



Department of Human Resources

THE ROMAN CATHOLIC CHURCH DIOCESE OF TUCSON

Bishop Moreno Pastoral Center
111 South Church Avenue • P.O. Box 31 • Tucson, AZ 85702-0031
520-792-3410 • Fax 520-838-2583 • www.diocesetucson.org
E-mail: hr@diocesetucson.org

March 22, 2016

Re: Initial Notification of Automatic Enrollment & Qualified Default Investment
Alternative for The Roman Catholic Church Diocese of Tucson 403(b) Thrift Plan
(the "Plan")

Dear Employee:

The 403(b) Thrift Plan (the "Plan") that we sponsor provides for the automatic enrollment of employees who are eligible to participate but make no affirmative election either to participate or not to participate. You are eligible to participate in the Plan upon hire, and will be automatically enrolled in the Plan effective April 1st 2016 unless you complete the enrollment process and salary reduction agreement electing a different effective date or a written election not to contribute (waiver) to the Plan to your location administrator or the Diocese of Tucson Payroll Department (email to payroll@diocesetucson.org or fax to 520-838-2583) with your new hire paperwork. If you do not make an affirmative election not to contribute, or to contribute an amount that is different than the Automatic Employee Contribution Percentage described below, this will be considered an election by you to contribute the Automatic Employee Contribution Percentage.

Please note the following with respect to our Plan. You should refer to this information as you read through this letter.

Automatic Enrollment Effective Date: **April 1st 2016**
Automatic Employee Contribution Percentage: **3%**
Employer Matching Contribution Formula: **25% of your contribution up to \$1000 per year**
Eligibility for Employer Matching Contribution: **after 2 years of service**
Employer Base Contribution: **Discretionary annual contribution, if hired after 1/1/2007**
Qualified Default Investment Alternative (QDIA):
Mutual of America Investment Corporation Retirement Funds
Automatic Increases in Contribution Percentage: **No**
Employer Representative: **Carolina Grimaldo, 520-838-2517**

Automatic Enrollment in the Retirement Plan

This is to notify you that the Plan we sponsor contains a feature to automatically enroll employees who are eligible to participate but make no affirmative election either to participate or not to participate. Therefore, because you are an eligible employee, you will be automatically enrolled in the Plan effective upon hire unless you complete the enrollment process or submit a written election not to contribute to the Plan to your location administrator or the Diocese of Tucson Payroll Department along with your new hire paperwork. If you do not make an affirmative election to contribute or not contribute, we will consider that an election by you to contribute the Automatic Employee Contribution Percentage noted above.

Employer Contributions to the Plan

In addition to your salary reduction contributions, the Plan provides an employer contribution. If you elect to make salary reduction contributions or if you are making salary reduction contributions because you have been automatically enrolled, we will make matching contributions to your account when you have satisfied the eligibility requirements stipulated in the Plan for matching contributions. The Employer Matching Contribution Formula under the Plan is defined above.

Whether or not you contribute to the Plan, we will make an Employer Base Contribution as noted above when you have met the eligibility requirements for the base contribution.

Allocation of Contributions to the Plan

If you do not make an affirmative election upon hire, you will become a Plan participant in accordance with the automatic enrollment provisions. We will begin reducing your compensation by the Automatic Enrollment Contribution Percentage effective with the pay date upon hire. These salary reduction contributions will be applied to the Plan account that we are establishing on your behalf. We will continue your salary reduction contributions in the amount noted above until you tell us to change the amount or to stop making salary reduction contributions altogether. You can elect to contribute a lower or higher amount (subject to Plan and regulatory limits), or to stop contributing by submitting a salary reduction agreement to the Diocese of Tucson Payroll Department. This election can be done at any time but will apply only to contributions made after we have received your election. The contributions that will be made on your behalf will be allocated to the Qualified Default Investment Alternative (QDIA) on and after the first pay date following date of hire until you change the allocation. This can be done either by completing the enrollment process with a different allocation or by directly contacting our Plan provider, Mutual of America at 602-224-8080, to change your allocation. Once again, a change in allocation can be completed at any time but will apply only to contributions made after the allocation change is effective. Please read the enclosed prospectus and Participant Annual Fee Disclosure Notice carefully before you choose investment alternatives under the Plan.

It is important to read carefully the prospectus for the Separate Account investment alternative for a more complete description of the matters summarized below. This is a summary that is not intended to take the place of the full prospectus. All underlying fund operating expenses shown are based on the actual charges incurred by the underlying funds in 2016.

Mutual of America Investment Corporation Retirement Funds

A. Description: Each of the Retirement Funds is a “fund of funds,” which invests substantially all of its assets in shares of other Mutual of America Investment Corporation (“Investment Company”) funds (“IC Funds”). There are currently ten Retirement Funds, each designated by a year, except for the Retirement Income Fund, and each of the Retirement Funds, except for the Retirement Income Fund, invests toward the approximate year of retirement which is included in the Retirement Fund’s name (“Target Retirement Date”).

Generally speaking, for each Retirement Fund except for the Retirement Income Fund, the more time that remains until a Fund’s Target Retirement Date, the more emphasis that Fund will place on achieving capital appreciation and gains, as compared to preserving capital and producing income. The less time that remains until a Retirement Fund’s Target Retirement Date, the more emphasis that Fund will place on preserving capital and producing income, as compared to achieving capital appreciation and gains. As each Fund’s Target Retirement Date approaches, the Investment Company’s adviser will periodically reallocate and change the mix of IC Funds to gradually move toward the objective of preserving capital and producing income. The mix of investments in the Retirement Income Fund is not expected to change over time, because it is intended for investors who have passed their retirement date and seek a mix of investments more geared toward the objective of preserving capital and producing income than that offered by the other Retirement Funds. The periodic reallocations of the assets of each Retirement Fund will be affected by other matters aside from the period of time remaining until the Target Retirement Date, such as current market conditions, the economy, unanticipated events and other factors, so there is no precise timetable or formula for the reallocations of the Retirement Funds. The Retirement Funds are monitored daily to assure proper application of cash to investments, are expected to be rebalanced approximately quarterly or otherwise periodically, and the mix of funds within each Fund is expected to be reviewed at least annually.

A Fund that has reached its Target Retirement Date may not be invested in the mix of IC Funds that is most geared toward preserving capital and producing income (as reflected by the investment targets of the Retirement Income Fund) for up to ten (10) years after reaching its Target Retirement Date, since it is assumed that an investor who retires during the year of the Target Retirement Date will live for many years after that date. A Retirement Fund that has reached its Target Retirement Date (“Maturing Retirement Fund”) may have as much as 45-55% of its assets invested in equity IC Funds. A Maturing Retirement Fund will continue to move toward the Retirement Income Fund’s allocation during the 10 years following its Target Retirement Date. Once a Retirement Fund has reached December 31 of its Target Retirement Date, and at any time within ten (10) years after that date, the Investment Company’s Board of Directors may in its discretion decide to transfer that Fund’s assets into the Retirement Income Fund by contributing the Maturing Retirement Fund’s net assets to the Retirement Income Fund in exchange for shares of the Retirement Income Fund based on the then-current net asset values of the respective Funds, and to the extent allowed by law and regulation, this action would not be subject to shareholder approval. The Maturing Retirement Fund will then cease to exist. The Investment Company’s Board of Directors expressly reserves the right to authorize such actions in the best interests of shareholders.

The following table shows the target allocation of each Retirement Fund’s assets as of the date of this notice. The Adviser may from time to time adjust the percentage of assets invested in any specific IC Fund held by a Retirement Fund as well as the specific IC Funds themselves. These target allocations are not expected to vary from the table below by more than plus or minus ten percentage points. Although the Retirement Funds will not generally vary beyond the ten percentage point target allocation range, a Fund may at times determine, in light of market or economic conditions, that this range should be exceeded to protect the Fund or help it to achieve its objective. From time to time, the Adviser may also change the specific IC Funds in which the Fund invests.

	Target Allocation of the Retirement Funds									
	Income	2010	2015	2020	2025	2030	2035	2040	2045	2050
Domestic Equity	25%	34%	41%	48%	59%	67%	72%	74%	74%	75%
Equity Index Fund	20%	25%	28%	33%	37%	40%	40%	35%	35%	35%
Mid-Cap Index Fund	5%	9%	11%	11%	16%	17%	20%	23%	21%	20%
Small Cap Growth Fund	0%	0%	1%	2%	3%	5%	6%	8%	9%	10%
Small Cap Value Fund	0%	0%	1%	2%	3%	5%	6%	8%	9%	10%
International Equity	0%	3%	6%	9%	10%	10%	12%	14%	16%	17%
TOTAL EQUITY	25%	37%	47%	57%	69%	77%	84%	88%	90%	92%
Bond Fund	30%	25%	25%	25%	23%	23%	16%	12%	10%	8%
Mid-Term Bond Fund	40%	33%	28%	18%	8%	0%	0%	0%	0%	0%
TOTAL FIXED INCOME	70%	58%	53%	43%	31%	23%	16%	12%	10%	8%
Money Market Fund	5%	5%	0%	0%	0%	0%	0%	0%	0%	0%
TOTAL ASSETS	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

The target date set forth in each Fund's name is the approximate date that the Fund expects investors to retire and begin withdrawing their account balance. The principal value of these target-date Funds is not guaranteed at any time, including at the target date. In addition to a retirement date, individuals should consider their risk tolerance, time horizon, personal circumstances and complete financial situation before investing.

B. Risk and return characteristics: Each of the individual Retirement Funds seeks capital appreciation and/or current income in accordance with its Target Retirement Date. The IC Funds that are acquired by the Retirement Funds include the International Fund, which invests in foreign securities listed on the Morgan Stanley Capital Inc. Europe, Australasia and Far East Index. The risks of investing in the Retirement Funds include risks of investing in the IC Funds that are acquired for the portfolio, including risks affecting equity investments in a given market, including volatility or rapid declines and increases in value, risks associated with the issuers, including insolvency and poor management, and characteristics of the particular stocks held in the Fund's portfolio, the movements of the overall market, risks of holding bonds and other fixed income instruments including the effects of interest rate changes and the issuer's credit rating on the bonds, and risks associated with assets backing securities held in the portfolio, such as mortgages. In addition the foreign stocks and securities are subject to risks associated with their geographic areas, regional economies and currencies. There is no guarantee that allocations of a Retirement fund at a given time will produce the results intended and there is no guarantee that the IC Funds will correctly predict market or economic conditions and, as with other mutual fund investments, you could lose money.

C. Fees and expenses: Investments in the Retirement Funds are subject to the following Separate Account Annual Expenses: 1.20% (Standard Pricing for plans with less than \$2 million of plan assets allocated to the Separate Account investment funds); 0.60% (Tier 2 Pricing for plans with at least \$2 million, but less than \$5 million, of plan assets allocated to the Separate Account investment funds); 0.50% (Tier 1 Pricing for plans with at least \$5 million of plan assets allocated to the Separate Account investment funds). In addition, underlying fund operating expenses ranging from 0.37% to 0.46% (including management fees of 0.05%) of average annual net assets, calculated as a daily charge are also applicable. The Retirement Funds invest in shares of other series of the Investment Company, so the investors in the Retirement Funds indirectly bear the fees and expenses of the IC Funds that are acquired by the portfolios. The expenses of the IC Funds are shown in the Prospectus and are included in the range of operating expenses set forth in this paragraph.

This is a summary that is not intended to take the place of the full prospectus. All underlying fund operating expenses shown are based on the actual charges incurred by the underlying funds in 2016. It is important to read carefully the attached prospectus for the Separate Account and for this Fund for a more complete description of the matters summarized above.

Please refer to the enclosed prospectus, which has been furnished to you, for important information about the funds that are available as investment alternatives, including the QDIA.

You may complete the enrollment process by completing an enrollment form. To obtain an enrollment form, please contact your location payroll administrator or Carolina Grimaldo, Benefits Administrator at the Diocese of Tucson. Included in this package are the materials listed below that describes the plan. If you did not receive one or more of the following materials, please promptly contact the Employer Representative identified at the beginning of this letter:

Prospectus of Mutual of America Separate Account No. 2]
Participant Annual Fee Disclosure Notice, if applicable

If you do not complete the enrollment process upon hire, the allocation direction for the contributions on your behalf is automatically defaulted to the Retirement Date Funds. You may at any future date change your allocation and/or transfer your account balance

among the available investment alternatives without penalty or charge. Please read the enclosed prospectus carefully before you choose investment alternatives under the Plan.

Please note that, because you have not completed the enrollment process, you have not made a beneficiary designation. You may do so now by completing the enrollment process. If you do not designate a beneficiary, upon your death the Plan will pay your account balance as a death benefit to the first surviving class of the following classes of successive preference beneficiaries:

- (a) your surviving spouse;
- (b) your surviving children in equal shares;
- (c) your surviving parents in equal shares;
- (d) your surviving brothers and sisters in equal shares; and
- (e) the executors or administrators of your estate.

Any questions you may have regarding this letter and its contents, please contact Carolina Grimaldo at 520-838-2517 or email at cgrimaldo@diocesetucson.org.

Sincerely,

Alicia Corti
Assistant Director, Human Resources

MUTUAL OF AMERICA LIFE INSURANCE COMPANY

320 PARK AVENUE NEW YORK NY 10022-6839
800 468 3785 OR CALL YOUR LOCAL REGIONAL OFFICE

Employee Enrollment Form for Thrift Plans and Consent to Receive Electronic Documents (eDocuments)

TO BE COMPLETED BY PLAN ADMINISTRATOR

EMPLOYER'S NAME			EMPLOYER NUMBER		
DATE EMPLOYEE HIRED / /	EMPLOYMENT STATUS <input type="checkbox"/> FULL-TIME <input type="checkbox"/> PART-TIME	PART-TIME SERVICE If this employee ever worked on a part-time basis, enter the date on which the 1,000-hour requirement was met, in accordance with plan specifications.	DATE 1,000 HOURS COMPLETED		
PRIOR TAX-EXEMPT SERVICE If during the last three years this employee had service with another eligible organization that is to be counted toward meeting eligibility requirements, enter the number of months of such service that are to be counted.				NUMBER OF MONTHS	
EMPLOYEE'S SALARY RATE \$	<input type="checkbox"/> (A)nnual <input type="checkbox"/> (M)onthly <input type="checkbox"/> (S)emimonthly	<input type="checkbox"/> (B)iweekly <input type="checkbox"/> (W)eekly	EMPLOYEE'S DEPARTMENT # (IF APPLICABLE)		
EFFECTIVE DATES Enter the effective date for each contribution type and the percentage of salary or dollar amount for participant contributions.	PARTICIPANT CONTRIBUTIONS			EMPLOYER CONTRIBUTIONS	
	PERCENT OF SALARY % OR \$	DOLLAR AMOUNT	EFFECTIVE DATE / /	EMPLOYER MATCHING EFFECTIVE DATE / /	EMPLOYER NON-MATCHING EFFECTIVE DATE / /

SECTION 1 - EMPLOYEE INFORMATION

SOCIAL SECURITY NUMBER	EMPLOYEE'S NAME First Initial Last		
MAILING ADDRESS Street and Number	City	State	Zip Code
IF FOREIGN RESIDENT Province	Country	DATE OF BIRTH / /	TELEPHONE NUMBERS HOME () OFFICE ()
			<input type="checkbox"/> MALE <input type="checkbox"/> FEMALE

To receive your documents electronically and "go green," please complete Section 5.

SECTION 2 - ALLOCATION OF CONTRIBUTIONS

Show 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%.**

Amounts 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.

Interest Account

_____ % Mutual of America Interest Accumulation Account

Separate Account Investment Funds

Separate Account – Equity Funds (17)	Separate Account – Fixed Income Funds (4)
_____ % Mutual of America Equity Index Fund	_____ % Mutual of America Money Market Fund
_____ % Mutual of America All America Fund	_____ % Mutual of America Mid-Term Bond Fund
_____ % Mutual of America Small Cap Value Fund	_____ % Mutual of America Bond Fund
_____ % Mutual of America Small Cap Growth Fund	_____ % PIMCO VIT Real Return Portfolio
_____ % Mutual of America Mid Cap Value Fund	Separate Account – Real Estate Investment Trust (REIT) (1)
_____ % Mutual of America Mid-Cap Equity Index Fund	_____ % Vanguard VIF REIT Index Portfolio
_____ % Mutual of America International Fund	Separate Account – Retirement Funds (10)
_____ % Fidelity® VIP Mid Cap Portfolio	_____ % Mutual of America Retirement Income Fund
_____ % Fidelity® VIP Equity-Income Portfolio	_____ % Mutual of America 2010 Retirement Fund
_____ % Fidelity® VIP Contrafund® Portfolio	_____ % Mutual of America 2015 Retirement Fund
_____ % Vanguard VIF Diversified Value Portfolio	_____ % Mutual of America 2020 Retirement Fund
_____ % Vanguard VIF International Portfolio	_____ % Mutual of America 2025 Retirement Fund
_____ % American Century VP Capital Appreciation Fund	_____ % Mutual of America 2030 Retirement Fund
_____ % American Funds Insurance Series New World Fund®	_____ % Mutual of America 2035 Retirement Fund
_____ % Deutsche Variable Series I Capital Growth VIP	_____ % Mutual of America 2040 Retirement Fund
_____ % Oppenheimer Main Street Fund®/VA	_____ % Mutual of America 2045 Retirement Fund
_____ % T. Rowe Price Blue Chip Growth Portfolio	_____ % Mutual of America 2050 Retirement Fund
Separate Account – Asset Allocation Funds (3)	Separate Account – Balanced Funds (3)
_____ % Mutual of America Conservative Allocation Fund	_____ % Mutual of America Composite Fund
_____ % Mutual of America Moderate Allocation Fund	_____ % Fidelity® VIP Asset Manager Portfolio
_____ % Mutual of America Aggressive Allocation Fund	_____ % Calvert VP SRI Balanced Portfolio

SECTION 3 - BENEFICIARY DESIGNATIONS

If you are married, you must name your Eligible Spouse (as defined in the Plan and federal law) as your only beneficiary unless your Eligible Spouse signs the Spouse's Waiver of Death Benefits below in the presence of a Plan (employer) representative or a notary public after you designate the beneficiaries you wish below. Whenever you want to change your beneficiaries, your Eligible Spouse must sign a new waiver unless you name your Eligible Spouse as your only 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.

If you are unmarried, you may name any beneficiaries you wish. If you marry in the future, your beneficiary designation under the retirement plan will be automatically voided. At that time, you should complete Mutual of America's "Beneficiary Designation" form and follow the instructions applicable to married participants.

In the event of your death, and subject to the Eligible Spouse Waiver requirements, 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 show below the percentage you want each of them to receive. If you specify percentages you want each beneficiary to receive, be sure your percentages for all beneficiaries in each beneficiary type total 100%.

Name your primary and secondary beneficiaries in the space provided. If you need more space, attach a page showing for each beneficiary the information asked for below.

Beneficiary Type: <input checked="" type="checkbox"/> Primary			Beneficiary Type: <input type="checkbox"/> Primary <input type="checkbox"/> Secondary		
Relationship: <input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Parent <input type="checkbox"/> Estate <input type="checkbox"/> Other			Relationship: <input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Parent <input type="checkbox"/> Estate <input type="checkbox"/> Other		
FULL NAME First Initial Last			FULL NAME First Initial Last		
DATE OF BIRTH / /	SOCIAL SECURITY #	TELEPHONE NUMBER	DATE OF BIRTH / /	SOCIAL SECURITY #	TELEPHONE NUMBER
ADDRESS Street			ADDRESS Street		
City State Zip Code			City State Zip Code		
IF FOREIGN RESIDENT Province Country		BENEFIT PERCENT %	IF FOREIGN RESIDENT Province Country		BENEFIT PERCENT %

Beneficiary Type: <input type="checkbox"/> Primary <input type="checkbox"/> Secondary			Beneficiary Type: <input type="checkbox"/> Primary <input type="checkbox"/> Secondary		
Relationship: <input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Parent <input type="checkbox"/> Estate <input type="checkbox"/> Other			Relationship: <input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Parent <input type="checkbox"/> Estate <input type="checkbox"/> Other		
FULL NAME First Initial Last			FULL NAME First Initial Last		
DATE OF BIRTH / /	SOCIAL SECURITY #	TELEPHONE NUMBER	DATE OF BIRTH / /	SOCIAL SECURITY #	TELEPHONE NUMBER
ADDRESS Street			ADDRESS Street		
City State Zip Code			City State Zip Code		
IF FOREIGN RESIDENT Province Country		BENEFIT PERCENT %	IF FOREIGN RESIDENT Province Country		BENEFIT PERCENT %

Are you married? Yes No

NOTE: Mutual of America and/or your employer may require evidence that you are not married if their records indicate that you are or were previously married.

SPOUSE'S WAIVER (Witnessed by a Notary Public or Authorized Representative of Employer)
 My spouse is a participant in a Mutual of America Thrift Plan under which I am entitled to be the beneficiary. As the beneficiary, I would receive a death benefit after my spouse's death. However, I agree to waive my right to be the beneficiary. I agree to let my spouse designate the beneficiary or beneficiaries named on this form.

_____ Spouse's Name _____ Date of Birth _____
 _____ Signature of Spouse _____ Date _____

 Signature and Seal of Notary Public or Signature of Authorized Representative Date
 Mutual of America employees are not authorized to sign as Plan representatives.
 Notary's acknowledgment may be added below:

SECTION 4 - STATEMENT AND SIGNATURE

I have read the current prospectus and other materials describing the plan and after careful consideration I have found the plan to be suitable for my financial needs. Therefore, I elect to participate in the Thrift Plan.

Employee's Signature	Date
----------------------	------

Consent to Receive Electronic Documents

Sign Up and We'll Waive Your Monthly Participant Charges

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; regulatory fee disclosures; 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. 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 and to make any necessary updates to my e-mail address. I further understand that I have the right to request and obtain a paper version of documents electronically delivered at a reasonable copy fee. 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, at any time without charge (subject to the monthly participant charge described above), either 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:

PLEASE TYPE OR PRINT YOUR E-MAIL ADDRESS CLEARLY.

Printed Name: _____

Signature: _____ Date: _____ / _____ / _____

MUTUAL OF AMERICA
Your Retirement Company®

HOME OFFICE: 320 PARK AVENUE NEW YORK NY 10022-6839 • 800-468-3785 • mutualofamerica.com

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.