MUTUAL OF AMERICA

Tax-Deferred Annuity EMPLOYEE ENROLLMENT FORM

EMPLOYER'S NAME	EMF	EMPLOYER INFORMATION		EMPLOYE	EMPLOYER NUMBER		
EMPLOYER'S ADDRESS		City		State	Zip Code		
SOCIAL SECURITY NUMBER EMPLOYER	E'S NAME First EMF	PLOYEE INFORMATION	Initial Last				
MAILING ADDRESS Street (Include Apartment Nu	mber)	City		State	Zip Code		
IF FOREIGN RESIDENT	Province	Coun	try				
DATE OF BIRTH MALE	INITIAL CONTRIBUTION	DEPARTMENT # (Optional)	DISTRIBUTION #	TELEPHONE NUMBER	RS OFFICE		
/ / FEMALE	\$		1937	()	()		
The following three items need be completed only if you are employed by an educational institution.							
Contributions will be made:	Weekly Bi-	-Weekly Sen	ni-Monthly	Monthly			
No paychecks are distributed during the following period:							
Paychecks are distributed thro	oughout the year.						

ALLOCATION OF CONTRIBUTIONS

Show the percentage of your contributions you want to place in the interest account and/or investment funds. Use whole numbers only, and make sure the percentages total 100%.

Amounts you place in the interest account will be credited with the rate of interest currently applicable to that account. Your balance in any investment fund will fluctuate to recognize investment results.

INTEREST ACCOUNT		INVESTME	NT FUNDS	
MUTUAL OF AMERICA		FIDELITY®		
Interest Accumulation Account %	Money Market Fund %	All America Fund %	2015 Retirement Fund %	VIP Asset Manager SM Fund %
	Mid-Term Bond Fund %	Small Cap Value Fund %	2020 Retirement Fund %	VIP Mid Cap
	Bond Fund % Composite	Small Cap Growth Fund % Mid Cap Value	2025 Retirement Fund %	Fund %
INVESTMENT FUNDS	Fund % Conservative	Fund % Mid-Cap Equity	2030 Retirement Fund %	VIP Equity-Income Fund %
OPPENHEIMER Main Street Fund®/VA %	Allocation Fund % Moderate Allocation Fund %	Index Fund % International Fund %	2035 Retirement Fund % 2040	VIP Contrafund [®] %
CALVERT	Aggressive Allocation Fund %	Retirement Income Fund %	Retirement Fund %	VANGUARD
Social Balanced Fund %	Equity Index Fund %	2010 Retirement Fund %	2045 Retirement Fund %	Diversified Value Fund %
AMERICAN CENTURY		DWS		International
VP Capital Appreciation Fund %	Bond Fund %	Capital Growth Fund %	International Fund %	Frank

EMPLOYEE MUST COMPLETE REVERSE SIDE

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BENEFICIARY DESIGNATIONS

In the event of your death, the total value of your account is to be paid to the person or persons named below. If any such person predeceases you, the portion that would have been payable to him or her will be paid to the other person or persons named.

If you name more than one primary beneficiary, or more than one secondary beneficiary, the death benefit will be paid in equal shares unless you show the percentage you want each of them to receive. If you do this, make sure your figures for each beneficiary type total 100%.

If no one you have named as a primary beneficiary is living when the death benefit is to be paid, the person(s) you name as your secondary beneficiary will receive the death benefit. If no one you have named as a primary or secondary beneficiary is living at your death, the amount payable will be paid in the following order: to (a) your widow or widower, (b) your children in equal shares, (c) your parents in equal shares, (d) your brothers and sisters in equal shares, or (e) the executors or administrators of your estate.

Name your primary and secondary beneficiaries in the space provided below. If you need more space, attach a page showing for each beneficiary the necessary information. Please add your Employer's name and Employer number, your signature and the date.

Beneficiary Type:	Beneficiary Type:		
X Primary	Primary Secondary		
Relationship:	Relationship:		
Spouse Child Parent Estate Other	Spouse Child Parent Estate Other		
FULL NAME First Initial Last	FULL NAME First Initial Last		
Durin on principal (o. 1. a)			
DATE OF BIRTH (Optional) SOCIAL SECURITY # (Optional)	DATE OF BIRTH (Optional) SOCIAL SECURITY # (Optional)		
	/ /		
ADDRESS Street	ADDRESS Street		
City State Zip Code	City State Zip Code		
IF FOREIGN RESIDENT Province Country BENEFIT PERCENT	IF FOREIGN RESIDENT Province Country BENEFIT PERCENT		
9/6	9		
SPOUSE'S WAIVER (Witnessed by a Notary P	ublic or Authorized Representative of Employer)		
` ` ` ` ` ` ` ` ` ` ` ` ` ` ` ` ` ` ` `	• • • • • • • • • • • • • • • • • • • •		
The Spouse's Waiver below must be completed if you are married and r you are enrolling in a Tax-Deferred Annuity that your plan description			
I understand that under Mutual of America's contract, I am entitled to benefit after my spouse's death. However, I agree to waive my right t	be my spouse's beneficiary. As the beneficiary, I would receive a dea		
or beneficiaries named on this form.	o co mo conomically, i agree to not my operate accignment one conomical		
	Signature of Spouse Date		
Signature and Seal of Notary Public or Signature of Authorized Representative	Date		

STATEMENT AND SIGNATURE

I have read the current prospectus and other materials describing the contract, and after careful consideration I have found the contract to be suitable for my financial needs. Therefore, I elect to participate in the TDA.

Signature	Date

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