

Account Access Guide

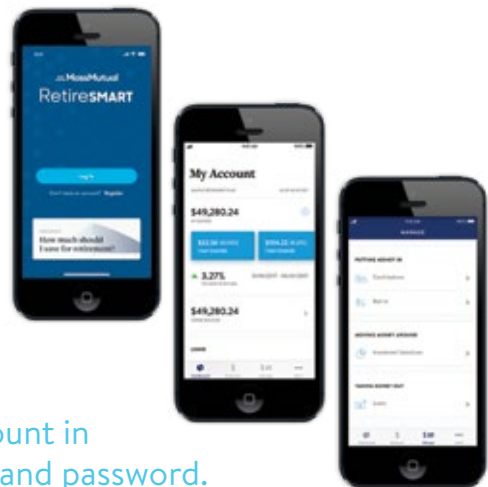
Connecting to your retirement plan

Using a mobile device? Download the app.



With a 4.6 out of 5-star rating on the Apple App store, The MassMutual® RetireSMART app is the easiest and fastest way to connect with your

workplace retirement account. With the latest authentication features including fingerprint and facial recognition,² you can safely access your account in seconds without having to remember a user name and password. Just search for “RetireSmart” or “MassMutual” in your Apple App Store® or Google Play™, and download it today!



MassMutual’s interactive retirement plan website **retiresmart.com** allows you to access your account online 24 hours a day, 7 days a week. Just follow these simple steps.



Accessing your retirement account

Go to retiresmart.com.

If you have an existing account, click “Login.”

If you are a new user, click “Register for online access,” and validate your account through the prompts.



Retirement account information

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).

To change the amount you contribute to the Plan:

1. Go to the **My Account** drop-down menu and click **Contributions** under the Putting Money In section.
2. Choose the amount you would like to contribute.

Note that online contribution changes are not offered by all Plans.

To change your investment options for your contributions:

1. Go to the **My Account** drop-down menu and click **Investment Selection** under the Moving Money Around section.
2. You will be asked to choose the investment strategy that is right for you.

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**.
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 your email address.
3. Confirm the email address.

You will receive a confirmation number when your transaction is complete.



How much should you save for retirement?

Interactive learning tools and resources on retiresmart.com can help determine the savings approach that's right for you. Whatever your goals are, we can help.



What's your financial wellness score?

Your personalized¹ financial wellness score appears right on your account dashboard. Take our quick MapMyFinancesSM assessment, then get a prioritized game plan to help achieve your short and long-term financial goals.



Have questions?

If you have questions or would like to speak with a representative, call the Participant Information Center at **1-800-743-5274** or visit **retiresmart.com**. Representatives are available Monday through Friday, 8 a.m. to 8 p.m., Eastern Time.

¹ Guidance may not be available for certain products. Guidance is based on MapMyFinancesSM assumptions and information provided by the employee and employer.

² Biometric authentication features not available on all devices.

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