

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 Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers and investing.</p>
“What investment services and advice can you provide to me?”	<p>We provide brokerage services to retail investors. We primarily offer: (i) individual variable annuity contracts issued by Mutual of America Life Insurance Company (Mutual of America), our parent company and (ii) self-directed and individual retirement accounts (IRAs) in which unaffiliated entities provide administrative, recordkeeping, custody and trade execution services and, where applicable, investment advisory services. We may also recommend: (i) the initial purchase of an individual variable annuity contract issued by Mutual of America including in connection with a rollover from another retirement account; (ii) transactions involving additional contributions or rollovers into an existing individual or group variable annuity contract issued by Mutual of America or into your employer-sponsored retirement plan for which an affiliate serves as recordkeeper; and (iii) opening the IRAs described above including in connection with a rollover from another retirement account and transactions involving additional contributions or rollovers into these IRAs. We do not make recommendations about any of the underlying investment options in the products we offer and do not monitor your investments.</p> <p>We only offer a limited menu of proprietary products and services and make recommendations with respect to these products and services. We do not require minimum investment amounts or account sizes, except that you must deposit at least \$10 to purchase an individual variable annuity contract.</p> <p>ADDITIONAL INFORMATION: <i>For more information about our services, please see our Regulation Best Interest disclosure.</i></p> <p>Conversation Starters: 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>
“What fees will I pay?”	<p>If you participate in a group retirement plan for which our affiliate provides administrative services, our affiliate charges administrative fees that may be paid by you, the plan sponsor or both. The group plan will offer a menu of mutual funds for you to invest in, which may include proprietary MoA Funds. You will pay a proportionate share of the expenses of the underlying funds 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.</p> <p>If you invest in 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, as well as a proportionate share of the expenses of the underlying mutual fund investment options, which may include the MoA Funds. Under the contracts, there are no withdrawal fees (other than taxes and penalties imposed by the IRS).</p> <p>If you open an IRA, you will pay the fees charged by that IRA, including, but not limited to, administrative, recordkeeping and, if applicable, investment advisory fees. You will also pay a proportionate share of the expenses of the mutual fund you invest in, which</p>

	<p>may include the MoA Funds. There are additional fees for which you will be responsible when you receive distribution proceeds or in connection with special requests.</p> <p>ADDITIONAL INFORMATION: <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. For more information about fees and costs you will pay, please see our Regulation Best Interest disclosure.</i></p> <p>Conversation Starter: <i>“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?”</i></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 to you. Here are some examples to help you understand what this means.</i></p> <ul style="list-style-type: none"> • Proprietary Products: We or our affiliates earn fees when you invest or participate in a proprietary product or service, such as variable annuity contracts, IRAs and employer-sponsored retirement plans recordkept by our affiliate. In addition, if a portion of your account balance is allocated to Mutual of America’s Interest Accumulation Account, the investment returns are generally higher than the interest rate Mutual of America will credit you. • Proprietary Funds: If a portion of your account balance is allocated to the MoA Funds, then one or more of our affiliates receives fees for services provided to these funds. • Revenue sharing: We or Mutual of America receive payments from certain underlying mutual funds available in our proprietary products or from their respective managers or affiliates. <p>These fees and other benefits we and our affiliates receive from proprietary products and services create a financial incentive for us to recommend them.</p> <p>Conversation Starter: <i>“How might your conflicts of interest affect me, and how will you address them?”</i></p> <p>ADDITIONAL INFORMATION: <i>For more information, please see our Regulation Best Interest disclosure.</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 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 and to recommend proprietary products.</p>
<p>“Do you or your financial professionals have legal or disciplinary history?”</p>	<p>Yes. You should visit Investor.gov/CRS and use the free and simple tools available to research us and our financial professionals.</p> <p>Conversation Starters: <i>“As a financial professional, do you have any disciplinary history? For what type of conduct?”</i></p>
<p>Additional Information</p>	<p>Please go to mutualofamerica.com 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 Home Page, or by calling 866.954.4321.</p> <p>Conversation Starters: <i>“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?”</i></p>