Get personal with MassMutual RetireSmart Ready Managed Path

Take a data-driven, customized approach to investing to help you meet your retirement goals

Need help reaching your retirement goals?

Selecting and monitoring your retirement investments can be a challenge. To help, your plan offers RetireSmart Ready Managed Path — an easy-to-use online managed account service from Envestnet Retirement Solutions, LLC (ERS) that provides a suggested investment strategy that's customized to you. Using the online RetireSmart Ready Tool, you can access a personalized recommendation from ERS — both of investment allocation and savings rate — to help you meet your defined retirement objectives. ERS then monitors and rebalances your account on an ongoing basis to keep pace with your current situation.

Who is ERS?

Envestnet Retirement Solutions, LLC ("ERS") is a federally registered investment adviser and is the investment manager for your managed account. ERS is a subsidiary of its parent company Envestnet, Inc. (NYSE:ENV).

ERS and Envestnet, Inc. are not affiliated with MassMutual or any of its subsidiaries.

A personalized strategy

Unlike traditional target date funds that typically reallocate portfolios based solely on age, Managed Path provides a more personalized strategy with ongoing active management based on any changes in your assets and personal data entered into the tool.

The RetireSmart Ready Tool relies on personal data such as age, deferral rate, and current balance. You can then refine your retirement goal by adding your preferred retirement age, income replacement goal, savings rate preference, and risk tolerance. ERS then uses an analytical engine that combines your data with Social Security benefit estimates (which you can remove or adjust) and expected mortality to help find an allocation that seeks to meet your retirement goals while minimizing risk.

Stay up-to-date with ease

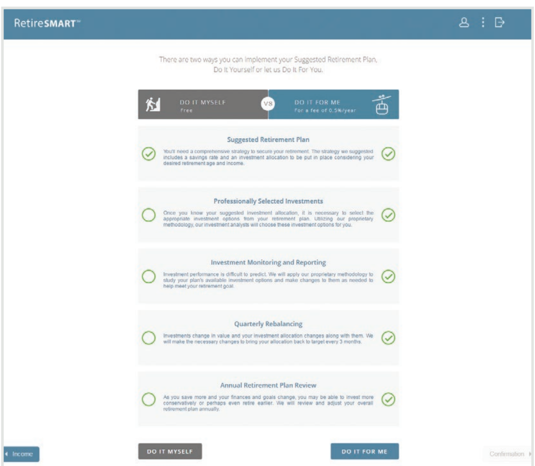
When you sign up for Managed Path, you are allowing ERS to exercise discretionary control over your account and make adjustments for you down the road. ERS will make all the investment decisions for you in this account. Over time ERS will use the current information in the RetireSmart Ready Tool to make sure your investments continue to be tailored to your current situation, and make changes as needed to help keep you moving toward your goals. You can check in as much or as little as you like, but it's always a good idea to periodically review your account.

Why Managed Path?

- Tailored account allocation based on your personal data from the RetireSmart Ready Tool
- Efficient with no ongoing commitment to actively manage your investments yourself
- Continuous review and adjustment keeps your strategy from becoming outdated
- Cost effective solution — annualized fee of 0.50 percent of total assets, 1/12 of which is deducted monthly (or approximately $0.42 per month for each $1,000 invested)

Getting started in five easy steps

1. Log in to your retirement account at RetireSmart.com and select the RetireSmart Ready Tool.
2. Review and personalize your Goals and Priorities, and Link Accounts to include other retirement assets outside of your MassMutual plan in your overall retirement projections.



3. Select Do It For Me to implement your Suggested Retirement Plan, then read through the online information about ERS as Investment Manager, how they will manage your account, and fees that apply.
4. Review and accept ERS's Participant Advice Agreement using an email verification process.
5. Confirm your strategy to activate Managed Path and adopt ERS's suggested strategy.

Learn more

Use the RetireSmart Ready Tool to review your suggested strategy and customize it for your preferences and retirement goals. MassMutual offers tools and support to help you make decisions and manage your account. Please see your enrollment materials or log in to your account to learn more. To see all of your investment options or obtain a prospectus, log in to your account at www.retiresmart.com.

- Use the RetireSmart Ready Tool to see your suggested strategy.
- To further customize your results, use the tool to refine. your retirement goals

To learn more, call 1-800-743-5274 to speak to a customer service representative (8 a.m. to 8 p.m. ET).

Please consider an investment option's objectives, risks, fees, and expenses carefully before investing.

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