

MassMutual Transitions SelectSM II

MassMutual Transitions Select II (Transitions Select II) is a flexible premium deferred variable annuity issued by Massachusetts Mutual Life Insurance Company (MassMutual®). Transitions Select II can help you accumulate assets for long-term goals and offers annuity options that can guarantee income for life or for a period of time you choose. Guarantees are based on the claims-paying ability of the issuing insurer.

PRODUCT HIGHLIGHTS

Issue Age	<ul style="list-style-type: none"> • Minimum issue age of owner: Age of majority in the state the contract is issued • Minimum issue age of annuitant: None, but the annuitant must be at least 18 on the annuity date in order for the owner to elect a life-contingent annuity option • Maximum issue age of owner and annuitant: 75 								
Purchase Payments	<ul style="list-style-type: none"> • Initial: \$10,000 for nonqualified; \$5,000 for qualified • Subsequent: \$500 (\$100 with Automatic Investment Plan) • Maximum: \$1,500,000 (without MassMutual approval) 								
Fees and Expenses	<ul style="list-style-type: none"> • M&E Risk Charge • Administrative Charge 		1.15% <u>0.15%</u>		Charges are shown on an annualized basis. They are deducted daily as a percentage of the daily value of the assets invested in each subaccount.				
TOTAL		1.30%							
CDSC Schedule (A new CDSC Schedule is applied to each purchase payment.)	Number of full years from purchase payment application								
	0	1	2	3	4	5	6	7+	
	7%	7%	7%	6%	5%	4%	3%	0%	
Asset Transfer Fee	<ul style="list-style-type: none"> • No charge for the first 12 transfers in a contract year. • MassMutual reserves the right to charge a fee for transfers that exceed this number. 								

Tax deferral is automatically provided by tax-qualified retirement plans, including IRAs. There is no additional tax deferral provided when a MassMutual Transitions Select II variable annuity contract is used to fund a tax-qualified retirement plan, including IRAs. Investors should only consider buying this contract to fund a tax-qualified retirement plan, including IRAs, for the annuity's insurance features, such as lifetime income payments and return of purchase payment death benefit.

PRODUCT HIGHLIGHTS (CONTINUED)

Contract Maintenance Charge	<ul style="list-style-type: none"> • Current: \$40 annually • Waived for contract value of \$100,000 or more
Free Withdrawals¹	<p>Each contract year you may withdraw a portion of your contract value free from any surrender charge:</p> <ul style="list-style-type: none"> • First contract year: Up to 10% of the initial purchase payment applied on the contract issue date, reduced by any free withdrawal amounts previously taken during the first contract year. • Subsequent contract years: Up to 10% of the total purchase payments in your contract value still subject to a CDSC as of the previous contract anniversary, reduced by any free withdrawals taken during the same contract year. • Amount available for free withdrawal is reduced by any previous free withdrawal amounts taken during the same contract year. • Any purchase payments made after a contract anniversary in a given contract year will not be included in the calculation of the free withdrawal amount for that same contract year. • Unused free withdrawal amounts in any contract year may not be carried over from year to year.
Partial Withdrawals¹	<ul style="list-style-type: none"> • \$100 minimum or total value in a subaccount, if less • \$2,000 minimum contract value must remain after partial withdrawal
Annuity Date	At least five full years after contract issue date, except where a lesser period is required by state law (i.e., New York and Florida)
Partial Annuitization (Nonqualified contracts only)	<p>Minimum amount: \$10,000 (\$5,000 in New York)</p> <p>Minimum annuity payment: \$100 (\$20 in New York)</p>
Automatic Investment Plan (AIP)²	<ul style="list-style-type: none"> • Authorizes MassMutual to periodically withdraw funds from an account of your choosing (restrictions may apply) for the purpose of making purchase payments to your contract. • If you participate in the AIP, the minimum additional purchase payment is \$100. • A new CDSC schedule will apply to each additional purchase payment.
Automatic Rebalancing Program³	Authorizes MassMutual to periodically rebalance your contract value to your original allocation percentages

¹ Taxable withdrawals are subject to ordinary income tax and, if made prior to age 59½, may be subject to an additional 10% federal income tax.

² The AIP is not available if the contract is a SEP IRA, a SIMPLE IRA, or a qualified employee benefit plan, or if any of the following are elected: the Separate Account Dollar-Cost-Averaging Program or the DCA Fixed Account.

³ If you elect the Automatic Rebalancing Program, then the Separate Account Dollar-Cost-Averaging Program and the DCA Fixed Account are not available.

PRODUCT HIGHLIGHTS (CONTINUED)

Separate Account Dollar-Cost-Averaging Program^{4,6}	Authorizes MassMutual to systematically transfer your contract value among the funds you've elected	
Dollar-Cost-Averaging (DCA) Fixed Account^{5,6}	<ul style="list-style-type: none"> • Used to periodically allocate purchase payments into the funds you've chosen for dollar-cost averaging. • Offers a more gradual approach to dollar-cost averaging. • Assets in DCA Fixed Account are credited with a fixed rate of interest. • Can only be elected at the time you make a purchase payment (minimum \$5,000). • Terms of six months or 12 months available. • Not available in New York. 	
Annuity Options⁷	Single Life <ul style="list-style-type: none"> • Life • Life with Cash Refund • Life with Period Certain • Period Certain Only 	Joint and Survivor Life <ul style="list-style-type: none"> • Joint and Survivor Life • Joint and Survivor Life with Period Certain • Joint and $\frac{2}{3}$ Survivor Life • Joint and $\frac{2}{3}$ Survivor Life with Period Certain • Period Certain Only

⁴ If you elect the Separate Account Dollar-Cost-Averaging Program, then the DCA Fixed Account and the Automatic Rebalancing Program are not available.

⁵ If you elect the DCA Fixed Account, then the Separate Account Dollar-Cost-Averaging Program and the Automatic Rebalancing Program are not available. The DCA Fixed Account is not available in New York.

⁶ Dollar-cost averaging does not assure a profit and does not protect you against loss in declining markets. Because dollar-cost averaging involves continuous investment in securities regardless of fluctuating price levels of such securities, you should consider your financial ability to continue the program through periods of fluctuating price levels.

⁷ For qualified contracts, including custodial IRAs and Roth IRAs, any period certain guarantee cannot exceed ten years, and a Joint and Survivor Life Annuity cannot be elected if the Joint Annuitant is more than ten years younger than the primary Annuitant, except where required by law.



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Since 1851, MassMutual has been building a reputation for financial strength and integrity. At MassMutual, we operate for the benefit of our customers. Our business decisions are based on a single guiding principle: to help people secure their future and protect the ones they love.

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Before purchasing MassMutual Transitions Select II, you should carefully consider the investment objectives, risks, charges and expenses of the variable annuity. For this and other information, obtain the MassMutual Transitions Select II prospectus from your registered representative. Please read the prospectus carefully before investing or sending money. You may also obtain the prospectuses (or summary prospectuses, if available) for the annuity's underlying investment choices from your registered representative or online at <https://www.MassMutual.com/funds>.

This product and/or certain features may not be available in all states.

MassMutual Transitions Select II (Contract Form #FPVDA15-NVA and ICC15-FPVDA15-NVA in certain states, including North Carolina) is a flexible premium deferred variable annuity contract issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

Variable annuities offered through registered representatives of MML Investors Services, LLC, Springfield, MA 01111-0001 or a broker-dealer that has a selling agreement with MML Strategic Distributors, LLC, Springfield, MA 01111-0001.

Principal Underwriters: MML Investors Services, LLC, and MML Strategic Distributors, LLC, subsidiaries of Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

