



Employer

massmutual@workSM

Public Sector

Your Retirement Plan Partner



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Strength and stability you can stand behind

We know that selecting a provider for your 457(b), 401(a), 403(b), grandfathered 401(k), or defined benefit (DB) plan is a big responsibility. Rest assured... You can trust MassMutual. We've been providing plans to government entities for more than 60 years. With a rare combination of strength and stability, you can stake your reputation on us.

MassMutual At-A-Glance

- Founded in 1851, over 165 years of service to Americans
- A mutual corporate structure that allows for a long term view of your plan
- Ended 2015 with **\$642 billion** of assets under management¹
- Some of the highest financial strength ratings of any company, in any industry
- *FORTUNE*® Magazine ranking of 76 out of 500 and a World's Most Ethical Company²
- Scored 100% on Corporate Equality Index and inducted into the Working Mother Hall of Fame



Our Retirement Services Offerings

- Over \$120 billion in retirement plan assets under management
- Servicing over **34,000 plans** and **2.8 million** participants⁴

Community Service and Outreach

FutureSmart

- In 2015, we began taking our FutureSmartSM financial education program to the next level by offering an innovative digital curriculum for middle- and high school students in schools across the country.

LifeBridge

- Our unique LifeBridgeSM program provides \$50,000 term life insurance policies at no cost to eligible parents or guardians.



Experience you can count on

As someone responsible for benefits in a government entity, you know that your needs can be very different than those of a corporate retirement plan sponsor. You need and deserve a provider that is both committed to the retirement plan industry, and to the unique needs of government entities. MassMutual is firmly committed to providing 457(b), 401(a), 403(b), grandfathered 401(k) and defined benefit plans. Our experience includes:

- Regional teams focused on the public sector located throughout the country with an average of 20 years of experience
- More than 3,200 public sector customers
- Over \$17 billion assets under management for public sector customers
- Top provider of government retirement plans nationally

Beyond MassMutual's expertise in providing retirement plans to public sector entities, you can count on us to free up your time through proactive service and support. MassMutual is a full service provider with the flexibility to do business on your terms. We can help you automate as much or as little of your plan administration according to your preferences. With so many benefits to manage – and so little time – let MassMutual help you simplify your retirement program with impeccable service.



At MassMutual we have one simple purpose for everything we do.

To help your hardworking public sector employees retire on their terms.

How do you really know if your employees are on track for retirement? MassMutual can tell you if your plan is actually working with outcome based measurement that focuses on how much retirement income each of your government employees will receive from your plan.

MassMutual PlanSMARTSM Analysis.

Each of your public sector employees will set priorities and – in a matter of seconds – thousands of complex calculations will produce the likelihood that each employee will replace 75% of income at retirement, as well as suggested actions to improve their likelihood.

All of those individual results are summarized so you can see a total percentage of employees on track. This information is broken down by age, investment selection, etc. Using real data from each individual, you get a view of employee outcomes that can't be matched.

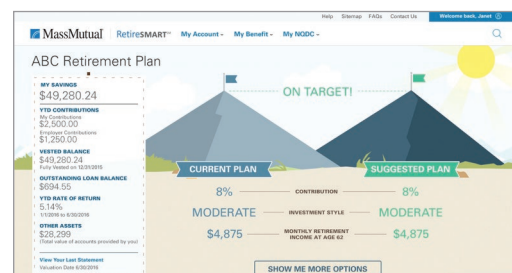
Personalize goals and priorities

The interface displays five goal categories, each with a star rating and importance level:

- Retire Earlier:** 5 stars, Extremely Important
- Maximize Retirement Income:** 4 stars, Very Important
- Lower Savings Rate:** 3 stars, Important
- Minimize Losses:** 3 stars, Important

Navigation buttons: BACK, DONE

View retirement readiness



Innovation that makes your plan work better

Once you have a benchmark of how your public sector employees are doing with PlanSmart Analysis, we will go to work implementing an employee action program that will allow each of your employees to take the right action toward a secure retirement.

This is the MassMutual RetireSMARTSM employee action program



Next, behavioral finance techniques are used to craft tailored messages designed to leverage the human psyche to drive action.

Finally, these messages are cascaded across multiple mediums so that each employee can take action in the medium they prefer:

- Via mail or email
- Electronically – using innovative tools like Apple iPodTouch devices
- In person – meeting with one of our Public Sector focused Retirement Education Specialists to review employees' specific needs
- Over the phone
- Online

75% Action Ratio

In 2015, 3 out of 4 employees took positive action on their plans after meeting with a Government Retirement Education Specialist.

Unique investment options and flexibility for you

Most providers will offer you open architecture for investments. MassMutual does just that and goes one step further. Our Smart ArchitectureSM investment program brings together the people, process and investment choice you need to help your employees retire on their own terms.

- Ultimate flexibility with more than 11,000 investment options
- Wide choice of unique investment offerings
- Easy-to-use target date and target risk lifestyle funds including our own RetireSMARTSM Funds
- Several guaranteed fixed income investments providing competitive interest rates

An approach to investment monitoring that helps drive outcomes

- Experienced financial advisor support
- Innovative investment monitoring
- Unique investment offerings
- Financial strength & investment choice

Investment monitoring



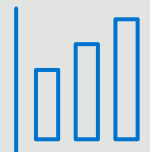
An experienced investment team to support your advisor



Fund manager review process



Available third-party evaluation



Innovative fund review



Investment performance

Defined benefit expertise and a total retirement solution for you and your employees

For many public sector organizations, defined benefit plans are their primary retirement plan but they are often also the most complicated to manage. MassMutual has the tools, services and expertise to help manage these plans for predictable and favorable outcomes.

Plan health for a defined benefit plan means



Improved funding levels

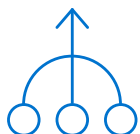


Fair and predictable results



Employee appreciation

Our ability to execute on your defined contribution plan and your defined benefit plan gives unmatched total retirement expertise in the public sector. We can accommodate any solution with expert service and support through our offerings.



Total Retirement Solution – Providing a single point of contact for you to manage employee benefits and for your employees to access various support options.



Plan Design Alternatives – Providing assistance with plan redesign needs every step of the way by reviewing plan design, communicating changes to employees, and helping them secure their future by maximizing their defined contribution options.



Custom Solutions – Working closely with consultants and advisors to tailor our services to your plan and its stage in the lifecycle.



Employee Plan Appreciation – Customizable communication strategies to help employees appreciate how the plan will support their retirement needs.



Plan Funding – Developing integrated long term investment and funding strategies and customized asset allocation solutions specific to your employees' benefits levels.

Helping public sector employers deliver on their promises

Optimizing your DB plan comes down to finding the right balance between return seeking investment instruments and fixed income instruments. Our expert team of actuaries, partnering with your Advisor and MassMutual investment professionals will optimize your DB investment mix so you can keep your promises.

Return seeking
investment



Fixed income
options

MassMutual has helped more than 5 million people
secure their future and protect the ones they love.

Their families are part of our family!



We'll help you get there.®

**For more information, please contact your MassMutual retirement representative or
call for additional information at 1-800-874-2502, Option 4.**

- 1 Assets Under Management include assets and certain external investment funds managed by MassMutual subsidiaries, including OppenheimerFunds, Inc., Baring Asset Management Limited, Babson Capital Management LLC, and Cornerstone Real Estate Advisers LLC.
- 2 Ethisphere institute, an independent center of research promoting best practices in corporate ethics and governance, March 2016.
- 3 *FORTUNE*® and *FORTUNE*®500 are registered trademarks of Time Inc. and are used under license. *FORTUNE*® and Time Inc. are not affiliated with, and do not endorse products or services of, Licensee.
- 4 As of December 31, 2015