

We are excited to offer a 403(b) Retirement Plan as a benefit of membership to all Local Associations



YWCA has teamed up with Mutual of America to empower each YWCA employee to invest in their future. Mutual of America is a women-focused financial services group that provides a comprehensive array of retirement services and investment options.

As a women's organization, with women at the forefront, we understand the need for women to invest in themselves. Did you know: **approximately 50% of women ages 55 to 65 have no personal retirement savings and an even smaller percentage of women have over \$100,000 in retirement savings (34.2%)?** *according to data from the U.S. Census Bureau

You get an extensive suite of retirement plan services

- ✔ **Retirement Plan Set Up and Implementation**
A dedicated services team will offer consultation and guidance to help evaluate your existing retirement plan or design a new one.
- ✔ **Investment Fund Choice and Flexibility**
Choose from pre-screened 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.
- ✔ **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.
- ✔ **Fiduciary Support Services**
You gain access to a financial network of licensed professionals.
- ✔ **Simplified Plan Administration**
Automated systems make it easy to manage your plan using minimal staff time and resources.
- ✔ **Seamless YWCA Retirement Savings**
This plan is the perfect companion to the YWCA Retirement Fund plan, and the two work together effortlessly and effectively.

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
- Participation notifications
- Compliance testing
- Plan Review Meetings
- Document preparation services
- Trust and custodial services
- Participant quarterly statements and online account services

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.
- ✔ **Financial Support**
This plan provides a solution for your employees to save at any contribution level.
- ✔ **Support for Existing Plans**
If you have an existing retirement plan, it may make sense to merge it with YWCA multiple employer plan, subject to Mutual of America's underwriting guidelines and requirements.



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 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.