

# Product Snapshot

## MassMutual Artistry Variable Annuity

### Issue Age (Owner/Annuitant)

- Minimum: None
- Maximum: 85

Age = 6 months prior to and after the stated age.

Ex: 84 yrs., 6 mo., 1 day ⇐ Age 85 ⇒ 85 yrs., 6 mo.

### Annuity Payments

Flexible payment choices are available ranging from income for life to payments for a specific period. They may begin 30 days (currently) after issue (13 months in New York).

### Investment Minimum

- Initial Investment: \$200 by the first contract anniversary date, for a contract purchased with salary reduction payments. \$2,000 for a contract purchased through a direct transfer from another financial institution or one of our affiliates or through non-salary reduction payments. Additional purchase payments can be made to this contract. However, additional purchase payments of less than \$25 are subject to our approval.
- Subsequent Purchase Payments: \$25. If less than \$25, subject to our approval.

As a tax-sheltered annuity (TSA), MassMutual Artistry offers advantages and tax benefits available only to employees of schools, hospitals, and other non-profit organizations – and then provides an easy way to create your own portrait of retirement. Along the way, MassMutual Artistry can help you accumulate assets during your working years and create stable, guaranteed\* income in your retirement years. All of this is backed by the financial strength of Massachusetts Mutual Life Insurance Company (MassMutual).

Years	1	2	3	4	5	6	7	8	9	10+
Charges	8%	8%**	7%	6%	5%	4%	3%	2%	1%	0%

### Standard Contingent Deferred Sales Charges (CDSC) (Non-Rolling)

CDSC assessed on the amount withdrawn that exceeds the free withdrawal amount and the amount you apply to an annuity option. Exceptions apply; please refer to the product prospectus. Surrender charges are non-rolling, meaning they are based on the contract year, not each purchase payment.

\* Guarantees are based on the claims-paying ability of the issuing company and do not apply to the investment performance or the safety of amounts held in the variable investment choices.

\*\* 7.5% in Texas.



We'll help you get there.®

## MassMutual Artistry Fees and Charges

Fees and Charges	Current	Maximum
Contract Maintenance Fee If applicable, deducted at the end of each contract year.	\$0 per year	\$60 per year (\$50 per year in Texas)
Total Separate Account Charges Deducted each business day from the assets of the separate account. Charge is equal to the percentage shown on an annual basis of the daily value of the assets invested in each fund, after fund expenses are deducted.	1.18%	1.50%

### 10% Free Withdrawal Provision\*

- Year 1 – up to 10% of your contract value as of the beginning of the contract year reduced by any free withdrawal amount previously taken during the contract year.
- Year 2+ – up to 10% of your contract value as of the end of the previous contract year reduced by any free withdrawal amount previously taken during the contract year.

You may take the 10% in multiple withdrawals each year. Withdrawals will reduce the contract value and the contract death benefit.

Liquidated earnings are subject to ordinary income tax and may be subject to a contingent deferred sales charge. If taken prior to age 59½, a 10% federal income tax penalty may apply. Tax sheltered annuities (TSAs) are subject to IRS withdrawal restrictions.

\* See the back cover for restrictions regarding withdrawals.

NOT FDIC/ NCUA INSURED	NO BANK/ CREDIT UNION GUARANTEE	MAY LOSE VALUE	NOT INSURED BY ANY GOVERNMENT AGENCY	NOT A BANK/CREDIT UNION DEPOSIT OR OTHER OBLIGATION
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## **TSA Loans**

- Minimum \$1,000
- Maximum \$50,000, subject to restrictions

Term: 5 years except for residence purchase (15 years)

No more than three existing loans at one time. Only two loans may be taken per calendar year. No additional loans may be taken if existing loan is in default. (Currently, loans are not available in Vermont.)

TSA loans are subject to plan provisions. Also, TSA loans fall within IRS guidelines and must be repaid within specific time frames, with payments made on time. A missed payment could result in the loan being considered a distribution and therefore subject to income taxes. Loans will reduce the contract value and contract death benefit.

## **Investment Choices**

MassMutual Artistry is a flexible premium deferred variable annuity with a wide range of investment choices including a Fixed Account and variable investment choices from some of America's top money managers. All funds may not be available in all states.

## **Asset Management Tools**

- Dollar Cost Averaging Program
- Interest Sweep Option
- Automatic Rebalancing Program

These programs involve continuous or periodic investing and neither ensure a profit nor protect against a loss in declining markets. Because these programs involve continuous investing regardless of fluctuating price levels, you should carefully consider your financial ability to continue investing through periods of fluctuating market prices.

The investment return and principal value of a variable annuity will fluctuate with market conditions. Accumulation Units, when redeemed, may be worth more or less than their original cost.

The information provided is not written or intended as specific tax or legal advice and may not be relied on for purposes of avoiding any Federal tax penalties. MassMutual, its employees and representatives are not authorized to give tax or legal advice. Individuals are encouraged to seek advice from their own tax or legal counsel.

**Before purchasing MassMutual Artistry, you should carefully consider the investment objectives, risks, charges and expenses of the variable annuity. For this and other information, obtain the MassMutual Artistry 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.**

The product, certain features and/or investment choices may not be available in all states or with all firms contracted with MassMutual.

Please be aware that your TSA plan may also offer other investment alternatives to this variable annuity contract. Please refer to your TSA plan.

#### **SECTION 403(b)(11)**

The Internal Revenue Code ("Code") limits the withdrawal of purchase payments made by tax-sheltered annuity ("TSA") plan participants through salary reductions from certain TSAs. Withdrawals of salary reduction amounts and their earnings can be made when the TSA plan terminates (starting 1/1/2009) or a TSA plan participant: a) reaches age 59½; b) has a severance from employment; c) dies; or d) becomes disabled, as that term is defined in the Code.

In the case of hardship, as that term is defined in the Treasury Regulations, the TSA plan participant can only withdraw the purchase payments and not any earnings. The TSA plan participant is required to suspend salary reduction contributions to any other TSA contract for a six-month period following the date of a hardship distribution. There may also be a 10% penalty tax for distributions made prior to age 59½ because of financial hardship or separation from service.

TSA contracts issued January 1, 2009 and after are subject to distribution restrictions on employer contributions. These restrictions are determined by the TSA plan and can be based on criteria such as completing years of service or attaining a stated age.

TSA contract value as of December 31, 1988 and contract amounts attributable to service with a former employer are not subject to these restrictions. Additionally, return of excess contributions or amounts paid to a spouse as a result of a qualified domestic relations order are not subject to these restrictions.

Please be aware that your TSA plan may also offer other investment alternatives to this variable annuity contract. Please refer to your TSA plan.

**MassMutual Artistry** (Contract Form #: MUVA94) is a variable annuity contract issued by **Massachusetts Mutual Life Insurance Company** in New York and by C.M. Life Insurance Company in all other states. **C.M. Life Insurance Company**, Enfield, CT 06082 is a subsidiary of Massachusetts Mutual Life Insurance Company, Springfield, MA 01111.

Variable annuities are 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, 1295 State Street, Springfield, MA 01111-0001.

