

PLAN HEALTH REVIEW

Regression Test Plan

For Period Ending mm/dd/yyyy



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DATA AS OF mm/dd/yyyy

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INTRODUCTION

DATA AS OF mm/dd/yyyy

Since 1945, Mutual of America has successfully served the Pension and Retirement needs of our customers as they plan for a financially secure future.

As further evidence of this commitment, the Plan Health Review (PHR) report that follows is designed to provide the essential information about the retirement plan needed for the plan sponsor to evaluate the effectiveness of their retirement plan and provides the plan sponsor with a viable measurement of their plan's success. The report will include a variety of metrics designed to present intuitive information regarding participant's retirement scores, contribution rates and overall "health" of the plan.

The report will also include plan demographics such as participation rates, plan provisions, transaction and asset summarizations, together with comparisons to industry benchmarks where appropriate. However, depending upon the plan services you have selected, we may not be able to reflect all of your Plan provisions in this report.

At the end of the PHR, the plan sponsor will be able to achieve the following key retirement plan management goals:

- Assess overall participant activity in the Plan
- Analyze the Plan's fees and expenses
- Review the available investment fund options and recognize growing trends
- Help meet plan sponsor fiduciary responsibilities
- Identify areas of Plan improvement in preparation for the new plan year.

We believe that this comprehensive review of the Plan will provide the plan sponsor/administrator with the information needed to enable better outcomes for their Plan participants.



OVERVIEW

Regression Test Plan

For Period Ending mm/dd/yyyy



YOUR PLAN FEATURES

DATA AS OF mm/dd/yyyy

Plan Features

	As of mm/dd/yyyy	Benchmark ¹
Pre-Tax Contributions	Offered	NA
Roth Contributions	Offered	NA
Catch-Up Contributions	Offered	NA
Rollovers	Offered	NA
Safe Harbor Contributions	Offered	NA
Matching Contributions	Offered	NA
Profit Sharing Contributions	Offered	NA
Loans	Permitted	NA
Hardship Withdrawals	Permitted	NA

Investment Related Features

	As of mm/dd/yyyy	Benchmark ¹
Asset Allocation Funds	Offered	NA
Target Retirement Date Funds	Offered	NA

Automatic Plan Features

	As of mm/dd/yyyy	Benchmark ¹
Qualified Automatic Contribution Arrangement (QACA) Safe Harbor	Offered	NA
Automatic Enrollment	Offered	NA
Automatic Increase	Offered	NA

Plan Services

	As of mm/dd/yyyy
Service Level	Plan ServiceLevel Test Text.
Group Type	Plan GroupType Test Text.
Prototype Document	ProtoType Document Test Text.
Payroll Integration	Payroll Integration test Text.
Pricing	Pricing Test Text.



DEMOGRAPHIC DETAILS

Regression Test Plan

For Period Ending mm/dd/yyyy

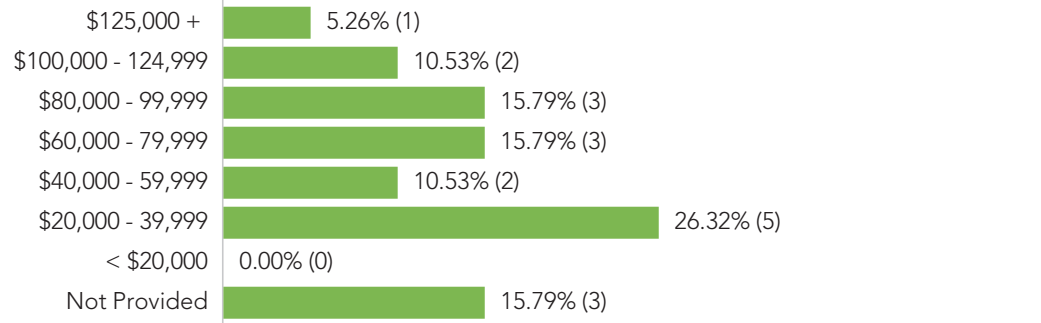


TOTAL NUMBER OF ACTIVE CONTRIBUTING PARTICIPANTS: 19

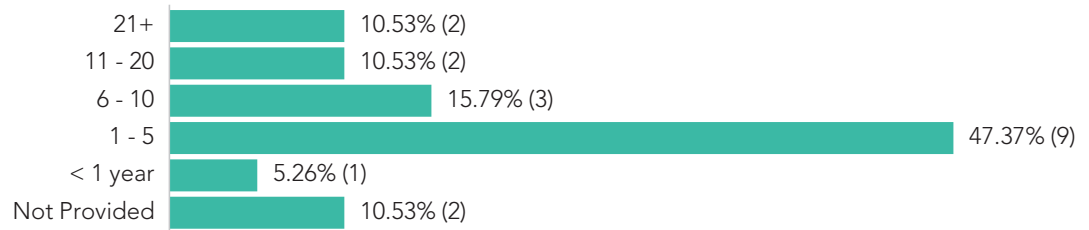
DATA AS OF mm/dd/yyyy

Age Group	Percentage	Count
≤ 29	5%	1
30 - 39	11%	2
40 - 49	26%	5
50 - 59	32%	6
≥ 60	16%	3
Not Provided	11%	2

Compensation¹



Tenure



¹ Information available for Payroll Integration plans only.



PLAN INVESTMENTS

Regression Test Plan

For Period Ending mm/dd/yyyy

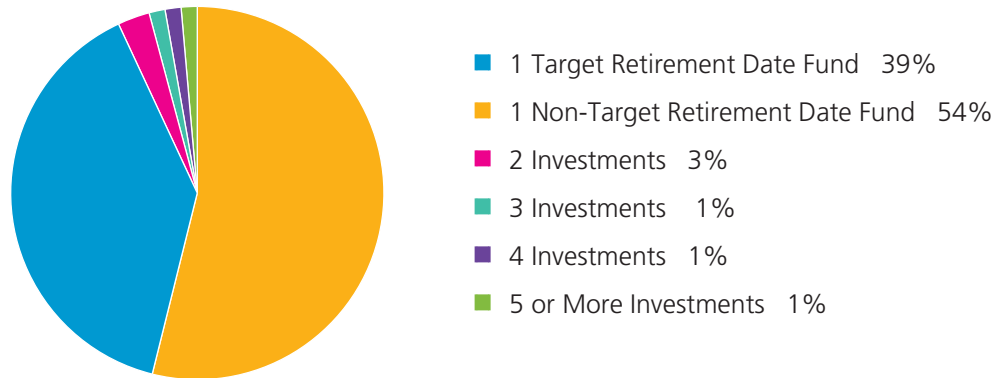


PARTICIPANT INVESTMENTS

DATA AS OF mm/dd/yyyy

There are several circumstances with respect to participant investments that you should be on the lookout for: a high percentage of participants invested in a single option that's not a target date or a balanced investment or a high number of investments per participant. These demographics could indicate that many participants don't understand asset allocation basics and need more education about investing their plan assets.

Number of Investments Held by Participants (%)



Average Number of Investments per Participant	1.2
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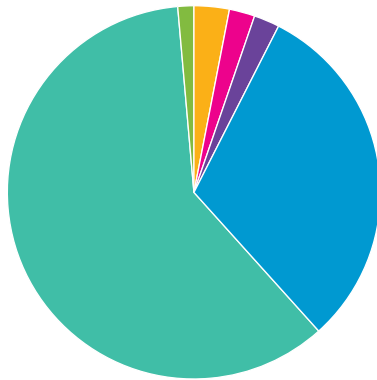
Number of Participants Invested in a Target Date Investment	28
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Due to rounding, percentages in pie charts may not add up to 100%.

ASSET ALLOCATION (BY ASSET CLASS)

DATA AS OF mm/dd/yyyy

Total Participants: 69

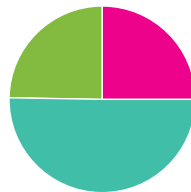


- Fixed Income 3%
- Balanced 2%
- Asset Allocation 2%
- Retirement 31%
- Equity 60%
- Real Estate 2%

Due to rounding, percentages in pie charts may not add up to 100%.

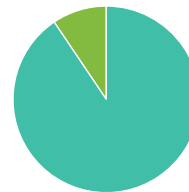
By Age Group

≤ 29:
5 Participants



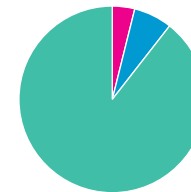
- Fixed Income 0%
- Balanced 25%
- Asset Allocation 0%
- Retirement 0%
- Equity 51%
- Real Estate 25%

30-39:
8 Participants



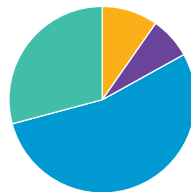
- Fixed Income 0%
- Balanced 0%
- Asset Allocation 0%
- Retirement 0%
- Equity 90%
- Real Estate 10%

40-49:
13 Participants



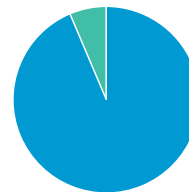
- Fixed Income 0%
- Balanced 3%
- Asset Allocation 0%
- Retirement 7%
- Equity 90%
- Real Estate 0%

50-59:
26 Participants



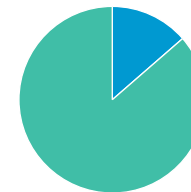
- Fixed Income 9%
- Balanced 0%
- Asset Allocation 7%
- Retirement 54%
- Equity 29%
- Real Estate 0%

≥ 60:
13 Participants



- Fixed Income 0%
- Balanced 0%
- Asset Allocation 0%
- Retirement 94%
- Equity 6%
- Real Estate 0%

Age Unknown:
4 Participants



- Fixed Income 0%
- Balanced 0%
- Asset Allocation 0%
- Retirement 14%
- Equity 86%
- Real Estate 0%

INVESTMENT DETAILS

DATA AS OF mm/dd/yyyy

This table lists the investments your plan offers with a balance and shows participant use of each investment. The data can help you determine how well your investment lineup meets your participants' needs. A low number of participants using an investment and/or a low average balance in an investment could indicate participants don't understand the investment and its potential place in their asset allocation or that the investment is inappropriate for the plan's demographics. Similarly, a high concentration of plan assets in a single option that's not a target date or a balanced investment could indicate that plan participants are not adequately diversifying their account assets or that the plan doesn't offer all the types of investments participants may need or are looking for to diversify their accounts.



INVESTMENT DETAILS

DATA AS OF mm/dd/yyyy

Transaction activity for period mm/dd/yyyy - mm/dd/yyyy

Fixed Income	Number of Participants	Opening Balance	Contributions	Withdrawals/ Loans	Transfers In/Out	Other Transactions ¹	Gains/Loss	Closing Balance
Vanguard VIF Total Bond Market Index Portfolio	2	\$200	\$40,000	(\$1,602)	(\$300)	\$10,000	\$802	\$49,100
Totals	2	\$200	\$40,000	(\$1,602)	(\$300)	\$10,000	\$802	\$49,100

Balanced	Number of Participants	Opening Balance	Contributions	Withdrawals/ Loans	Transfers In/Out	Other Transactions ¹	Gains/Loss	Closing Balance
Calvert VP SRI Balanced Portfolio	2	\$200	\$26,252	(\$1,602)	\$0	(\$10,000)	(\$802)	\$14,048
Fidelity VIP Asset Manager Portfolio	1	\$100	\$20,000	(\$801)	\$150	\$5,000	\$401	\$24,850
Totals	3	\$300	\$46,252	(\$2,403)	\$150	(\$5,000)	(\$401)	\$38,898

Asset Allocation	Number of Participants	Opening Balance	Contributions	Withdrawals/ Loans	Transfers In/Out	Other Transactions ¹	Gains/Loss	Closing Balance
Mutual of America Aggressive Allocation Fund	2	\$200	\$40,000	(\$1,402)	(\$300)	\$0	\$0	\$38,498
Totals	2	\$200	\$40,000	(\$1,402)	(\$300)	\$0	\$0	\$38,498

¹ Other Transactions include repayments, adjustments and charges as applicable. Loans and Withdrawals.

Totals represent the count of unique participants in the Asset Class and might not equal the sum of the counts of Participants in each investment.



ADDITIONAL INFORMATION

Regression Test Plan

For Period Ending mm/dd/yyyy



DEFINITIONS

DATA AS OF mm/dd/yyyy

Active Loan

A loan with a Status of "Active."

Active Participant

Any participant with a Participant Status of "Active."

Asset Allocation Funds

The Mutual of America Aggressive Allocation Fund, the Mutual of America Moderate Allocation Fund and the Mutual of America Conservative Allocation Fund are "funds-of-funds" investing in other Mutual of America Investment Corporation funds. Each Allocation Fund is diversified among different asset classes in proportions consistent with the type of Allocation Fund. For instance, the Aggressive Allocation Fund seeks capital appreciation, and to a lesser extent, current income while the Conservative Allocation Fund seeks current income, and to a lesser extent, capital appreciation. Participants can choose the Allocation Fund that they believe is appropriate for them.

Balanced Funds

Balanced Funds provide for an asset allocation between equity and fixed income investments. Our menu offers three different Balanced Fund alternatives, one of which has a social criteria, as well as financial criteria for investment. They are: the Mutual of America Composite Fund, the Fidelity® VIP Asset Manager Portfolio and the Calvert VP SRI Balanced Portfolio.

Deemed Loan

A loan with a Status of "Deemed."

Defaulted Loan

A loan with a Status of "Defaulted."

Eligible Participant¹

Employees who are eligible to participate in the plan.

Equity Funds

Equity Funds invest primarily in the common stock of companies. Different funds offer exposure to the stock of companies in different economies' domestic or international funds; different size companies (large, mid and small capitalization); different investment styles (growth and value, as well as a core blend); and actively managed or passive (i.e., index) funds. With an array of common stock fund choices available, a participant can structure a portfolio to be as concentrated or as diversified among the various styles as desired.

Fixed Income Investments

Fixed Income investments include both funds that invest in bonds and the Interest Accumulation Account of our General Account. Fixed income fund choices include a money market fund, an intermediate-term bond fund, two longer term bond funds and a bond market index portfolio. The Interest Accumulation Account is part of Mutual of America's General Account. Client assets allocated to the General Account are credited with a declared rate of interest, which is subject to change at the Company's discretion. The Company, not the client, bears the risk of the underlying investments in the Interest Accumulation Account. Therefore, a client's assets in the Interest Accumulation Account are not subject to the overall volatility of the investment markets, including the bond market.

Positive Balance Participant

Any participant, regardless of their Participant Status, that has a closing balance that is greater than 0 as of the Period Ending Date.

Real Estate Funds

A real estate fund invests in securities linked to real estate, primarily by purchasing shares of real estate investment trusts (REITS) and other real estate related investments. The Company offers a Real Estate Index Portfolio that tracks the performance of a real estate benchmark index.

Reporting Period Range

The date range that is provided in the feed (e.g., Year to Date or Quarter to Date).

Retired Participant

Any participant with a Participant Status of "Retired."

Retirement Funds

Mutual of America offers the Retirement Income Fund and eleven target-date Retirement Funds, each of which is a "fund-of-funds." The Retirement Funds invest in a mix of Mutual of America Investment Corporation equities, equity and fixed income funds. A participant can select the Retirement Fund with the year that comes closest to when he or she anticipates retiring, and the fund's asset allocation will adjust to become more conservative as the fund approaches, and passes, its target date.

¹ Plans with Payroll Integration status may also include non-enrolled employees as Eligible Participants. Non-Payroll integration plans include enrolled Eligible Participants only.

PROPOSED BUSINESS PLAN

DATA AS OF mm/dd/yyyy

January	February	March	April
May	June	July	August
September	October	November	December