

LOOKING FORWARD TO RETIREMENT.



The Iowa Retirement Investors' Club (RIC)

MassMutual's interactive retirement plan website allows you to access your account online 24 hours a day, 7 days a week. Accessing your retirement account online is easy — just follow these simple steps.

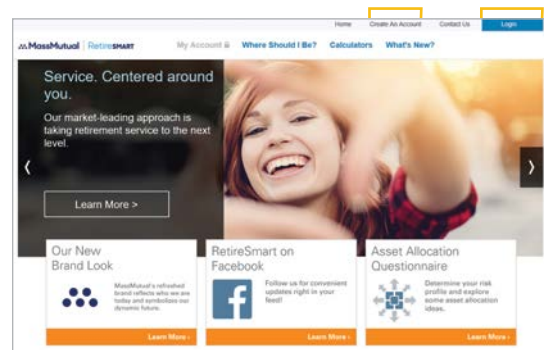
Accessing your retirement account

Go to www.massmutual.com/iowaric and select "Login."



At www.retiresmart.com select "Login."

If you have an existing account, click "Login." If you are a new user, click "Create Account."



For existing accounts, you will be guided through steps to establish new, stronger and more secure usernames and passwords. In addition, you will choose security questions and have the opportunity to register your device.

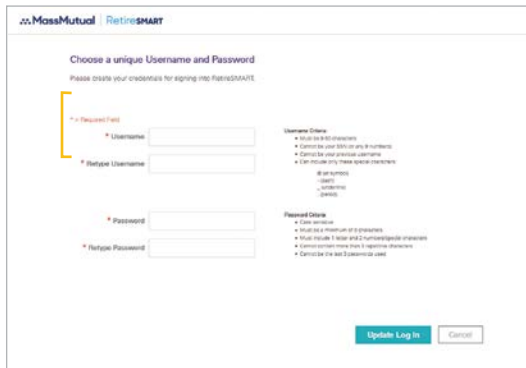
Step 1: To access your account, enter your Username and click **Continue**.

Step 2: Enter your **Password**.



The screenshot shows the top of the MassMutual RetireSMART login page. It features a 'Password' input field with a 'Log In' button to its right. Below the password field is a link that says 'Forgot your password?'. The page header includes the MassMutual logo and the text 'RetireSMART'.

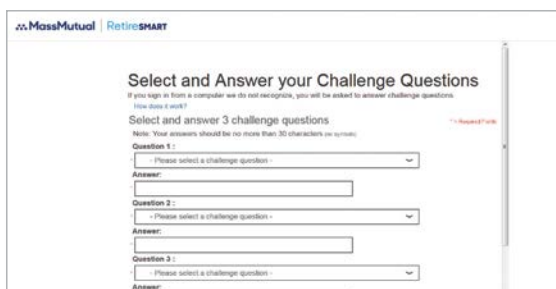
Step 3: You may be prompted to change your username and password to meet enhanced security requirements.



The screenshot displays the 'Choose a unique Username and Password' screen. It prompts the user to create credentials for signing into RetireSMART. There are two main sections: 'Username Criteria' and 'Password Criteria'. The Username section includes fields for 'Username' and 'Repeat Username', with criteria such as 'Must be 8-30 characters', 'Cannot be your Social Security Number', and 'Cannot be your phone number'. The Password section includes fields for 'Password' and 'Repeat Password', with criteria such as 'Must contain 1 uppercase and 1 lowercase character', 'Must include 1 digit and 2 numbers/special characters', and 'Cannot contain the last 4 characters used'. There are 'Update', 'Log In', and 'Cancel' buttons at the bottom.

Step 4: If you have updated your username and password, you will need to log back in using your updated username and password.

Step 5: You will be prompted to select personalized challenge questions that will help us know it's really you in case you ever forget your username or password.



The screenshot shows the 'Select and Answer your Challenge Questions' screen. It asks the user to select and answer 3 challenge questions. A note states: 'Note: Your answers should be no more than 30 characters on systems'. There are three question entries, each with a dropdown menu to select a question and a text input field for the answer. A 'Review/Finish' button is visible on the right side.

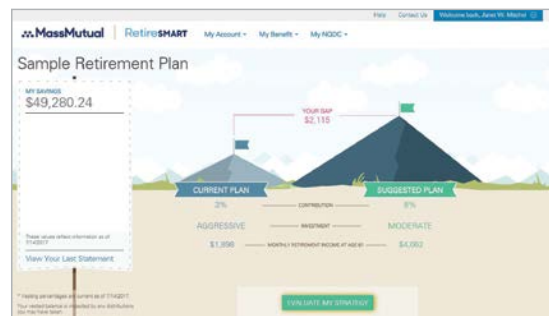
Step 6: You will be asked if you'd like us to remember the device you are using, which gives you an extra measure of security.

Step 7: Click **Finish**, and that's it!

Retirement account information

After you've logged on, 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).
- The MassMutual RetireSMART Ready Tool where you can evaluate and personalize your retirement plan strategy based on your preferences.



Hypothetical example, for illustrative purposes only.

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**. Make your selections, then click **Continue** and then **Save**.
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 the email address from which you would like to receive electronic communications.
3. Confirm the email address.

Once you review and approve all changes made to your account, click **Submit**. 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.

To access the RetireSmart Ready tool, be sure to enable pop-ups from the participant website.

The RetireSmart Ready Tool is an online analysis tool that gives you a simple way to assess your current income gap given your current retirement strategy. The tool can also provide different levels of suggestions that may help close the income gap and drive towards a successful retirement.

The screenshot displays the 'FINANCIAL INFO' section of the RetireSmart Ready Tool. It shows a 'Sample Retirement Plan' with a balance of '\$49,280.24' as of May 16, 2016. Below this, it indicates the user is saving at a rate of 3% Pre-Tax, 0% Roth, and 0% After Tax. A 'Bank Of America IRA' is listed with a balance of '\$28,299'. At the bottom, there is a prompt: 'Wish to include other retirement accounts?' with a 'LINK ACCOUNTS' button.

Hypothetical example, for illustrative purposes only.

It is estimated you will need between 75% and 90% of your final annual income to maintain your current standard of living in retirement.*

Everyone has a different mental picture of what their retirement looks like. Yours could be taking vacations, learning new skills, spending more time with your family or even starting a new career.

How much money you will need to retire depends on how you picture your retirement.



Educational content on www.retiresmart.com

MassMutual offers online learning resources to help you take an active role in planning and saving for retirement. Visit www.retiresmart.com to access a wide range of interactive tools, which include:

- Results-based calculators
- Flash-animated tutorials
- Insightful articles
- Interactive charts
- Seminars



Have questions?

If you have questions or would like to speak with a representative, call the Participant Information Center at **1-800-743-5274**. 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.

Call 1-800-743-5274 or access www.retiresmart.com today!



* Source: Morningstar: Customize Your Income-Replacement Rate for Retirement, August 2014.

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.

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