

MUTUAL OF AMERICA

mutualofamerica.com

Thrift Plan CHANGE IN ALLOCATION & TRANSFER

Mail this form to:

Mutual of America, Financial Transaction Processing Center, 1150 Broken Sound Parkway NW, Boca Raton, FL 33487-3598.
(Call 1-800-468-3785 if you have any questions or would like information about using this toll-free telephone number to transact.)

EMPLOYER'S NAME				EMPLOYER NUMBER	
EMPLOYEE'S NAME				CUSTOMER IDENTIFICATION NUMBER	
MAILING ADDRESS Street and Number		City	State	Zip Code	DAY PHONE NUMBER ()

To tell Mutual of America how you want us to handle amounts that you will be contributing under the Thrift Plan **in the future**, complete the section below entitled "Allocation of Future Contributions." Mutual of America will continue to allocate your contributions in this manner until you instruct us otherwise.

To tell Mutual of America that you wish us to transfer all or part of your **existing** balance in an investment alternative to one or more of the other investment alternatives, complete the section below entitled "Transfers."

ALLOCATION OF FUTURE CONTRIBUTIONS

(Your plan may not permit your Employer's contributions to be placed in any of the investment funds. If this is the case, such contributions will be placed in the Interest Accumulation Account, and this election will apply only to your own contributions.)

Show the percentage of your future contributions you want to place in the interest account and/or investment funds. Use whole numbers only, and make sure the percentages total 100%.

Amounts you place in the interest account will be credited with the rate of interest currently applicable to that account. Your balance in any investment fund will fluctuate to recognize investment results.

INTEREST ACCOUNT		INVESTMENT FUNDS							
MUTUAL OF AMERICA		MUTUAL OF AMERICA		FIDELITY®					
Interest Accumulation Account	%	Equity Index Fund	%	Money Market Fund	%	2030 Retirement Fund	%	VIP Equity-Income Portfolio	%
		All America Fund	%	Mid-Term Bond Fund	%	2035 Retirement Fund	%	VIP Asset Manager Portfolio	%
		Small Cap Value Fund	%	Bond Fund	%	2040 Retirement Fund	%	VIP Contrafund®	%
		Small Cap Growth Fund	%	Retirement Income Fund	%	2045 Retirement Fund	%	Portfolio	%
		Mid Cap Value Fund	%	2010 Retirement Fund	%	2050 Retirement Fund	%	VIP Mid Cap Portfolio	%
		Mid-Cap Equity Index Fund	%	2015 Retirement Fund	%	Conservative Allocation Fund	%		
		Composite Fund	%	2020 Retirement Fund	%	Moderate Allocation Fund	%	VANGUARD	
		International Fund	%	2025 Retirement Fund	%	Aggressive Allocation Fund	%	VIF Diversified Value Portfolio	%
		AMERICAN FUNDS		PIMCO		T. ROWE PRICE		VIF International Portfolio	%
		Insurance Series New World Fund®	%	VIT Real Return Portfolio	%	Blue Chip Growth Portfolio	%	VIF REIT Index Portfolio	%

TRANSFERS

(If your plan does not permit your Employer's contributions to be placed in any of the investment funds, the amount that may be transferred from the Interest Accumulation Account to an investment fund is limited to your own accumulated contributions in the Interest Accumulation Account.)

If you have a rollover balance in your account, you must check one of the boxes below:

This transfer request applies to both regular and rollover balances regular balance only rollover balance only

If you want to transfer **part** of your balance in any alternative to another, you may express the amount as (1) a dollar figure, (2) a percentage of your balance or (3) in the case of an investment fund, a number of units. If you want to make a transfer from one alternative to two or more others, express all amounts in the same way, e.g., as all dollar figures or all percentages. If you want to transfer your entire balance in any alternative to another, express the amount as "100%."

Transfers into the Mutual of America International Fund, Vanguard International Portfolio and American Funds Insurance Series New World Fund® must be sent by regular mail only to the address above. We will not accept submission of these forms by facsimile, express delivery or hand delivery.

Print or Type

FROM (Name of Alternative)...	TO (Name of Alternative)	DOLLARS	OR	UNITS	OR	PERCENT
		\$	OR		OR	%
		\$	OR		OR	%
		\$	OR		OR	%
		\$	OR		OR	%

I have read the current prospectus and am familiar with the objectives of the Investment Funds.

SIGNATURE	DATE / /
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