

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



## The Coalition on Homelessness and Housing in Ohio (COHHIO) has teamed up with Mutual of America to offer you a comprehensive array of retirement services.

As a COHHIO 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 savings and 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 a comprehensive array of retirement plan services



#### Streamlined administration

Most fiduciary responsibility is handled by COHHIO, including acting as the plan's sponsor, monitoring the investment options, handling Form 5500 filings and sending out participant communications.



#### Financial education

Mutual of America representatives can show your employees the advantages of participating in the plan and explain the plan's investment and distribution options. Our salaried representatives do not receive commissions.



#### A full range of investment options

Carefully selected investment choices help your employees build individual portfolios tailored to their investment objectives, time to retirement and tolerance for risk.

# 75%

of workers participate in a retirement savings plan when offered one through their employer.<sup>1</sup>

# 47%

of employers believe lack of retirement readiness is the top financial concern of their workforce.<sup>2</sup>



All participating members enjoy the same benefits and services, with no minimums on the number of participants or amount of assets. You'll also be able to generate up-to-date reports on your plan activity.

<sup>1</sup> Source: Pew Analysis of U.S. Census Survey of Income and Program Participation, 2016.

<sup>2</sup> Source: Deloitte 2019 Defined Contribution Benchmarking Survey Report.

## Capabilities and support that help you offer a powerful savings benefit

A solid, well-managed retirement plan can help attract and retain top talent, but many employers, especially smaller ones, find plan administration costly and time-consuming. Now you can enhance your employee benefits package quickly and easily. The plan offers:

-  **Streamlined administration**—even though the plan is used by multiple employers, it's treated as a single qualified plan under ERISA.
-  **Support for existing plans**—if you have an existing retirement plan, it may make sense to merge it with COHHIO's multiple employer plan, subject to Mutual of America's underwriting guidelines and requirements.

-  **Adaptable features**—COHHIO acts as the plan's sponsor, while your business joins the plan through a participation agreement. While the primary structure of the plan is adopted by all participating members, variations on certain plan features can be included in the adoption agreement.



To find out how easy it is to offer cost-effective retirement benefits to your employees, call your Mutual of America representative.

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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](http://mutualofamerica.com). Read them carefully before investing.***

Mutual of America's group and individual retirement products that are variable annuity contracts 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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