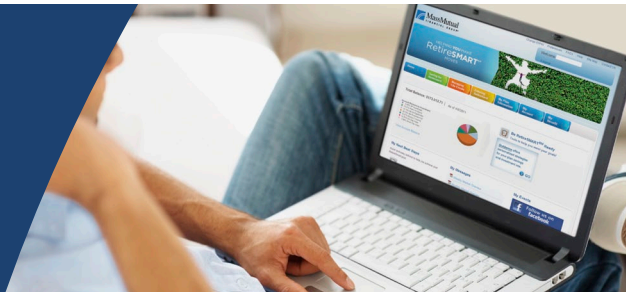


MassMutual's RetireSMARTSM Ready Tool



Are you saving enough to reach your retirement goal?

Retirement readiness is about knowing how much income you will need during retirement and being on track. Timing, retirement objectives and priorities are not the same for everyone so the amount you will need to save will depend on the lifestyle you want, amount of income you will receive and how long you will be retired.

Find out within minutes.

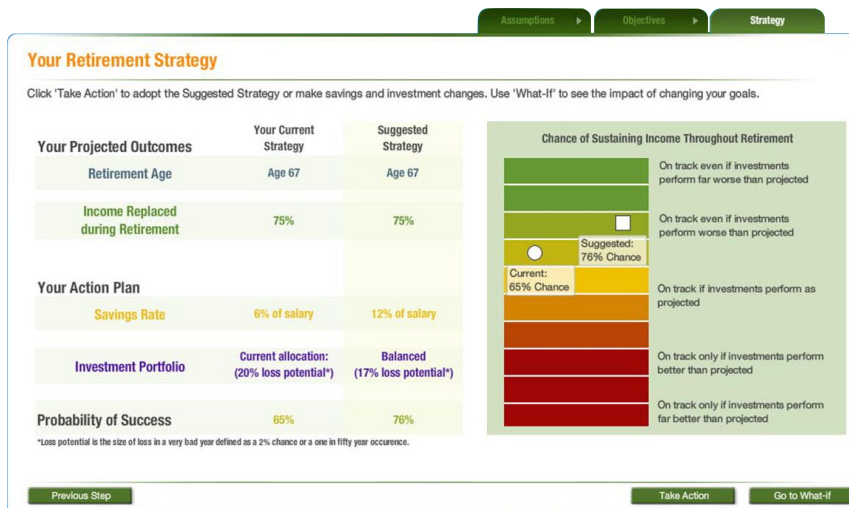
As your retirement plan provider, MassMutual provides you with access to a convenient retirement planning tool that takes about 10 minutes to use. It will provide you with simple changes you may need to make to improve your chance of reaching your retirement goals.

Use the RetireSmartSM Ready Tool.

While a quick calculation can get you started, it's a good idea to use a retirement planning tool that can take a more in-depth look at your personal situation and other factors. MassMutual's RetireSmartSM Ready Tool provides you a target savings goal and a suggested strategy to help you reach it. Using "what if" scenarios, the tool's suggested strategy presents the best combination of retirement age, income, current savings, and investment risk based on your individual goals and priorities.

Log on and get on track today!

Simply log on to your account at www.retiresmart.com to use the RetireSmartSM Ready Tool. View your suggested strategy and see if you are on track to meet your retirement goals.



- Log on to retiresmart.com
- Click on **RetireSmart Ready Tool**
- Click on the **Assumption** tab
Your information will be prepopulated by your employer and MassMutual.
- You may want to include additional information to get a more complete picture.
- Click **View Strategy**



We'll help you get there.®