

FORM CRS – CUSTOMER RELATIONSHIP SUMMARY

<p>Introduction</p>	<p>Mutual of America Securities LLC (Securities LLC) provides individual and group retirement products, services and investments for retirement and other long-term savings needs. Securities LLC is a registered broker-dealer with the Securities and Exchange Commission (SEC) and a member of the Financial Industry Regulatory Authority (FINRA) and the Securities Investor Protection Corporation (SIPC).</p> <p>Broker-dealer and investment advisory services and fees differ. Since it is important that you know the difference, you should visit Investor.gov/CRS and use the free and simple tools available, including educational materials about broker-dealers, investment advisers and investing.</p>
<p>“What investment services and advice can you provide to me?”</p>	<p>We may recommend that you roll over retirement plan balances at other providers into your retirement account for which we are the recordkeeper. In addition, we provide brokerage services that are limited to offering individual variable annuity contracts, which are considered to be securities, issued by Mutual of America Life Insurance Company (Mutual of America), our parent company, to individuals for retirement and other long-term savings needs. We do not provide investment advice or monitoring services.</p> <p>ADDITIONAL INFORMATION: <i>Please review the Participant Fee Disclosure Notice that you received at the opening of your workplace retirement plan account and annually thereafter, if you are in a plan that is subject to ERISA. We do not require minimum contribution amounts, except that you must deposit at least \$10 to purchase a Mutual of America individual variable annuity contract. For information about the Mutual of America variable annuity contracts we sell, please review the individual or group annuity contract prospectus or brochure and underlying funds prospectuses.</i></p> <p>Conversation Starters: 1) “Given my financial situation, should I choose a brokerage service? Why or why not?” 2) “How will you choose investments to recommend to me?” 3) “What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?”</p>
<p>“What fees will I pay?”</p>	<p>If you participate in a group retirement plan account to which we provide services, we charge administrative fees that may be paid by you, the plan sponsor or both. You may also incur loan charges.</p> <p>If you participate in a group retirement plan, it will offer a menu of mutual funds and other investment options for you to invest in. You will pay the expenses of the mutual funds you choose to invest in. There are no fees for transfers among the investment options. If the plan has engaged an independent fiduciary, your account may be charged an additional amount. There are additional transactional fees for which you will be responsible, such as for Qualified Domestic Relations Order (QDRO) processing, loans and withdrawals. More details of expenses are in the Participant Fee Disclosure Notice for retirement plans subject to ERISA.</p> <p>If you purchase an individual variable annuity contract or participate in a group retirement plan funded by a Mutual of America group annuity contract, you will pay the fees charged under the Mutual of America contract (including Separate Account charges, expenses of the underlying funds and a \$2 maximum monthly contract charge [waived if you consent to Mutual of America’s eDocuments], which are explained in detail in the prospectus) and Participant Fee Disclosure, provided your retirement plan is subject to ERISA. Under the contracts, there are no withdrawal fees (other than taxes and penalties imposed by the IRS) or any fees for transfers among the investment funds.</p> <p>ADDITIONAL INFORMATION: <i>You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money</i></p>

	<p><i>you make on your investments over time. Please make sure that you understand what fees and costs you are paying. Please review the Participant Fee Disclosure Notice you received at the opening of your workplace retirement plan account and annually thereafter, if you are in a plan that is subject to ERISA. For information about the Mutual of America contracts we sell, please review the individual or group annuity contract prospectus or brochure and underlying funds prospectuses.</i></p> <p>Conversation Starter: “Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?”</p>
<p>“What are your legal obligations to me when providing recommendations? How else does your firm make money, and what conflicts of interest do you have?”</p>	<p><i>When we provide you with a recommendation, we have to act in your best interests and not put our interests ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the recommendations we provide to you. Here are some examples to help you understand what this means.</i></p> <ul style="list-style-type: none"> • Rollovers: If you roll over retirement plan balances into your account, we and/or Mutual of America earn fees on your plan balance. • Proprietary Investment Funds: If you allocate your account balance to proprietary Mutual of America funds, then Mutual of America earns fees. • Proprietary Products: Mutual of America earns fees on any of its variable annuity contracts that you purchase from us. • Interest Accumulation Account (IAA): If you allocate your account balance to Mutual of America’s IAA available under its annuity contracts, the investment returns are generally higher than the interest rate that Mutual of America will credit you. <p>Conversation Starter: “How might your conflicts of interest affect me, and how will you address them?”</p> <p>ADDITIONAL INFORMATION: <i>Please review the Participant Fee Disclosure Notice you received at the opening of your workplace retirement plan account and annually thereafter, if you are in a plan that is subject to ERISA. For information about the Mutual of America contracts we sell, please review the individual or group annuity contract prospectus or brochure and underlying funds prospectuses.</i></p>
<p>“How do your financial professionals make money?”</p>	<p>Our representatives are salaried and are not paid by commissions, although they have overall sales goals and will receive annual incentive compensation based on attainment of those goals. Those who exceed their goals may be invited to attend an annual incentive sales conference and may receive additional incentive compensation. However, they are not incentivized to sell a specific product or investment.</p>
<p>“Do you or your financial professionals have legal or disciplinary history?”</p>	<p>Yes. You should visit Investor.gov/CRS and use the free and simple tools available to research us and our financial professionals.</p> <p>Conversation Starter: “As a financial professional, do you have any disciplinary history? For what type of conduct?”</p>
<p>Additional Information</p>	<p>Please go to mutualofamerica.com for more information about the group retirement plans and Mutual of America contracts that we offer and the services that we provide. You can also obtain an updated copy of the “Form CRS – Customer Relationship Summary” from our Home Page, or by calling 866.954.4321.</p> <p>Conversation Starter: “Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?”</p>