

# Account Access Guide

Connecting to your retirement plan

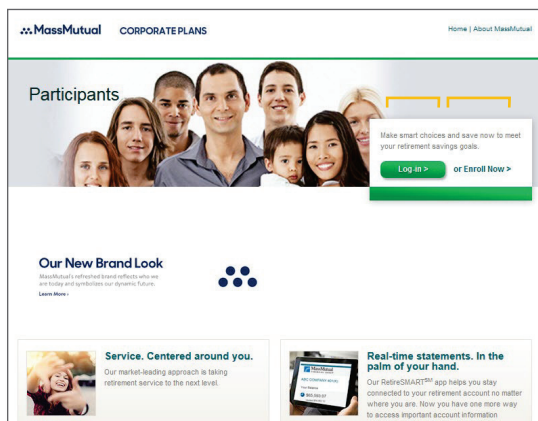
MassMutual’s interactive retirement plan website [www.massmutual.com/retirementaccess](http://www.massmutual.com/retirementaccess) allows you to access your account online 24 hours a day, 7 days a week. Accessing your retirement account online is easy – just follow these simple steps.

## Accessing your retirement account

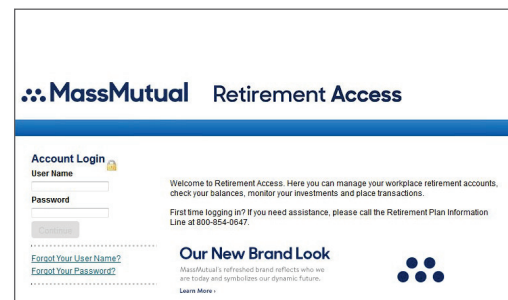
Go to [Go to www.massmutual.com/retirementaccess](http://www.massmutual.com/retirementaccess)

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

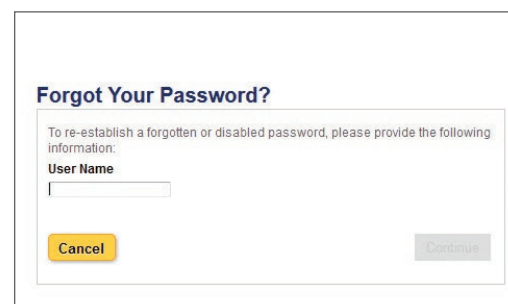
*If you are a new user, click “Create Account.”*



**Step 1:** Enter your username and password. Your initial user name is your SSN and your initial password is your birthday (MMDDYYYY).



If you don’t have your password, or don’t remember it, click on “Forgot your password.”



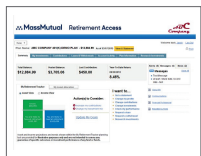
**Step 2:** You will then be asked to create a new password. Your username and password will help to keep your personal information secure.

**Step 3:** If you're logging on for the first time, you'll be asked to create a new username and password.

## Retirement account information

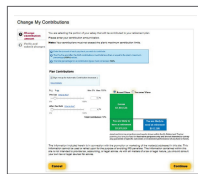
After you've logged on the first screen, you will see the Retirement Access home page. This home page provides information such as:

- Your account balance.
- Your personal rate of return.
- Your investment allocations (or how your account is invested).
- Quick links that offer easy navigation.



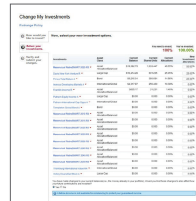
## To change the percentage you contribute to the Plan:

1. Go to I want to... and click Change Contributions.
2. Choose the amounts you would like to contribute.
3. After you have chosen, click Continue and Submit Changes.



## To change your investment options for your contributions:

1. Go to I want to... and click Change Investments.
2. You will be asked to choose between "Model My Goals" or "On My Own."
3. If you choose "On My Own," you will be asked to choose the type of change you would like to make, and then click Continue.
4. Select the funds you want to invest in, and then click Continue.
5. Verify and click Submit Changes.



## To add or change your email address online:

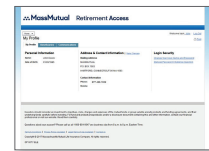
1. Go to I want to... and click Change my profile.
2. Select Add or Change Email. Type in the email address from which you would like to receive electronic communications.
3. Confirm the email address.

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

## Easy access to your online statement:

Review your retirement plan statement online, then conveniently access planning tools:

1. Log on to [www.massmutual/retirementaccess](http://www.massmutual/retirementaccess) with your username and password.
2. On your dashboard page, click the "View a Statement" button.
3. Click the drop down menu and choose a statement period, then click "View Online" and your statement will appear in the window.
4. To change your delivery preference, look for the "I want to..." section in the middle of your dashboard page and click the

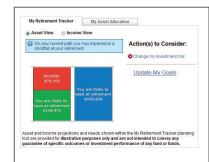


"Change My Communications" link. (Note: If you participant in multiple plans and do not see a "Change My Communications" link, you should access the Communications tab through the "Change My Profile" link instead.)

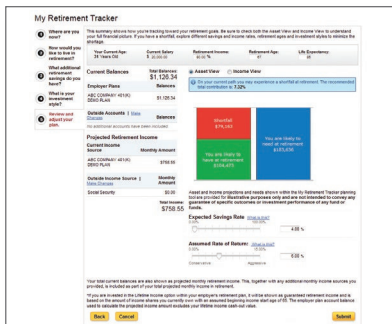
5. On the "Communications" tab, click "Make Changes," and in the popup screen, be sure...
  - "Quarterly Statements" box is checked to elect quarterly email notification, then enter your email address for electronic notifications
  - to review "Important Notes" for complete information on the document delivery service.
6. Click the "I confirm" check box and click "OK" at the bottom of the page.

## How much should you save for retirement?

Explore the **My Retirement Tracker Tool**, located on your dashboard, to help determine your retirement goals and how to achieve them.



My **Retirement Tracker Tool** is an online analysis tool that helps you set goals according to your current life stage and desired retirement lifestyle. The tool can also provide different levels of suggestions to help close the income gap and view the effects of boosting your savings rate.



**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.massmutual.com/retirementaccess](http://www.massmutual.com/retirementaccess)

MassMutual offers online learning resources before login, to help you take an active role in planning and saving for retirement today. Visit [www.massmutual.com/retirementaccess](http://www.massmutual.com/retirementaccess) to gain access to a wide range of interactive tools, which include:

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



## Have questions?

If you have questions or would like to speak with a representative, call the Participant Information Center at **1-800-854-0647**. 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 Retirement Access has to offer.

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**Call 1-800-854-0647 or access [www.massmutual.com/retirementaccess](http://www.massmutual.com/retirementaccess) today!**

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

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