Account Access Guide

Connecting to your retirement plan

***Two of the most important aspects of retirement planning are:** the ability to manage your own account, and the ability to get account information when you want it. With MassMutual as your plan administrator, you can easily access and manage your account the way you want virtually anywhere and at anytime. Easy access to your retirement account means you're in control of your future.*

MassMutual's interactive retirement planning website **www.retiresmart.com** allows you to access your account online 24 hours a day, 7 days a week. Accessing your retirement account online is easy if you follow these simple steps.

Educational content on www.retiresmart.com

MassMutual offers online learning resources before login, to help you take an active role in planning and saving for retirement today. Visit our RetireSmart website at **www.retiresmart.com** to gain access to a wide range of interactive tools, which include:

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

Accessing your retirement account

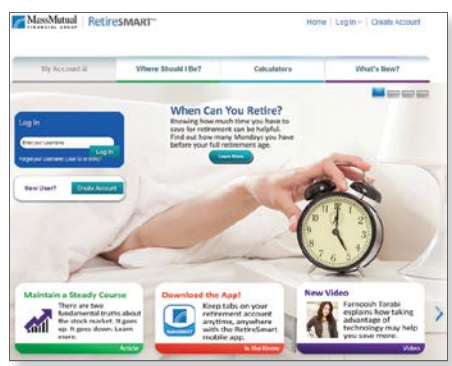
The next time you log in to **www.retiresmart.com**, you will be guided through steps to establish new, stronger and more secure usernames and passwords. In addition, you will choose security questions and have the opportunity to register your device.

You'll only need to do this once, and these stronger security measures will help keep your identity safe and your account protected.

Step 1: When you are ready to access your account, enter your Username and click **Log In**.

Existing Account, click here.

***New User:** If this is your first time logging on, you will need to click on "Create Account."*



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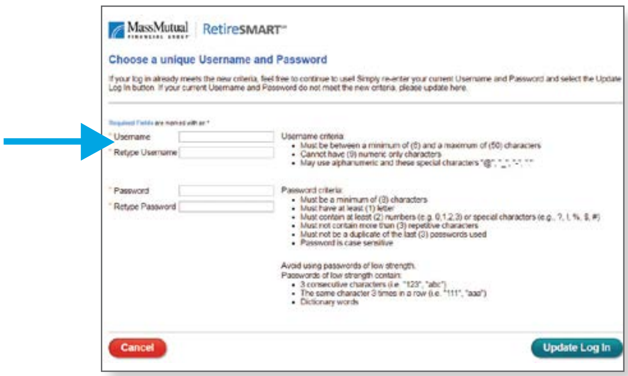
We'll help you get there.®

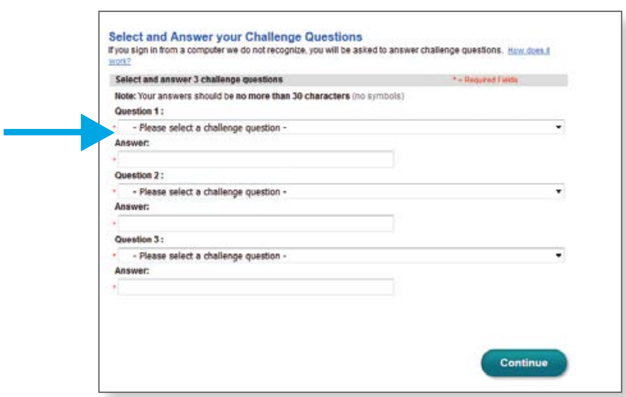
Step 2: Enter your **password**.

Step 3: You'll be prompted to change your username and password to reflect our updated, stronger security requirements. If you have already updated your username and password, you do not need to follow the next step.



Step 4: You will need to log back in using your updated username and password.

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

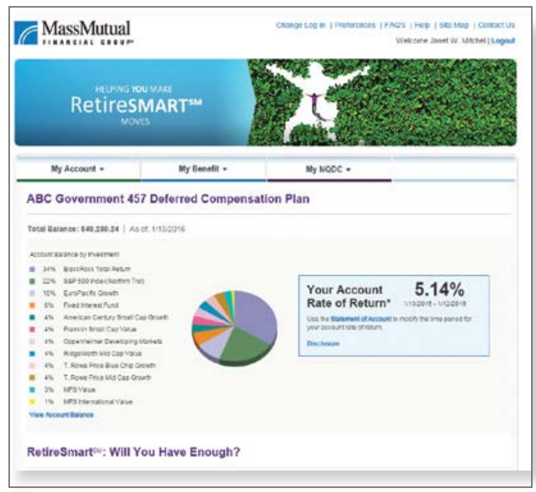


You will be asked if you'd like us to remember the device you are using, which gives you an extra measure of security. Click **Finish**, and, that's it!

Retirement account information

After you've logged on the first screen you will see the RetireSmart Ready Tool home page. The home page will provide information such as:

- Your account balance.
- Your personal rate of return.
- Your investment allocations (or how your account is invested).
- The MassMutual RetireSMART Ready Tool to help you determine if you will have enough at retirement.



To change the amount you contribute to the Plan. Note that online contribution changes are not offered by all Plans.

Please use Contribution Change form.

1. Go to the **My Account** drop down box and click on **Contributions** under the tab Putting Money In**.**
2. Choose the amount you would like to contribute.
3. After you have chosen, click **Next.**

To change the way your current account balance is invested.

1. Go to the **My Account** drop down box and click on **Investment Selection** under the tab Moving Money Around.
2. You will be asked to choose the investment strategy that is right for you.
3. Choose the funds you want to invest in, and then click **Next**.

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Please use the Beneficiary form and
fax to (209) 468-0408.
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To designate your beneficiary:

1. Go to the **My Account** drop down box and click on **Personal Info** under the tab Everything Else.
2. Select **Add Beneficiary** to enter information. Once you have entered the information, click on **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 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.*

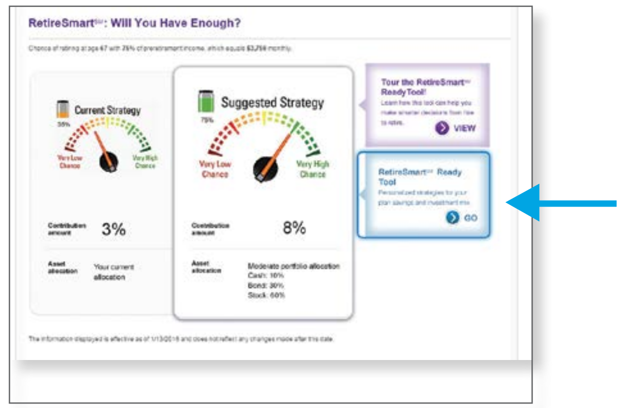
Add or change your email address online.

1. Go to the **My Account** drop down box and click on **Personal Info** under the tab Everything Else.
2. Select **Add or Change Email**. Type in the email address you would like to receive electronic communications.
3. Confirm the email address.

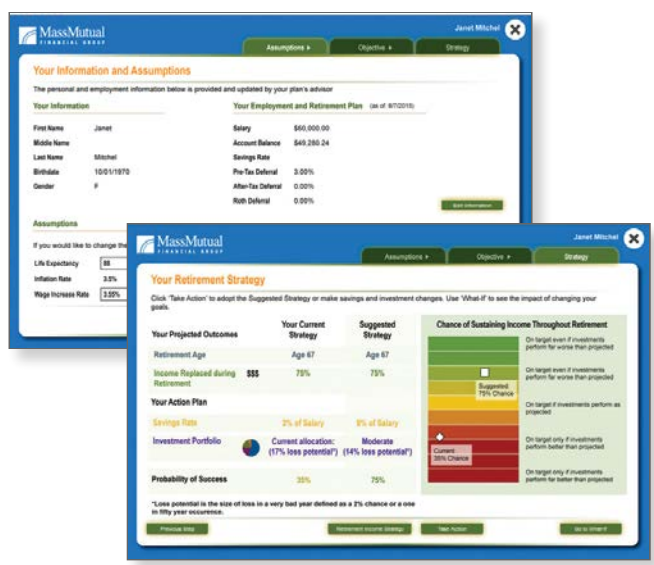
Once you review and approve all changes made to your account, click **Submit**. You should receive a confirmation number when your transaction is complete.

How much should you save for retirement?

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



The RetireSmart Ready Tool, an online analysis tool that can potentially give you a simple way to assess your chances of having enough income in retirement, given the way you are investing today. The tool can also provide different levels of recommendations to help improve the likelihood of a successful retirement.



Everyone has a different mental picture of what their retirement looks like. Yours could be taking vacations, or learning new skills, or 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.

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

To help increase your chances of having a financially secure retirement, visit MassMutual's RetireSmart Ready Tool, which provides you with the information that you need to help make meaningful decisions in your retirement planning.

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, 8:00 a.m. to 9:00 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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