund	-1.82	-0.72	-1.01	1.91%	\$19.10
<i>FTSE 3 month Treasury Bill Index</i>	0.05	1.11	0.60		
Vanguard VIF Real Estate Index Portfolio^{4,5}	37.89	9.46	9.16⁵	1.91%	\$19.10
<i>VVIF REIT Spliced Index</i>	40.56	11.51	11.09		
<i>MSCI US Investable Market Real Estate 25/50 Index</i>	40.56	11.51	N/A		
<i>Dow Jones U.S. Total Stock Market Float Adjusted Index</i>	25.66	17.92	N/A		



**Participant Annual Fee Disclosure Notice
for
Girl Scout Council of Middle Mississippi**

- ¹ For Total Return Performance Data, 10 years or since the addition of the fund to the Separate Account if added less than 10 years ago. For Benchmark performance, 10 years or since inception of the fund if the fund has been in existence for less than 10 years.
- ² All references throughout this Participant Annual Fee Disclosure Notice to Fidelity® VIP refer to Fidelity® Variable Insurance Products Funds.
- ³ In the case of the Fidelity VIP Funds, MFS VIT III Mid Cap Value Portfolio, PIMCO Variable Insurance Trust Real Return Portfolio, Victory RS Small Cap Growth Equity VIP Series, and T. Rowe Price Blue Chip Growth Portfolio, Mutual of America receives payments (which are sometimes called "revenue sharing" payments) which are not retained by Mutual of America. These payments are passed through to the fund participants and reduce the Separate Account expenses charged by Mutual of America for amounts allocated to those funds.
- ⁴ All references throughout this Participant Annual Fee Disclosure Notice to Vanguard VIF refer to Vanguard Variable Insurance Funds.
- ⁵ This fund was made available to the Separate Account on August 5, 2013.
- ⁶ This fund was made available to the Separate Account on October 3, 2016.
- ⁷ This fund was made available to the Separate Account on July 2, 2018.
- ⁸ This fund was made available to the Separate Account on August 3, 2020.
- ⁹ This fund was made available to the Separate Account on July 1, 2019.

**Participant Annual Fee Disclosure Notice
for
Girl Scout Council of Middle Mississippi**

000925 15/16 3 04

Table 2--Fixed Return Investments & Fees and Expenses	
Name/ Type of Option	Interest Accumulation Account of Mutual of America's General Account
Return	Please go to the "My Account" section of Mutual of America's website (mutualofamerica.com) or refer to your Participant Quarterly Statement for the current effective annual yield for the Interest Accumulation Account for this plan.
Term	N/A
Other Information	Mutual of America may credit interest to your contract amounts in the Interest Accumulation Account at a rate which may increase or decrease at Mutual of America's sole discretion, although Mutual of America is not obligated to credit interest in excess of the minimum guaranteed rate. ¹ This fixed rate of interest is not reduced by expenses.
Total Annual Operating Expenses As a %	0.00% Fixed rate of interest not reduced by expenses.
Total Annual Operating Expenses Per \$1,000	\$0.00 Fixed rate of interest not reduced by expenses.
Shareholder-Type Fees	None

¹ The minimum guaranteed interest rate applicable to all amounts held in the Interest Accumulation account will result in an effective annual yield of 0.15%. This may be changed as of January 1 of each calendar year. The credited interest rate applicable to all amounts held in the Interest Accumulation Account may be either 0.25% or 0.50% depending on your plan's total assets. This guarantee is subject to Mutual of America's financial strength and claims paying ability.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at <http://www.dol.gov/agencies/ebsa>. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.



Participant Annual Fee Disclosure Notice for Girl Scout Council of Middle Mississippi

Part II. Annuity Information

A choice of benefit payment methods is available so that you can choose the one best suited to your needs. All forms of annuity available under the plan provide a monthly income for your lifetime. Some forms also provide an income to another person after your death. Before retirement, you should request an estimate of the income you would receive under the annuity forms before you decide which form of benefit to choose.

Pricing Factors

The cost and benefit amount depend on your age and interest rates when you purchase the annuity, as well as the form of annuity option you choose.

Restrictions/Fees

If you are married when you retire, in accordance with applicable law and the Plan's terms, your benefit may be subject to your spouse's consent in a form provided by the Plan witnessed by a notary public or an authorized representative of the Plan.

Table 3--Annuity Options mutualofamerica.com	
Forms of Annuities	Objectives/Goals
Non-Refund Life Annuity	You will receive monthly payments for life. All payments cease upon death.
Full Cash Refund Life Annuity	You will receive monthly payments for life. After your death, your beneficiary will receive a cash payment equal to the excess, if any, of the total value of your account when you began to receive annuity payments, over the total amount of annuity payments made to you during your lifetime.
Period Certain & Continuous Life Annuity	You will receive monthly payments for life. You may choose a 36, 60, 100, 120 or 180 month guarantee. If your death occurs before you have received all of the guaranteed monthly payments, as selected, the same monthly benefit will continue to your beneficiary until a total of 36, 60, 100, 120 or 180 payments have been made
Joint & Survivor with No Period Certain Life Annuity	You will receive monthly payments for life. You may choose a survivorship percentage of 50%, 66 $\frac{2}{3}$ %, 75% or 100%. After your death, if your joint annuitant is still alive, he/she will receive monthly payments for life equal to that elected percentage of your original monthly payment amount. Payments will end upon the death of the last survivor.
Joint & Survivor with Period Certain & Continuous Life Annuity	You will receive monthly payments for life. You may choose a survivorship percentage of 50%, 66 $\frac{2}{3}$ %, 75% or 100%. After your death, if your joint annuitant is still alive, he/she will receive monthly payments for life equal to that elected percentage of your original monthly payment amount. If both you and your joint annuitant die before the end of the period certain elected, your beneficiary will receive monthly payments (in the amount paid to the last surviving annuitant) until the period ends. You may choose a 36, 60, 100, 120 or 180 month period certain.

**Participant Annual Fee Disclosure Notice
for
Girl Scout Council of Middle Mississippi**

Please visit mutualofamerica.com for a glossary of investment terms relevant to the investment options under this Plan. This glossary is intended to help you better understand your options.

000925 16/16 3 04

