OF GETTING ON THE RIGHT PATH.

Retiresmart[™]





Easy access to your account Manage your account in two simple ways

Online or by phone

- Obtain current account balances
- Check current investment prices and performance
- Access personalized performance
- Change your investment options
- Transfer (exchange) balances between investment options
- Request a loan, withdrawal or distribution (if applicable)
- Model a new loan or obtain outstanding loan information (if applicable)
- Obtain rollover information and forms
- Change your personal identification number (PIN) phone only
- Select Systematic Personal Rebalancing (if applicable)

>>>>

Learn more about investing for retirement

Whether you're new to the plan, a seasoned investor or getting ready to retire, our website can help you. You'll find a wide array of educational resources to help you make more informed decisions about your financial future. Visit **massmutual.com/retirementaccess** to learn about topics such as the benefits of tax-deferred investing, the importance of diversification and planning for your income in retirement.



We'll help you get there:

More online

- Enable/reset your account password
- · Request personalized statements
- View and download your quarterly statement



Online

TO LOG IN TO massmutual.com/retirementaccess

- 1. Enter your Social Security number (SSN).
- 2. Enter the month, day and year of your birthday in an eight-digit format (MMDDYYYY) as your initial password.
- 3. Choose a new user name and password. Your new user name needs to be 8 to 25 characters long. Your new password must be 8 to 12 characters long and contain at least two numbers and two letters.

By phone

Call **1-800-854-0647** and choose from three ways to manage your account:

Speech recognition system

Simply state the reason for your call when asked. This 24-hour service is available in English only.

Automated touch-tone response system

Dial "**" after you hear the welcome greeting, and follow the prompts. This 24-hour service is available in both English and Spanish.

Language Line

A customer service representative can connect you to our Language Line Service where help is available in over 140 languages.



By phone

CALL 1-800-854-0647

- 1. Enter your Social Security number (SSN).
- 2. Enter the month, day and year of your birthday in an eight-digit format (MMDDYYYY) as your initial personal identification number (PIN).
- 3. Choose a new PIN. Your new phone PIN must be 4 to 8 digits long.

