

Investing with ActiveChoice IRA Program and EasyChoice IRA Program

The MassMutual IRA provides you access to the MassMutual Premier and MassMutual Select Funds. These subadvised funds offer a wide array of choices across asset classes and investment styles. In a subadvised structure, MassMutual serves as the investment advisor of the funds, but hires subadvisors to handle day-to-day portfolio management. You can choose from some of the most well known managers in the investment business or from specialized boutique firms who have demonstrated expertise within a specific investment style.

Why should subadvised funds be important for your retirement savings? No single fund family can be the best manager in all asset categories, so the specialized expertise it takes to manage a diversified line up of retirement-focused investments probably does not exist within the walls of one company. That's why we seek the best available managers from throughout the industry. Once we've brought subadvisors on board, we continually monitor their actions using a variety of measurement tools to make sure they continue to manage the fund in the appropriate style. We are serious about providing you a broad array of investments for your retirement account.

EasyChoice IRA Program

With the EasyChoice IRA program, you make one investment selection based on the date nearest to when you think you will retire. That's it. That fund then invests in a combination of mutual funds designed with that goal in mind. Each EasyChoice IRA program fund (from the MassMutual Select Destination Series) follows an automatic, re-allocation process that invests more conservatively over time - as your retirement nears.

ActiveChoice IRA Program

With the ActiveChoice IRA program, you can choose from a variety of mutual funds across all asset classes and managed by more than 25 investment managers. Just allocate your funds based on your risk tolerance and let MassMutual perform the oversight that our dedicated investment specialists can provide.

Before investing in any of the MassMutual Premier Funds and MassMutual Select Funds, investors should carefully consider a fund's investment objectives, risks, charges and expenses. The fund's prospectus contains this and other information about the fund. You may obtain the prospectuses by calling a MassMutual IRA Specialist at 866-306-6472. Read the prospectuses carefully before investing.

The MassMutual IRA is administered by National Financial Services, LLC as part of their Premiere Select Program. National Financial Services, LLC is not affiliated with MassMutual, MML Distributors, LLC or MML Investors Services, Inc. MassMutual Premier Funds and MassMutual Select Funds are distributed by MML Distributors, LLC, 1295 State Street, Springfield, MA 01111. Investments in the MassMutual IRA purchase Class A shares of the MassMutual Premier Funds and MassMutual Select Funds. The MassMutual IRA is offered through registered representatives of MML Investors Services, Inc., 1295 State Street, Springfield MA 01111.

The MassMutual IRA should not be considered as a complete retirement solution. When planning for retirement, you should also think about factors, such as your total assets, your income needs, life insurance and health insurance needs, as well as planning for emergencies. Before investing in the MassMutual IRA, please be sure to determine whether rolling over your IRA asset is appropriate for you by considering several factors such as, your objectives, time horizon, risk tolerance, retirement needs, and income needs. Your MassMutual IRA value will fluctuate based on market performance, and when redeemed, may be worth less than the original cost.