



I am pleased to announce our newest benefit for North Carolina Center for Nonprofits members. We have entered into a multiple employer retirement plan (MEP) agreement with Mutual of America Financial Group. The Association chose Mutual of America because of their extensive experience with retirement plans, their focus on employee education, and salaried (not “commission-based”) account representatives who are committed to providing excellent customer service.

North Carolina Center for Nonprofits members are eligible to participate in our MEP, offered through Mutual of America Financial Group, with these key advantages:

- ✔ **Retirement plan setup and implementation**
A dedicated service team will offer consultation and guidance to help you evaluate your existing plan or design a new one.
- ✔ **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.
- ✔ **Simplified plan administration**
Automated systems make it easy to manage your plan using minimal staff time and resources.
- ✔ **Investment fund choice and flexibility**
Choose from prescreened 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.
- ✔ **Flexible fee structure**
The plan sponsor selects how certain fees are split between the employer and the plan participants.
- ✔ **Fiduciary support services**
You can use an outside Section 3(21) or Section 3(38) investment adviser.
- ✔ **Reduction of administrative burden due to administrative efficiencies**
 - Centralized administration
 - Participant communications
 - Streamlined compliance
 - » Only one Form 5500 filing and one fidelity bond needed. As the MEP sponsor, North Carolina Center for Nonprofits will file Form 5500 and purchase the fidelity bond covering aggregated plan assets.

If you already offer a retirement plan. Mutual of America’s representatives can provide a thorough evaluation and review of your plan. For some members, this review process has been a valuable tool, resulting in an increased awareness of the range of retirement plans and services available to them as well as a reduction in plan cost.

I encourage you to review the enclosed materials about Mutual of America’s retirement plan products and services, or visit www.mutualofamerica.com. I also hope you’ll consider meeting with your Mutual of America representative, Diego Ramon, to further discuss the advantages of a MEP. He can be reached at diego.ramon@mutualofamerica.com or 704.324.7332.

Ivan Canada
President and CEO