

Participant Annual Fee Disclosure Notice
Aspire of WNY, Inc.
403(b) Thrift Plan
Employer No.: 006-278-I

As the Plan Administrator of the Aspire of WNY, Inc. 403(b) Thrift Plan ("we," "us," "our"), we are required to provide you annually with certain plan related and investment related fee disclosure information. This Participant Annual Fee Disclosure Notice contains plan related information and investment related information provided to us by Mutual of America under their group variable accumulation annuity contract issued to fund our Retirement Plan (the "Plan").

1. "Plan Related Information" contains:
 - the structure and mechanics of the Plan, such as how you may give investment instructions and a list of the Plan's current investment options;
 - any fees and expenses for Plan administrative services that may be charged to/deducted from your individual accounts, such as a Monthly Participant Charge (as described below), along with a description of the corresponding services to which the fees and expenses relate; and
 - any fees and expenses that may be charged to/deducted from your account based on actions you take, such as for loans, along with a description of the corresponding services to which the fees and expenses relate.

2. "Investment Related Information" contains:
 - Performance Data;
 - Benchmark Information;
 - Fee and Expense Information;
 - the Internet website address where additional information with respect to each specific investment can be obtained, including a Glossary to assist participants with terminology related to the Plan's investment options; and
 - additional disclosures with respect to the Retirement Funds (also known as "target-date funds") and annuity guarantees (factors used to determine the guaranteed income and the fact that the guarantee is subject to the insurer's financial strength and claims-paying ability).

If you participate in the Plan, you can access additional information through the "My Account" section of www.mutualofamerica.com. After you log in using your Customer ID (CID) or User ID and Personal Identification Number (PIN), select the "Fee Disclosure" option from the left navigation menu.

If you do not participate in the Plan, you do not have a CID, User ID, or PIN. However, you can enter our Employer Number, which is identified above, in order to gain access to Mutual of America's website. You will be asked to enter our Employer Number after you select the "Fee Disclosure" link from the login page of the "My Account" section at <https://myaccount.mutualofamerica.com>.

For additional information please refer to the *Prospectus of Mutual of America Separate Account No. 2 - Thrift Plan Contracts* ("Prospectus").

If you have any questions, please contact Mrs. Denise M Abramo at (716) 505-5615 and 2356 N Forest Rd Getzville NY 14068-1224.



**Participant Annual Fee Disclosure Notice
for
Aspire of WNY, Inc.**

Plan Related Information

Our 403(b) Thrift Plan offers you the opportunity to accumulate long term savings for your retirement while benefiting from favorable tax treatment. You may invest in one or more of the savings and investment options available under the Plan. For more detailed information about the Plan, please refer to the Summary Plan Description that we have previously provided and which we will provide to you upon request. If you are an employee who is not currently enrolled in the Plan, please be sure to contact us for enrollment information.

Investment Instructions and Restrictions

If you are enrolled in the Plan, you can direct the allocation of future contributions or transfer assets from and among the Interest Accumulation Account of Mutual of America's General Account and Separate Account Investment Funds subject to Mutual of America's Frequent Transfer Policy, which is described in the Prospectus that is issued to you. Generally, you may allocate or transfer assets by logging on to the "My Account" section of Mutual of America's website (www.mutualofamerica.com); by calling Mutual of America's toll free telephone number: (800) 468-3785; or by completing a form for that purpose, which you can obtain from us or from Mutual of America. Transfers into any of the International Funds (including Mutual of America International Fund, Vanguard VIF International Portfolio, and American Funds Insurance Series New World Fund®) may only be made by sending a written request, by U.S.P.S. regular mail, to Mutual of America's Financial Transaction Processing Center in Boca Raton, Florida. Additionally, capitalized terms used but not defined in the "Plan Related Information" section of this Participant Annual Fee Disclosure Notice have the meanings provided in the "Definitions We Use In This Prospectus" section of the Prospectus. The Prospectus is available in the Interest Account & Separate Account Investment Funds section of www.mutualofamerica.com or upon request.

You have the right and responsibility to decide how to invest your Plan account among the savings and investment options available under the Plan. Since the amount of your retirement savings will be affected by the amount you invest, the investment gains or losses, and any charges and expenses, you should carefully weigh the potential earnings and risk of the Plan's savings and investment options, including charges and expenses, before you decide how to invest your Plan assets. Mutual of America's website has general educational information that you can use to help in your decision making.

Voting Rights

Each Plan participant who has the right to give Mutual of America voting instructions for a shareholders' meeting of an Underlying Fund will receive information about the matters to be voted on, including the Underlying Fund's proxy statement and a voting instructions form to return to Mutual of America. Mutual of America will vote the shares of the Underlying Funds owned by the Separate Account at regular and special meetings of the shareholders of the Underlying Funds and will cast its votes according to instructions received from participants.

Mutual of America will vote 100% of the shares that a Separate Account Fund owns. If you do not send voting instructions to Mutual of America, it will vote the shares attributable to your Account Value in the same proportion as it votes shares for which it has received voting instructions from participants.

Identification of Designated Investment Alternatives

Please refer to the "Investment Related Information" section of this document for the list of designated investment alternatives offered under the Plan.



Participant Annual Fee Disclosure Notice
for
Aspire of WNY, Inc.

Administrative and Individual Expenses

These expenses are in addition to the Fees and Expenses discussed under the Investment Related Information section of this document.

Monthly Participant Charge

A Monthly Participant Charge that is the lesser of \$2.00 or 1/12th of 1% of your Account Value for the month if the Account Value is less than \$2,400.00 is deducted from your account. This charge is for expenses associated with printing and mailing the following documents: Prospectuses (and/or Brochures, depending on the Mutual of America product) and supplements to Prospectuses and Brochures; semi-annual and annual reports, which contain financial and other information; quarterly account statements; confirmation statements for account transactions; proxy statements and related voting materials; privacy notices, including initial, annual and opt-in or opt-out notices; and any other documents required to be delivered to you under federal or state laws. **The Monthly Participant Charge is waived for any Plan participant who elects to use eDocuments, Mutual of America's electronic document delivery system. If you elect to use eDocuments and later revoke that election, the Charge will be automatically imposed for future months.** This Charge is not imposed if your Account Value at the end of the month is less than \$300.

Additionally, if you participate in another 403(b) plan, or 401(a) Thrift, 401(k), or Tax-Deferred Annuity plan, funded by a contract issued by Mutual of America and are not eligible for a waiver of the Charge (that is, your Account Value is greater than \$300 or you have not elected to use eDocuments), you will only be charged a single Monthly Participant Charge (typically under the oldest plan paying such charge).

The Monthly Participant Charge, if any, will appear on your Participant Quarterly Statement.

Loan Fees

If loans are permitted under this Plan, charges and fees may be imposed, in addition to interest at a rate of 3% higher than the interest rate Mutual of America credits to amounts in the Interest Accumulation Account of its General Account held for a collateralized loan.

Certain late fees will be assessed for home billed payments received 30 days after the due date. These fees are the lesser of \$15.00 or 5% of the payment that was due. Loan fees, if any, will appear on your Participant Quarterly Statement.

Please note that employer-sponsored retirement plans are intended to encourage employees to save for retirement. We do not, nor does Mutual of America, encourage participants to take loans, and your Plan savings are not intended to be used for current expenses. There are participant charges for loans and loan servicing, and significant adverse tax consequences to Plan participants who do not repay loans on a timely basis. Failure to repay loans may have a negative impact on the ability of Plan participants to meet their retirement savings goals. We encourage you to carefully evaluate these issues before applying for a loan.

Other Charges

You may incur a charge for participant-requested, special delivery services, such as overnight delivery services or wire transfer of funds.



**Participant Annual Fee Disclosure Notice
for
Aspire of WNY, Inc.**

**Investment Related Information
Investment Options - December 31, 2012**

This Investment Related Information section of the document includes important information to help you compare the investment options under our Plan. If you want additional information about your investment options, you can go to the Internet website address shown below or you can contact Mrs. Denise M Abramo at (716) 505-5615 and 2356 N Forest Rd Getzville NY 14068-1224. A free, paper copy of the information available on the website can be obtained by contacting Mrs. Denise M Abramo at (716) 505-5615.

Document Summary

This Investment Related Information section of this document has 2 parts. Part I consists of performance, fee, and expense information for Plan savings and investment options. This part shows you how the investments have performed in the past and the fees and expenses you will pay if you invest in an option. Part II contains information about the annuity options under your Plan.

Part I. Performance, Fee, and Expense Information

Table 1 focuses on the performance of investment options that do not have a fixed or stated rate of return. Table 1 shows how these options have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an investment option's principal risks, as well as other related information, is available on the website which is listed on the top of each page of Table 1.

In addition, Table 1 shows the fee and expense information for the investment options listed. Table 1 also shows the Total Annual Operating Expenses of the options. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option. **Note that Mutual of America does not charge Shareholder-type Fees.**

Table 2 focuses on the performance of investment options that have a fixed or stated rate of return. Table 2 shows the annual rate of return of each such option, the term or length of time that you will earn this rate of return, and other information relevant to performance.

Part II. Annuity Information

Table 3 focuses on the annuity options under the plan. Annuities are insurance contracts that allow you to receive a guaranteed stream of payments at regular intervals, usually beginning when you retire and lasting for your entire life. Annuities are issued by insurance companies. Guarantees of an insurance company are subject to its long-term financial strength and claims-paying ability.



**Participant Annual Fee Disclosure Notice
for
Aspire of WNY, Inc.**

Part I. Performance, Fee, and Expense Information

Table 1--Variable Return Investments & Fees and Expenses

Name/Type of Option <i>Benchmark(s) - Benchmark performance does not reflect fees or expenses.</i> https://myaccount.mutualofamerica.com	Total Return Performance Data & Benchmark(s) for the Separate Account as of 12/31/2012			Total Annual Operating Expenses	
	1yr.	5yr.	10yr. ¹	As a %	Per \$1,000
Equity Funds					
Mutual of America Equity Index Fund	15.34%	0.93%	6.23%	0.72%	\$7.20
<i>S&P 500[®] Index</i>	16.00%	1.66%	7.10%		
Mutual of America All America Fund	14.14%	1.31%	6.38%	1.05%	\$10.50
<i>S&P 500[®] Index</i>	16.00%	1.66%	7.10%		
Mutual of America Small Cap Value Fund	14.86%	5.54%	6.22%	1.40%	\$14.00
<i>Russell 2000 Value[®] Index</i>	18.05%	3.55%	4.27%		
Mutual of America Small Cap Growth Fund	5.00%	2.34%	4.68%	1.40%	\$14.00
<i>Russell 2000 Growth[®] Index</i>	14.59%	3.49%	6.01%		
Mutual of America Mid Cap Value Fund	10.38%	1.20%	3.67%	1.20%	\$12.00
<i>Russell MidCap[®] Value Index</i>	18.51%	3.79%	5.66%		
Mutual of America Mid-Cap Equity Index Fund	17.19%	4.34%	9.62%	0.72%	\$7.20
<i>S&P[®] MidCap 400[®] Index</i>	17.88%	5.15%	10.53%		
Mutual of America International Fund	18.13%	- 3.85%	- 4.30%	0.91%	\$9.10
<i>MSCI EAFE Index</i>	17.32%	- 3.69%	- 4.09%		
Fidelity[®] VIP Mid Cap Portfolio^{2,4}	14.35%	1.90%	6.71%³	1.05%	\$10.50
<i>S&P MidCap 400[®] Index</i>	17.88%	5.15%	10.53%		
Fidelity[®] VIP Equity-Income Portfolio^{2,4}	16.81%	- 0.06%	6.16%	0.96%	\$9.60
<i>Russell 3000[®] Value Index</i>	17.55%	0.83%	7.54%		
Fidelity[®] VIP Contrafund[®] Portfolio^{2,4}	15.92%	0.32%	8.44%	1.04%	\$10.40
<i>S&P 500[®] Index</i>	16.00%	1.66%	7.10%		
Oppenheimer Main Street Fund[®]/VA	16.26%	0.85%	3.75%³	1.28%	\$12.80
<i>S&P 500[®] Index</i>	16.00%	1.66%	7.10%		
Vanguard VIF Diversified Value Portfolio⁵	15.89%	0.89%	3.67%³	0.85%	\$8.50
<i>Russell 1000 Value Index</i>	17.51%	0.59%	7.38%		
Vanguard VIF International Portfolio⁵	19.51%	- 1.63%	6.39%³	0.99%	\$9.90
<i>MSCI ACWI ex USA Index Gross</i>	17.39%	- 2.44%	10.22%		
<i>Spliced International Index</i>	16.83%	- 4.05%	8.01%		
<i>MSCI EAFE Index</i>	17.32%	- 3.69%	8.21%		
DWS Variable Series I Capital Growth VIP	15.44%	1.40%	6.56%	1.00%	\$10.00
<i>Russell 1000[®] Growth Index</i>	15.26%	3.12%	7.52%		
American Century VP Capital Appreciation Fund⁴	15.69%	0.71%	10.61%	1.25%	\$12.50
<i>Russell MidCap[®] Growth Index</i>	15.81%	3.23%	10.32%		
American Funds Insurance Series New World Fund^{®6}	N/A	N/A	N/A	1.29%	\$12.90
<i>MSCI All Country World Index</i>	16.13%	- 1.16%	8.11%		
<i>MSCI Emerging Markets Index</i>	18.22%	- 0.92%	16.52%		
T. Rowe Price Blue Chip Growth Fund^{4,6}	N/A	N/A	N/A	1.20%	\$12.00
<i>S&P 500 Index</i>	16.00%	1.66%	7.10%		
<i>Lipper Variable Annuity Underlying Large-Cap Growth Funds Average</i>	16.04%	1.43%	7.21%		
DWS Variable Series I VIP International⁷	20.01%	- 7.21%	5.18%	1.48%	\$14.80
<i>MSCI EAFE[®] Index</i>	17.32%	- 3.69%	8.21%		



Participant Annual Fee Disclosure Notice
for
Aspire of WNY, Inc.

Table 1--Variable Return Investments & Fees and Expenses (continued)

Name/Type of Option <i>Benchmark(s) - Benchmark performance does not reflect fees or expenses.</i> https://myaccount.mutualofamerica.com	Total Return Performance Data & Benchmark(s) for the Separate Account as of 12/31/2012			Total Annual Operating Expenses	
	1yr.	5yr.	10yr. ¹	As a %	Per \$1,000
Bond Funds					
Mutual of America Mid-Term Bond Fund	2.79%	5.33%	4.01%	1.05%	\$10.50
<i>Barclay's Intermediate Government/Credit Bond Fund Index</i>	3.89%	5.18%	4.62%		
Mutual of America Bond Fund	5.37%	6.00%	5.00%	1.04%	\$10.40
<i>Barclay's Capital Aggregate Bond Index</i>	4.21%	5.95%	5.18%		
PIMCO VIT Real Return Institutional Portfolio^{4,6}	N/A	N/A	N/A	0.80%	\$8.00
<i>Barclay's Capital U.S. TIPS Index</i>	6.98%	7.04%	6.65%		
DWS Variable Series I Bond VIP⁷	7.20%	1.65%	2.64%	1.08%	\$10.80
<i>Barclay's Capital US Aggregate Bond Index</i>	4.21%	5.95%	5.18%		
Other					
Mutual of America Money Market Fund	- 0.69%	- 0.17%	1.05%	0.80%	\$8.00
<i>Citigroup 3 month Treasury Bill Index</i>	0.07%	0.45%	1.69%		
Vanguard VIF REIT Index Portfolio^{5,6}	N/A	N/A	N/A	0.78%	\$7.80
<i>Dow Jones U.S. Total Stock Market Float Adjusted Index</i>	16.38%	2.21%	7.95%		
<i>MSCI US REIT Index</i>	17.77%	5.58%	11.58%		
<i>REIT Spliced Index</i>	17.77%	5.94%	11.63%		
Mutual of America Composite Fund	11.07%	2.66%	5.15%	1.05%	\$10.50
<i>S&P 500[®] Index</i>	16.00%	1.66%	7.10%		
<i>Barclay's Capital Aggregate Bond Index</i>	4.21%	5.95%	5.18%		
<i>Citigroup 3 month Treasury Bill Index</i>	0.07%	0.45%	1.69%		
Fidelity[®] VIP Asset ManagerSM Portfolio^{2,4}	12.01%	2.45%	5.80%	1.03%	\$10.30
<i>S&P 500[®] Index</i>	16.00%	1.66%	7.10%		
<i>Fidelity Asset Manager[®] 50% Composite Index</i>	10.12%	3.25%	5.87%		
Calvert VP SRI Balanced Portfolio	9.93%	1.66%	4.80%	1.40%	\$14.00
<i>Russell 1000 Index</i>	16.42%	1.92%	7.52%		
<i>Balanced Composite Index</i>	13.60%	4.21%	7.01%		
<i>Lipper VA Mixed-Asset Target Allocation Growth Funds Average</i>	13.50%	1.93%	6.70%		
Mutual of America Conservative Allocation Fund	6.88%	4.75%	4.79%	0.90%	\$9.00
<i>S&P 500[®] Index</i>	16.00%	1.66%	6.82%		
<i>Barclay's Capital Aggregate Bond Index</i>	4.21%	5.95%	5.00%		
Mutual of America Moderate Allocation Fund	10.32%	4.36%	6.04%	0.88%	\$8.80
<i>S&P 500[®] Index</i>	16.00%	1.66%	6.82%		
<i>Barclay's Capital Aggregate Bond Index</i>	4.21%	5.95%	5.00%		
Mutual of America Aggressive Allocation Fund	12.82%	3.60%	6.85%	0.87%	\$8.70
<i>S&P 500[®] Index</i>	16.00%	1.66%	6.82%		
<i>Barclay's Capital Aggregate Bond Index</i>	4.21%	5.95%	5.00%		
Mutual of America Retirement Income Fund	6.60%	4.62%	4.48%	1.00%	\$10.00
<i>S&P 500[®] Index</i>	16.00%	1.66%	1.23%		
<i>Barclay's Capital Aggregate Bond Index</i>	4.21%	5.95%	6.05%		
<i>Citigroup 3 month Treasury Bill Index</i>	0.07%	0.45%	0.55%		



Participant Annual Fee Disclosure Notice
for
Aspire of WNY, Inc.

Table 1--Variable Return Investments & Fees and Expenses (continued)

Name/Type of Option <i>Benchmark(s) - Benchmark performance does not reflect fees or expenses.</i> https://myaccount.mutualofamerica.com	Total Return Performance Data & Benchmark(s) for the Separate Account as of 12/31/2012			Total Annual Operating Expenses	
	1yr.	5yr.	10yr. ¹	As a %	Per \$1,000
Other (continued)					
Mutual of America 2010 Retirement Fund	9.13%	3.95%	3.67%	0.94%	\$9.40
<i>S&P 500[®] Index</i>	<i>16.00%</i>	<i>1.66%</i>	<i>1.23%</i>		
<i>Barclay's Capital Aggregate Bond Index</i>	<i>4.21%</i>	<i>5.95%</i>	<i>6.05%</i>		
<i>Citigroup 3 month Treasury Bill Index</i>	<i>0.07%</i>	<i>0.45%</i>	<i>0.55%</i>		
Mutual of America 2015 Retirement Fund	10.02%	3.43%	3.07%	0.94%	\$9.40
<i>S&P 500[®] Index</i>	<i>16.00%</i>	<i>1.66%</i>	<i>1.23%</i>		
<i>Barclay's Capital Aggregate Bond Index</i>	<i>4.21%</i>	<i>5.95%</i>	<i>6.05%</i>		
Mutual of America 2020 Retirement Fund	11.11%	3.12%	2.70%	0.95%	\$9.50
<i>S&P 500[®] Index</i>	<i>16.00%</i>	<i>1.66%</i>	<i>1.23%</i>		
<i>Barclay's Capital Aggregate Bond Index</i>	<i>4.21%</i>	<i>5.95%</i>	<i>6.05%</i>		
Mutual of America 2025 Retirement Fund	12.31%	2.82%	2.32%	0.93%	\$9.30
<i>S&P 500[®] Index</i>	<i>16.00%</i>	<i>1.66%</i>	<i>1.23%</i>		
<i>Barclay's Capital Aggregate Bond Index</i>	<i>4.21%</i>	<i>5.95%</i>	<i>6.05%</i>		
Mutual of America 2030 Retirement Fund	13.11%	2.78%	2.23%	0.92%	\$9.20
<i>S&P 500[®] Index</i>	<i>16.00%</i>	<i>1.66%</i>	<i>1.23%</i>		
<i>Barclay's Capital Aggregate Bond Index</i>	<i>4.21%</i>	<i>5.95%</i>	<i>6.05%</i>		
Mutual of America 2035 Retirement Fund	13.80%	2.24%	1.65%	0.91%	\$9.10
<i>S&P 500[®] Index</i>	<i>16.00%</i>	<i>1.66%</i>	<i>1.23%</i>		
<i>Barclay's Capital Aggregate Bond Index</i>	<i>4.21%</i>	<i>5.95%</i>	<i>6.05%</i>		
Mutual of America 2040 Retirement Fund	14.04%	2.35%	1.72%	0.92%	\$9.20
<i>S&P 500[®] Index</i>	<i>16.00%</i>	<i>1.66%</i>	<i>1.23%</i>		
<i>Barclay's Capital Aggregate Bond Index</i>	<i>4.21%</i>	<i>5.95%</i>	<i>6.05%</i>		
Mutual of America 2045 Retirement Fund	13.86%	2.21%	1.57%	0.94%	\$9.40
<i>S&P 500[®] Index</i>	<i>16.00%</i>	<i>1.66%</i>	<i>1.23%</i>		
<i>Barclay's Capital Aggregate Bond Index</i>	<i>4.21%</i>	<i>5.95%</i>	<i>6.05%</i>		
Mutual of America 2050 Retirement Fund	N/A	N/A	1.69%	0.96%	\$9.60
<i>S&P 500[®] Index</i>	<i>N/A</i>	<i>N/A</i>	<i>- 0.38%</i>		
<i>Barclay's Capital Aggregate Bond Index</i>	<i>N/A</i>	<i>N/A</i>	<i>0.21%</i>		

¹ Or since inception if the fund has been in existence for less than 10 years.

² All references throughout this Participant Annual Fee Disclosure Notice to Fidelity Investments[®] VIP refer to Fidelity Investments[®] Variable Insurance Products Funds.

³ This fund was made available to the Separate Account on July 1, 2005.

⁴ In the case of the American Century VP Capital Appreciation Fund, Fidelity VIP Funds, PIMCO Variable Insurance Trust Real Return Institutional Portfolio, and T. Rowe Price Blue Chip Growth Fund, Mutual of America receives payments (which are sometimes called "revenue sharing" payments) which are not retained by Mutual of America. These payments are passed through to the fund participants and reduce the Separate Account fee charged by Mutual of America.

⁵ All references throughout this Participant Annual Fee Disclosure Notice to Vanguard VIF refer to Vanguard Variable Insurance Funds.

⁶ Effective on or after August 1, 2013.

⁷ This fund was eliminated on March 22, 2013, through a substitution order and is no longer available as a Separate Account investment fund selection.



Participant Annual Fee Disclosure Notice
for
Aspire of WNY, Inc.

Table 2--Fixed Return Investments & Fees and Expenses	
Name/ Type of Option	Interest Accumulation Account of Mutual of America's General Account
Return	Please go to the "My Account" section of Mutual of America's website (www.mutualofamerica.com) or refer to your Participant Quarterly Statement for the current effective annual yield for the Interest Accumulation Account for this plan.
Term	N/A
Other Information	Mutual of America may credit interest to your contract amounts in the Interest Accumulation Account at a rate which may increase or decrease at Mutual of America's sole discretion, although Mutual of America is not obligated to credit interest in excess of the minimum guaranteed rate. ¹ This fixed rate of interest is not reduced by expenses.
Total Annual Operating Expenses As a %	0.00% Fixed rate of interest not reduced by expenses.
Total Annual Operating Expenses Per \$1,000	\$0.00 Fixed rate of interest not reduced by expenses.
Shareholder-Type Fees	None

¹ Mutual of America guarantees that it will credit interest for the life of the contract to amounts in the Interest Accumulation Account of its General Account at a rate at least equal to the greater of (1) any contractual minimum guarantee provided by the contract or (2) the minimum rate required by applicable state law or, if no state law minimum rate is applicable to a contract, the guaranteed minimum credited interest rate will be set pursuant to National Association of Insurance Commissioners (NAIC) standard nonforfeiture law. The NAIC minimum rate is determined in accordance with a formula, and cannot be less than 1.00% or more than 3.00% in any event. Mutual of America determines whether the application of the formula will change the minimum guaranteed rate each November, and any change is effective the following January 1 for that calendar year. The minimum rate for 2012 has been set at 1.00% in accordance with this formula.

In addition, Mutual of America may credit interest to your contract amounts in the General Account at a higher rate that it declares from time to time and which may increase or decrease at its sole discretion, although Mutual of America is not obligated to credit interest in excess of the minimum guaranteed rate. If you have an existing contract, you should refer to it before making a decision relative to your contract because it may have a guaranteed minimum rate in excess of the formula described above and the advertised declared rate. Mutual of America compounds interest daily on your contract amounts in the General Account to produce an effective annual yield that is equal to the stated interest rate. This guarantee is subject to Mutual of America's financial strength and claims-paying ability.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at http://www.dol.gov/ebsa/publications/401k_employee.html. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.



**Participant Annual Fee Disclosure Notice
for
Aspire of WNY, Inc.**

Part II. Annuity Information

A choice of benefit payment methods is available so that you can choose the one best suited to your needs. All forms of annuity available under the plan provide a monthly income for your lifetime. Some forms also provide an income to another person after your death. Before retirement, you should request an estimate of the income you would receive under the annuity forms before you decide which form of benefit to choose.

Pricing Factors

The cost and benefit amount depend on your age and interest rates when you purchase the annuity, as well as the form of annuity option you choose.

Restrictions/Fees

If you are married when you retire, you will automatically receive the 66²/₃% Joint & Survivor with 10 Years Certain & Continuous Annuity with your spouse as the joint annuitant unless you have obtained a signed spouse's waiver within the 180-day period before benefit payments are to begin consenting to the naming of another individual as your beneficiary or the election of another method of benefit payment. Your spouse's consent must be on a form provided by the plan and must be witnessed by a notary public or an authorized representative of the Plan Administrator.



**Participant Annual Fee Disclosure Notice
for
Aspire of WNY, Inc.**

Table 3--Annuity Options <i>www.mutualofamerica.com</i>	
Forms of Annuities	Objectives/Goals
Non-Refund Life Annuity	You will receive monthly payments for life. All payments cease upon death.
Full Cash Refund Life Annuity	You will receive monthly payments for life. After your death, your beneficiary will receive a cash payment equal to the excess, if any, of the total value of your account when you began to receive annuity payments, over the total amount of annuity payments made to you during your lifetime.
Modified Cash Refund Life Annuity	You will receive monthly payments for life. After your death, your beneficiary will receive a cash payment equal to the excess, if any, of your employee contributions with accumulated earnings as of your retirement date, over the total amount of annuity payments made to you during your lifetime.
Period Certain & Continuous Life Annuity	You will receive monthly payments for life. You may choose a 36, 60, 100, 120 or 180 month guarantee. If your death occurs before you have received all of the guaranteed monthly payments, as selected, the same monthly benefit will continue to your beneficiary until a total of 36, 60, 100, 120 or 180 payments have been made.
Joint & Survivor with No Period Certain Life Annuity	You will receive monthly payments for life. You may choose a survivorship percentage of 50%, 66 ² / ₃ %, 75% or 100%. After your death, if your joint annuitant is still alive, he/she will receive monthly payments for life equal to that elected percentage of your original monthly payment amount. Payments will end upon the death of the last survivor.
Joint & Survivor with Period Certain & Continuous Life Annuity	You will receive monthly payments for life. You may choose a survivorship percentage of 50%, 66 ² / ₃ %, 75% or 100%. After your death, if your joint annuitant is still alive, he/she will receive monthly payments for life equal to that elected percentage of your original monthly payment amount. If both you and your joint annuitant die before the end of the period certain elected, your beneficiary will receive monthly payments (in the amount paid to the last surviving annuitant) until the period ends. You may choose a 36, 60, 100, 120 or 180 month period certain.

Please visit www.mutualofamerica.com for a glossary of investment terms relevant to the investment options under this Plan. This glossary is intended to help you better understand your options.

