

Get to the peak of your retirement potential

Retirement readiness means more than just saving. It's knowing how much income you need during retirement and being on track.



A smart choice

The average retiree will need between 75% and 90% of their final income for each year in retirement in order to maintain their standard of living. Are you saving enough to reach your retirement goals? MassMutual's RetireSmartSM Ready Tool can help you:

- Assess your chances of having enough income in retirement.
- Make meaningful decisions when planning for retirement.
- Determine various approaches to improve the likelihood of a successful retirement.

Actionable guidance and advice solutions

The RetireSmart Ready Tool presents solutions that you can take action on right away and provides options to include your individual assumptions, objectives, priorities and trade-offs. With minimal input, you'll be able to instantly view a suggested strategy to help you increase your chances of reaching your retirement goals. If you would like to adopt the Suggested Strategy, click **"Take Action"** and follow the prompts — it's that simple.

Easy to use

Getting to the RetireSmart Ready Tool is easy – simply log on to www.retiresmart.com. You will be able to access the tool from your dashboard page. The tool offers two useful components – Guidance and Advice. The tool's Guidance component provides you with a suggested savings rate and asset allocation for your investments. The Advice portion provides you with asset allocation suggestions and plan-specific fund recommendations. (Fees for advice apply.)

Customize your plan

Not everyone's retirement objectives and priorities are the same. For a complete assessment of your retirement strategy, the tool also allows you to customize your situation through these simple steps:



1. The Interview – Your personal and employment information is pre-populated with data if provided to us by your employer. If not, you can easily update the specifics.



2. Projected Retirement Income – We'll show you your projected income amounts with both your current and suggested savings rate and investment allocation. You'll see how you can increase your chances of reaching your retirement goals with simple changes.



3. Goals and Priorities – You can personalize your individual goals and priorities, such as preferred retirement age, retirement income, savings rate, and investment risk. In addition, you can modify the preferences as you see fit.



4. Take Action – We'll let you implement your investment changes right in the tool itself! And we'll help you remember to monitor and adjust your strategy over time to stay on course if your needs change.

In addition, if you are 50 years or older, you will be able to customize and plan for your income needs in retirement. You will have the ability to set your priorities, personalize your goals, plan your budget, and create a strategy that balances income in retirement from your available sources.

Don't worry if you don't have all the information on hand. The system will save your latest data so that you can make additional changes at a more convenient time. When you are done, a RetireSmart Ready report can be generated for you to print, review and share with others.


Action Plan:

Log in to RetireSmart.com

- Use the RetireSmart Ready Tool to see your suggested strategy.
- Review your plan periodically to monitor your progress.
- Consult with a financial advisor about your own situation.

Personal Retirement Strategy

GEORGE SAMPLE




Your Retirement Goal

Current Retirement Plan	VS	Suggested Retirement Plan
\$4,800 /month	PROJECTED RETIREMENT INCOME AT THE AGE OF 67**	\$5,775 /month
64% Current Income		77% Current Income
5.00%	SAVINGS RATE	10.00%
CURRENT ALLOCATION 24.00% loss potential	INVESTMENT	GROWTH 16.00% loss potential

Your Suggested Portfolio

The chart below shows the asset allocation of your Suggested Investment Portfolio.**



● Stable Value	19.00 %
● Intermediate-Term Bond	9.00
● Large Value	9.00
● Large Blend	10.00
● Large Growth	9.00
● Mid-Cap Value	6.00
● Mid-Cap Growth	2.00
● Small Value	3.00
● Small Growth	1.00
● Foreign Large Growth	32.00

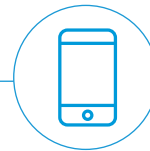
You are encouraged to periodically revisit the online tool to update your financial status and review your Suggested Strategy. For more details about the management process, please see "Important Information about This Analysis" on the following pages.

Learn more



The RetireSmart Ready Tool is just one of many retirement planning and educational resources available to you. Remember, retirement planning isn't just a one-time exercise.

To learn more, visit www.retiresmart.com
or call **1-800-743-5274**.



Download the mobile app

You can have access to this tool from the convenience of your smartphone. To find the app, search for “ReadyTool” or “MassMutual” in your Apple® App Store® or Google Play™ store. To log in on the mobile app, just enter the same credentials you currently use on the RetireSMART website.



Apple® and App Store® are trademarks of Apple Inc.

Past performance is no guarantee of future results.

Fees for advice apply.

The information contained herein is not intended or written as specific legal or tax advice and may not be relied on for purposes of avoiding any federal tax penalties. Neither MassMutual nor any of its employees or representatives are authorized to give legal or tax advice. You must rely on the advice of your own independent tax counsel.

© 2018 Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111-0001.
All rights reserved. www.massmutual.com.

RS9253b 418

C:RS-21594-04