

Account Access Guide

Connecting to your retirement plan

MassMutual's interactive retirement plan website www.retiresmart.com allows you to access your account online 24 hours a day, 7 days a week. Just follow these simple steps.

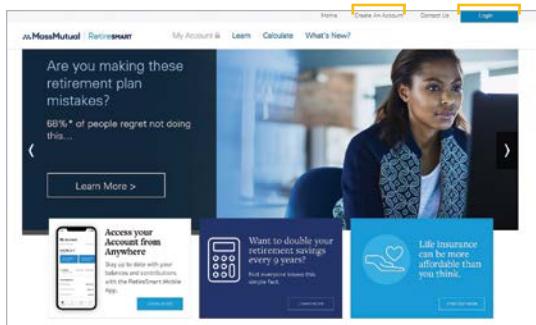


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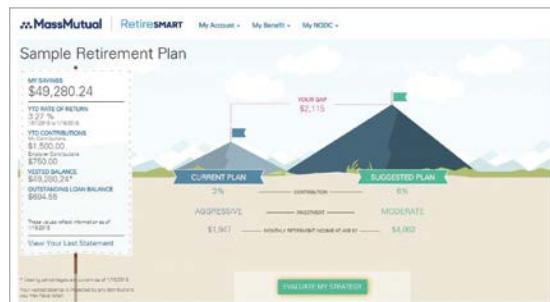
Go to www.retiresmart.com.

If you have an existing account, click "Login."

If you are a new user, click "Create an Account."



- The MassMutual RetireSmart Ready Tool where you can evaluate and personalize your retirement plan strategy based on your preferences. Click "Evaluate my Strategy" to get started.



Hypothetical example, for illustrative purposes only.



Retirement account information

The first screen you will see is your Account Dashboard. This Dashboard provides information such as:

- Your account balance.
- Your investment allocations (or how your account is invested).

To change the amount you contribute to the Plan:

- Go to the **My Account** drop-down menu and click **Contributions** under the Putting Money In section.
- Choose the amount you would like to contribute.

Note that online contribution changes are not offered by all Plans.

To change your investment options for your contributions:

1. Go to the **My Account** drop-down menu and click **Investment Selection** under the Moving Money Around section.
2. You will be asked to choose the investment strategy that is right for you.

To designate or change your beneficiary:

1. Go to the **My Account** drop-down menu and click **Personal Info** under the Everything Else section.
2. Select **Add Beneficiary**.
3. Select **Change Beneficiary** to change any existing beneficiary information. You may then be asked to contact your Plan Administrator or complete the Beneficiary Designation form.

Rules to keep in mind when determining your beneficiary – You can use the online beneficiary process if you are single, or if you are married and you want to declare your spouse as the sole primary beneficiary. But, if you are married and want to declare someone other than your spouse as your sole primary beneficiary, you must print the form available online and complete it according to the instructions.

To add or change your email address online:

1. Go to the **My Account** drop-down menu and click **Personal Info** under the Everything Else section.

2. Select “**Add or Change Email**” or “**Change Address**” (depending on your available options). Type in your email address.

3. Confirm the email address.

You will receive a confirmation number when your transaction is complete.



How much should you save for retirement?

Explore the RetireSmart Ready Tool, located on your dashboard, to help determine your retirement goals and how to achieve them.



Online learning

Interactive learning tools on www.retiresmart.com help you take an active role in planning and saving for retirement.



Have questions?

If you have questions or would like to speak with a representative, call the Participant Information Center at **1-800-743-5274** or visit www.retiresmart.com. Representatives are available Monday through Friday, 8 a.m. to 8 p.m., Eastern Time.



Make the most of your retirement plan

Be sure to take advantage of all the great tools and learning resources the RetireSmart website has to offer.



The information provided is not written or intended as specific tax or legal advice. MassMutual, its subsidiaries, employees and representatives are not authorized to give tax or legal advice. Individuals are encouraged to seek advice from their own tax or legal counsel.

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C:RS-35482-04