Mutual of America Financial Group™
Retirement Services • Investments

Start Early. Save More.

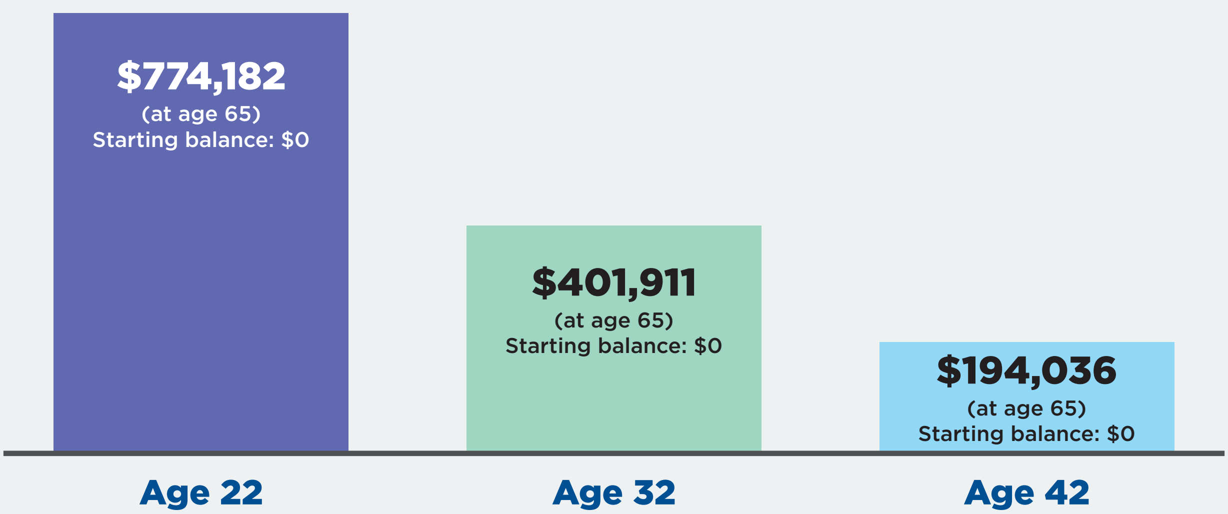
The earlier you start to save, the more time your retirement account has the potential to grow.

Time is a key ingredient in building your retirement savings. The earlier you start to save—even if you only save small amounts of money—the more time your retirement account has the potential to grow.

If you're in your 20s, retirement probably feels like a distant thought. And in many ways, it is. However, contributing to your retirement plan beginning in your 20s can provide a significant savings advantage, as shown in the hypothetical example below. That's because the earlier you begin contributing, the greater opportunity you have to benefit from the long-term compounding of your money.

Start Contributing

The following example shows the difference in savings that an individual making $40,000 a year, and who contributes 10% of their salary, might have by age 65, assuming a constant effective annual rate of return of 6%, and depending on whether they started at age 22, 32 or 42. Ultimately, regardless of your age, you should consider contributing as much and as regularly as you can throughout your working years.



This hypothetical example is for illustrative purposes only and does not represent any actual investment performance, price or yield. This illustration assumes a beginning balance of $0 and has a constant effective annual rate of return of 6%. Please note: Monthly compounding is being used for this hypothetical illustration only. Investment returns are not guaranteed, and your actual return may vary significantly from that shown.

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You should consider the investment objectives, risks, and charges and expenses of the variable annuity contract and the underlying investment funds carefully before investing. This and other information is contained in the contract prospectus or brochure and underlying funds prospectuses and summary prospectuses, which can be obtained by calling 800.468.3785 or visiting mutualofamerica.com. Read them carefully before investing.

Mutual of America's group and individual retirement products are variable annuity contracts and are suitable for long-term investing, particularly for retirement savings. The value of a variable annuity contract will fluctuate depending on the performance of the Separate Account investment options you choose. Upon redemption, you could receive more or less than the principal amount invested.
A variable annuity contract provides no additional tax-deferred treatment of benefits beyond the treatment provided to any qualified retirement plan or IRA by applicable tax law. You should consider a variable annuity contract's other features before making a decision.

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