

**FORM CRS – CUSTOMER RELATIONSHIP SUMMARY**

Introduction	<p>Mutual of America Securities LLC (Securities LLC) provides products and services for retirement and other long-term savings needs. Securities LLC is a broker-dealer registered with the Securities and Exchange Commission (SEC).</p> <p>Brokerage and investment advisory services and fees differ and it is important you understand the differences. Free and simple tools are available to research firms and financial professionals at <a href="https://www.investor.gov/CRS">Investor.gov/CRS</a>, which also provides educational materials about broker-dealers, investment advisers and investing.</p>
<p>“What investment services and advice can you provide to me?”</p>	<p>We provide brokerage services to retail investors that are limited to offering individual variable annuity contracts issued by Mutual of America Life Insurance Company (Mutual of America), our parent company. In addition, we may recommend: (i) the initial purchase of an individual variable annuity contract and (ii) transactions involving additional contributions or rollovers into an existing individual or group variable contract or into your retirement plan account for which we are the recordkeeper. We do not make recommendations about any of the underlying investment options in our products and do not monitor your investments.</p> <p>We only offer proprietary products and services and make recommendations with respect to these products and services. We do not require minimum contribution amounts, except that you must deposit at least \$10 to purchase an individual variable annuity contract.</p> <p><b>ADDITIONAL INFORMATION:</b> <i>For more information about our services, 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 a participant in a plan subject to ERISA. For information about the Mutual of America variable annuity contracts we offer, please review the <a href="#">individual</a> or <a href="#">group</a> annuity contract prospectus or brochure and the prospectuses of the mutual funds that serve as underlying investment options..</i></p> <p><b>Conversation Starters:</b> 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 for which we provide services, we charge administrative fees that may be paid by you, the plan sponsor or both.</p> <p>If you participate in a group retirement plan, it will offer a menu of investment options for you to invest in, which may include the proprietary MoA Funds. You will pay the expenses of the investment options you choose to invest in. 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 loans and distributions. More details of expenses are in the Participant Fee Disclosure Notice for retirement plans subject to ERISA and in the prospectuses of the funds.</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 but not limited to Separate Account charges and the expenses of the underlying mutual funds investment options, 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).</p> <p>The fees we and our affiliates receive from the products and services we offer creates a conflict of interest because we have an incentive for you to utilize these products and services.</p>

	<p><b><u>ADDITIONAL INFORMATION:</u></b> <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 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 variable contracts we offer, please review the <a href="#">individual</a> or <a href="#">group</a> annuity contract prospectus or brochure and underlying fund prospectuses.</i></p> <p><b><u>Conversation Starter:</u></b> “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 interest and not put our interest 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 you. Here are some examples to help you understand what this means.</i></p> <ul style="list-style-type: none"> <li>• <b><u>Rollovers:</u></b> If you roll over retirement plan balances into your account, we and Mutual of America earn fees on your plan balance.</li> <li>• <b><u>Proprietary Funds:</u></b> If you allocate your account balance to MoA funds, then Mutual of America and its affiliates earn fees.</li> <li>• <b><u>Proprietary Products:</u></b> We and Mutual of America earn fees on the variable annuity contracts that you purchase from us. In addition, if you allocate your account balance to Mutual of America’s Interest Accumulation Account under its annuity contracts, the investment returns are generally higher than the interest rate that Mutual of America will credit you.</li> <li>• <b><u>Revenue sharing:</u></b> We and our affiliates receive payments from certain of the underlying funds available in our products for services provided.</li> </ul> <p><b><u>Conversation Starter:</u></b> “How might your conflicts of interest affect me, and how will you address them?”</p> <p><b><u>ADDITIONAL INFORMATION:</u></b> <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 <a href="#">individual</a> or <a href="#">group</a> 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 commissions, but they have overall sales goals and receive annual incentive compensation based on attainment of those goals as well as office/department and company-wide performance. Those who exceed their goals may be invited to attend an annual sales conference. This compensation structure creates an incentive for our representatives to make recommendations to you generally.</p>
<p>“Do you or your financial professionals have legal or disciplinary history?”</p>	<p>Yes. You should visit <a href="http://Investor.gov/CRS">Investor.gov/CRS</a> and use the free and simple tools available to research us and our financial professionals.</p> <p><b><u>Conversation Starters:</u></b> “As a financial professional, do you have any disciplinary history? For what type of conduct?”</p>
<p>Additional Information</p>	<p>Please go to <a href="http://mutualofamerica.com">mutualofamerica.com</a> for more information about the group retirement plans and variable contracts we offer and the services we provide. You can also obtain an updated copy of this Form CRS from our <a href="#">Home Page</a>, or by calling 866.954.4321.</p> <p><b><u>Conversation Starters:</u></b> “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>