

Give your employees a smarter way to prepare for their financial future



AGC East Tennessee has teamed up with Mutual of America to offer you a comprehensive array of retirement services

As an AGC East Tennessee member, you're entitled to join its multiple employer plan, offered through Mutual of America. You'll be able to give your employees a qualified retirement plan with a diverse array of investment options, easy-to-use online account management and dedicated support from experienced representatives. Best of all, there's no additional cost to join the plan.

You get an extensive suite of retirement plan services

Retirement plan setup and implementation

A dedicated service team will offer consultation and guidance to help you evaluate your existing retirement plan or design a new one.

Financial education

Through online and in-person education, your employees will discover the advantages of participating in the plan and get information on asset allocation and income options.

Simplified plan administration

Automated systems make it easy to manage your plan using minimal staff time and resources.

Investment fund choice and flexibility

Choose from prescreened mutual funds that offer a variety of risk/return levels. You'll be able to create a diverse investment lineup with the potential to help plan participants achieve their long-term goals.

Flexible fee structure

You have the option to pay all or a portion of certain fees for your plan participants.

Fiduciary support services

You can use an outside Section 3(21) or Section 3(38) investment adviser.

All members enjoy a full range of recordkeeping and administrative services

- Participant onboarding and enrollment
- Participant education and on-site meetings
- Plan data maintenance
- Plan provision information maintenance
- Contribution processing
- Participant notifications
- Compliance testing
- Plan review meetings
- Document preparation services
- Trust and custodial services
- Participant quarterly statements and online account services

Employer-Paid Charges

Administrative Charge - \$0

TPA Charge - \$0 (All Internal with MOA)

Deconversion Record Transfer to another provider is \$1,500.

Participant-Paid Fees

Our tiered Recordkeeping and Administrative Services fees are as follows and is aggregated for all affiliates:

Amount of Total Plan Assets	Contract Asset Charge
\$50 million or more	0.27% (Tier 1)
\$25 million but less than \$50 million	0.37% (Tier 2)
\$5 million but less than \$25 million	0.47% (Tier 3)
\$2 million but less than \$5 million	0.62% (Tier 4)
\$1 million but less than \$2 million	0.97% (Tier 5)
Less than \$1 million	1.37% (Standard)

Fiduciary Services Fee is 0.02% for Wilshire Associates Section 3(21) services.

Advisor Fee is 0.25%

Participant Administrative

There is no charge for participants who receive documents electronically. For those who do not use eDocuments, our electronic document delivery program, the Participant Administrative fee is \$3.50 per month.

Loan Fees

origination fee of \$75.00 plus a separate quarterly, \$10.00 maintenance fee

Distributions

There is a one-time charge to a participant who withdraws his or her full account balance from the plan equal to the lesser of \$50 or 10% of the account balance, excluding hardship withdrawals, in-service withdrawals or withdrawals for an automatic enrollment opt-out within 90 days of enrollment.

<p>Get in touch:</p> <p>Defo Spencer President, Spencer Benefits defo@spencerbenefits.net O:423-498-3040 C: 423-488-4061</p>	<p>Get in touch:</p> <p>Kris Brown Mutual of America Kris.Brown@MutualofAmerica.com O:629-800-6616</p>
---	---

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