

Participant Annual Fee Disclosure Notice
Sizemore, Inc.
Safe Harbor 401(k) Profit-Sharing Plan
Employer No.: 062-000-B

As the Plan Administrator of the Sizemore, Inc. Safe Harbor 401(k) Profit-Sharing 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 *Brochure for Mutual of America Separate Account No. 1 - Defined Contribution* ("Brochure").

If you have any questions, please contact Mr. Travis S Weimer at (706) 736-1456 and 2003 Gordon Hwy Augusta GA 30909-4408.

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Plan Related Information

Our Safe Harbor 401(k) Profit-Sharing 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 Brochure 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. Transfers into any of the International Funds (including Mutual of America International Fund, Vanguard VIF International Portfolio, and American Funds Insurance Series New World Fund®) may only be made by sending a written request, by U.S.P.S. regular mail, to Mutual of America's Financial Transaction Processing Center in Boca Raton, Florida. Additionally, 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 Brochure" section of the Brochure. The Brochure 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.

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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, the participant's Account Value is less than \$300, or the total of participants' account balances under the contract(s) then equal or exceed \$15 million and the employer remits contributions and uses Mutual of America SponsorConnect[®] to administer the Plan.

If you participate in another 401(k) plan, or 401(a) Thrift, 403(b), or Tax-Deferred Annuity plan, funded by a contract issued by Mutual of America and are not eligible for a waiver of the Charge (that is, your Account Value is greater than \$300 or you have not elected to use eDocuments), you will only be charged a single Monthly Participant Charge (typically under the oldest plan paying such charge).

The Monthly Participant Charge, if any, will appear on your Participant Quarterly Statement.

Loan Fees

Participant loans are not available under our Plan. However, we are disclosing the fees and charges associated with participant loans in the event that they are made available under our Plan.

A \$75 non-refundable origination fee is charged and, separately, a \$15 non-refundable annual maintenance fee is charged in a single sum based on the term of the loan at the time the loan is made, in addition to interest the Plan participant pays at the prime rate plus 1% to the participant's account, for a payroll deduction loan. For a home billed loan, a \$350 non-refundable origination fee (but no annual fee) is imposed, in addition to interest the Plan participant pays at the prime rate plus 1% to the participant's account.

Certain late fees will be assessed for home billed payments received 30 days after the due date. These fees are the lesser of \$15 or 5% of the payment that was due. Loan fees, if any, will appear on your Participant Quarterly Statement.

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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 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.

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**Investment Related Information
Investment Options — December 31, 2018**

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 Internet website address shown below or you can contact Mr. Travis S Weimer at (706) 736-1456 and 2003 Gordon Hwy Augusta GA 30909-4408. A free, paper copy of the information available on the website can be obtained by contacting Mr. Travis S Weimer at (706) 736-1456.

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.

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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 12/31/2018			Total Annual Operating Expenses	
	1yr.	5yr.	10yr. ¹	As a %	Per \$1,000
Equity Funds					
American Century Investments® VP Capital Appreciation Fund	-5.51%	5.25%	12.48%	1.15%	\$11.50
<i>Russell Midcap® Growth Index</i>	-4.75%	7.42%	15.12%		
American Funds Insurance Series® New World Fund®⁵	-14.37%	0.51%	1.88%⁵	1.37%	\$13.70
<i>MSCI All Country World Index</i>	-9.42%	4.26%	9.46%		
<i>MSCI Emerging Markets Index</i>	-10.73%	3.89%	8.96%		
Delaware VIP® Small Cap Value Series⁹	N/A	N/A	N/A	1.37%	\$13.70
<i>Russell 2000 Value® Index</i>	N/A	N/A	N/A		
DWS Capital Growth VIP⁸	-2.21%	9.03%	12.70%	1.10%	\$11.00
<i>Russell 1000® Growth Index</i>	-1.51%	10.40%	15.29%		
Fidelity® VIP Contrafund® Portfolio^{2,3}	-6.86%	6.24%	12.08%	1.11%	\$11.10
<i>S&P 500® Index</i>	-4.38%	8.49%	13.12%		
Fidelity® VIP Equity-Income Portfolio^{2,3}	-8.76%	4.45%	10.68%	1.06%	\$10.60
<i>Russell 3000® Value Index</i>	-8.58%	5.77%	11.12%		
Fidelity® VIP Mid Cap Portfolio^{2,3}	-14.98%	3.43%	11.28%	1.12%	\$11.20
<i>S&P® MidCap 400® Index</i>	-11.08%	6.03%	13.68%		
Goldman Sachs VIT Small Cap Equity Insights Fund⁹	N/A	N/A	N/A	1.41%	\$14.10
<i>Russell 2000 Value® Index</i>	N/A	N/A	N/A		
Goldman Sachs VIT US Equity Insights Fund⁹	N/A	N/A	N/A	1.16%	\$11.60
<i>S&P 500® Index</i>	N/A	N/A	N/A		
Invesco Oppenheimer V.I. Main Street Fund®¹⁰	-8.46%	5.91%	11.49%	1.40%	\$14.00
<i>S&P 500® Index</i>	-4.38%	8.49%	13.12%		
MFS® VIT III Mid Cap Value Portfolio^{3,7}	N/A	N/A	-11.91%	1.15%	\$11.50
<i>Russell Midcap® Value Index</i>	-12.29%	5.44%	13.03%		
Mutual of America All America Fund	-8.84%	5.64%	11.09%	1.12%	\$11.20
<i>S&P 500® Index</i>	-4.38%	8.49%	13.12%		
Mutual of America Equity Index Fund	-5.15%	7.65%	12.21%	0.73%	\$7.30
<i>S&P 500® Index</i>	-4.38%	8.49%	13.12%		
Mutual of America International Fund	-13.89%	-0.14%	5.04%	0.94%	\$9.40
<i>MSCI EAFE Index</i>	-13.79%	0.53%	6.32%		
Mutual of America Mid Cap Value Fund	-14.61%	4.12%	9.39%	1.25%	\$12.50
<i>Russell Midcap® Value Index</i>	-12.29%	5.44%	13.03%		
Mutual of America Mid-Cap Equity Index Fund	-11.81%	5.19%	12.74%	0.74%	\$7.40
<i>S&P® MidCap 400® Index</i>	-11.08%	6.03%	13.68%		
Mutual of America Small Cap Equity Index Fund⁷	N/A	N/A	-16.83%	0.74%	\$7.45
<i>S&P® SmallCap 600® Index</i>	-8.48%	6.34%	-16.34%		
Mutual of America Small Cap Growth Fund	-13.07%	3.21%	10.91%	1.41%	\$14.10
<i>Russell 2000 Growth® Index</i>	-9.31%	5.13%	13.52%		
Mutual of America Small Cap Value Fund	-15.11%	1.81%	9.83%	1.41%	\$14.10
<i>Russell 2000 Value® Index</i>	-12.86%	3.61%	10.40%		

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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 12/31/2018			Total Annual Operating Expenses	
	1yr.	5yr.	10yr. ¹	As a %	Per \$1,000
Equity Funds (continued)					
Neuberger Berman Advisers Management Trust Sustainable Equity Portfolio⁹	N/A	N/A	N/A	1.55%	\$15.50
<i>S&P 500[®] Index</i>	N/A	N/A	N/A		
T. Rowe Price Blue Chip Growth Portfolio^{3,5}	1.55%	10.62%	12.71% ⁵	1.15%	\$11.50
<i>S&P 500[®] Index</i>	-4.38%	8.49%	13.12%		
<i>Lipper Variable Annuity Underlying Large-Cap Growth Funds Average</i>	-0.59%	9.47%	14.59%		
Vanguard VIF Diversified Value Portfolio⁴	-9.68%	3.83%	9.80%	0.85%	\$8.50
<i>Russell 1000 Value Index</i>	-8.27%	5.95%	11.18%		
Vanguard VIF International Portfolio⁴	-13.16%	2.80%	8.97%	0.97%	\$9.70
<i>MSCI ACWI ex USA Index</i>	-14.20%	0.68%	6.57%		
<i>Spliced International Index</i>	-14.20%	0.68%	5.53%		
Victory RS Small Cap Growth Equity VIP Series^{3,9}	N/A	N/A	N/A	1.43%	\$14.30
<i>Russell 2000 Growth[®] Index</i>	N/A	N/A	N/A		
Bond Funds					
Mutual of America Bond Fund	-0.45%	2.37%	4.22%	1.05%	\$10.50
<i>Bloomberg Barclays U.S. Aggregate Bond Index</i>	0.01%	2.52%	3.48%		
Mutual of America Mid-Term Bond Fund	-0.05%	1.41%	3.07%	1.05%	\$10.50
<i>Bloomberg Barclays U.S. Intermediate Government/Credit Bond Fund Index</i>	0.88%	1.86%	2.90%		
PIMCO VIT Real Return Portfolio^{3,5}	-2.62%	0.88%	0.37% ⁵	1.77%	\$17.70
<i>Bloomberg Barclays U.S. TIPS Index</i>	-1.26%	1.69%	3.64%		
Vanguard VIF Total Bond Market Index Portfolio^{4,7}	N/A	N/A	1.27%	0.74%	\$7.40
<i>Bloomberg Barclays U.S. Aggregate Bond Index</i>	0.01%	2.52%	3.48%		
<i>Bloomberg Barclays U.S. Aggregate Float Adjusted Index</i>	-0.08%	2.50%	N/A		
<i>Spliced Bloomberg Barclays U.S. Aggregate Float Adjusted Index</i>	-0.08%	2.50%	3.49%		
Other					
Calvert VP SRI Balanced Portfolio	-3.27%	4.09%	8.55%	1.29%	\$12.90
<i>Russell 1000[®] Index</i>	-4.78%	8.21%	13.28%		
<i>Bloomberg Barclays U.S. Aggregate Bond Index</i>	0.01%	2.52%	3.48%		
<i>Balanced Composite Benchmark</i>	-2.59%	6.07%	9.52%		
Fidelity[®] VIP Asset Manager Portfolio^{2,3}	-5.84%	2.83%	7.69%	1.12%	\$11.20
<i>S&P 500[®] Index</i>	-4.38%	8.49%	13.12%		
<i>Fidelity Asset Manager 50% Composite IndexSM</i>	-3.59%	4.19%	7.22%		
Mutual of America Retirement Income Fund	-1.81%	3.17%	5.66%	1.01%	\$10.10
<i>S&P 500[®] Index</i>	-4.38%	8.49%	13.12%		
<i>Bloomberg Barclays U.S. Aggregate Bond Index</i>	0.01%	2.52%	3.48%		
<i>Citigroup 3 month Treasury Bill Index</i>	1.86%	0.60%	0.35%		
Mutual of America 2010 Retirement Fund	-2.53%	3.54%	6.89%	0.97%	\$9.70
<i>S&P 500[®] Index</i>	-4.38%	8.49%	13.12%		
<i>Bloomberg Barclays U.S. Aggregate Bond Index</i>	0.01%	2.52%	3.48%		
<i>Citigroup 3 month Treasury Bill Rate Index</i>	1.86%	0.60%	0.35%		

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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 12/31/2018			Total Annual Operating Expenses	
	1yr.	5yr.	10yr. ¹	As a %	Per \$1,000
Other (continued)					
Mutual of America 2015 Retirement Fund	-3.61%	3.79%	7.51%	0.98%	\$9.80
<i>S&P 500[®] Index</i>	-4.38%	8.49%	13.12%		
<i>Bloomberg Barclays U.S. Aggregate Bond Index</i>	0.01%	2.52%	3.48%		
<i>Citigroup 3 month Treasury Bill Index</i>	1.86%	0.60%	0.35%		
Mutual of America 2020 Retirement Fund	-4.63%	4.09%	8.31%	0.96%	\$9.60
<i>S&P 500[®] Index</i>	-4.38%	8.49%	13.12%		
<i>Bloomberg Barclays U.S. Aggregate Bond Index</i>	0.01%	2.52%	3.48%		
Mutual of America 2025 Retirement Fund	-5.80%	4.50%	9.19%	0.95%	\$9.50
<i>S&P 500[®] Index</i>	-4.38%	8.49%	13.12%		
<i>Bloomberg Barclays U.S. Aggregate Bond Index</i>	0.01%	2.52%	3.48%		
Mutual of America 2030 Retirement Fund	-7.07%	4.73%	9.78%	0.94%	\$9.40
<i>S&P 500[®] Index</i>	-4.38%	8.49%	13.12%		
<i>Bloomberg Barclays U.S. Aggregate Bond Index</i>	0.01%	2.52%	3.48%		
Mutual of America 2035 Retirement Fund	-7.93%	4.81%	10.14%	0.92%	\$9.20
<i>S&P 500[®] Index</i>	-4.38%	8.49%	13.12%		
<i>Bloomberg Barclays U.S. Aggregate Bond Index</i>	0.01%	2.52%	3.48%		
Mutual of America 2040 Retirement Fund	-8.50%	4.60%	10.23%	0.93%	\$9.30
<i>S&P 500[®] Index</i>	-4.38%	8.49%	13.12%		
<i>Bloomberg Barclays U.S. Aggregate Bond Index</i>	0.01%	2.52%	3.48%		
Mutual of America 2045 Retirement Fund	-8.85%	4.49%	10.17%	0.94%	\$9.40
<i>S&P 500[®] Index</i>	-4.38%	8.49%	13.12%		
<i>Bloomberg Barclays U.S. Aggregate Bond Index</i>	0.01%	2.52%	3.48%		
Mutual of America 2050 Retirement Fund	-9.30%	4.40%	7.87%	0.95%	\$9.50
<i>S&P 500[®] Index</i>	-4.38%	8.49%	13.33%		
<i>Bloomberg Barclays U.S. Aggregate Bond Index</i>	0.01%	2.52%	2.10%		
Mutual of America 2055 Retirement Fund⁶	-9.44%	N/A	4.44%	0.94%	\$9.40
<i>S&P 500[®] Index</i>	-4.38%	8.49%	13.61%		
<i>Bloomberg Barclays U.S. Aggregate Bond Index</i>	0.01%	2.52%	1.36%		
Mutual of America 2060 Retirement Fund⁷	N/A	N/A	-10.82%	0.94%	\$9.40
<i>S&P 500[®] Index</i>	-4.38%	8.49%	-6.88%		
<i>Bloomberg Barclays U.S. Aggregate Bond Index</i>	0.01%	2.52%	1.66%		
Mutual of America Conservative Allocation Fund	-2.65%	3.41%	5.91%	0.96%	\$9.60
<i>S&P 500[®] Index</i>	-4.38%	8.49%	13.12%		
<i>Bloomberg Barclays U.S. Aggregate Bond Index</i>	0.01%	2.52%	3.48%		
Mutual of America Moderate Allocation Fund	-5.00%	4.40%	8.24%	0.87%	\$8.70
<i>S&P 500[®] Index</i>	-4.38%	8.49%	13.12%		
<i>Bloomberg Barclays U.S. Aggregate Bond Index</i>	0.01%	2.52%	3.48%		
Mutual of America Aggressive Allocation Fund	-7.71%	4.54%	9.89%	0.88%	\$8.80
<i>S&P 500[®] Index</i>	-4.38%	8.49%	13.12%		
<i>Bloomberg Barclays U.S. Aggregate Bond Index</i>	0.01%	2.52%	3.48%		

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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 12/31/2018			Total Annual Operating Expenses	
	1yr.	5yr.	10yr. ¹	As a %	Per \$1,000
Other (continued)					
Mutual of America Composite Fund	-3.80%	4.78%	7.97%	1.11%	\$11.10
<i>S&P 500[®] Index</i>	-4.38%	8.49%	13.12%		
<i>Bloomberg Barclays U.S. Aggregate Bond Index</i>	0.01%	2.52%	3.48%		
<i>Citigroup 3 month Treasury Bill Index</i>	1.86%	0.60%	0.35%		
Mutual of America Money Market Fund	1.08%	-0.16%	-0.45%	0.80%	\$8.00
<i>Citigroup 3 month Treasury Bill Index</i>	1.86%	0.60%	0.35%		
Vanguard VIF Real Estate Index Portfolio^{4,5}	-5.94%	6.74%	5.41%⁵	0.86%	\$8.60
<i>MSCI US REIT Index</i>	-4.57%	7.80%	12.17%		
<i>VVIF REIT Spliced Index</i>	-5.22%	7.65%	12.14%		
<i>MSCI US Investable Market Real Estate 25/50 Index</i>	-4.59%	N/A	N/A		

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 Before July 2, 2018, this fund was known as Deutsche Variable Series I Capital Growth VIP.

⁹ Effective on or after July 1, 2019.

¹⁰ Before May 25, 2019, this fund was known as Oppenheimer Main Street Fund[®]/VA.

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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 Mutual of America guarantees that it will credit interest for the life of the contract to amounts in the Interest Accumulation Account of its General Account at a rate at least equal to the greater of (1) any contractual minimum guarantee provided by the contract or (2) the minimum rate required by applicable state law or, if no state law minimum rate is applicable to a contract, the guaranteed minimum credited interest rate will be set pursuant to National Association of Insurance Commissioners (NAIC) standard nonforfeiture law. The NAIC minimum rate is determined in accordance with a formula, and cannot be less than 1.00% or more than 3.00% in any event. Mutual of America determines whether the application of the formula will change the minimum guaranteed rate each November, and any change is effective the following January 1 for that calendar year. The minimum rate has been set at 1.75% in accordance with this formula.

In addition, Mutual of America may credit interest to your contract amounts in the General Account at a higher rate that it declares from time to time and which may increase or decrease at its sole discretion, although Mutual of America is not obligated to credit interest in excess of the minimum guaranteed rate. If you have an existing contract, you should refer to it before making a decision relative to your contract because it may have a guaranteed minimum rate in excess of the formula described above and the advertised declared rate. Mutual of America compounds interest daily on your contract amounts in the General Account to produce an effective annual yield that is equal to the stated interest rate. 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.

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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, you will automatically receive the 66²/₃% Joint & Survivor with 10 Years Certain & Continuous Annuity with your spouse as the joint annuitant unless you have obtained a signed spouse's waiver within the 180-day period before benefit payments are to begin consenting to the naming of another individual as your beneficiary or the election of another method of benefit payment. Your spouse's consent must be on a form provided by the plan and must be witnessed by a notary public or an authorized representative of the Plan.

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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 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 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.

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.