



The lifting power of many wings can achieve twice the distance of flying alone.

November 6, 2017

To whom it may concern:

I am writing this letter to recommend the services of Mutual of America as a provider of 403(b) retirement plans for non-profit organizations. After more than twenty years with another company our organization made the decision to move to Mutual of America. It was not a decision that we made lightly. A thorough analysis demonstrated that Mutual of America could offer significant savings to our staff and organization in terms of reduced fees and other costs.

Not only is Mutual of America saving us money, the service we have experienced has been exemplary. From our account representative, to the service manager, to personal account executives, all have been available, responsive, and helpful. They have made the process of transitioning to a new plan simple.

Perhaps the best indicator of the success of our decision to use Mutual of America is the number of employees who have expressed their support and appreciation for the change we made. The available investment options, the knowledge and commitment of the Mutual of America staff, and the support they have received are what the staff like best.

I can, without reservation, recommend Mutual of America for the provision of your organization's 403(b) retirement plan.

Yours,

A handwritten signature in black ink that reads "Carol Westlake". The signature is written in a cursive, flowing style.

Carol Westlake,
Executive Director