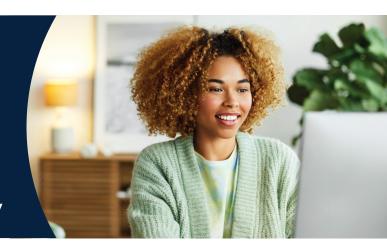
PENSION RISK TRANSFER

The Digital Annuitant Experience

Delivering superior service electronically



The Journey Today

With our passion for helping people secure their future and protect the ones they love, MassMutual's Pension Risk Transfer (PRT) business is committed to delivering a superior experience to our annuitants. Based on the specifics of their respective contract, annuitants can access account information and initiate transactions through our robust phone-based services or digitally. Today, a growing number of annuitants are demonstrating a preference for digital service delivery and services that take a customercentric approach to their design.

The experience is designed to adapt based on the account type and status: annuitant deferred, annuitant pay status, joint annuitant, beneficiary, etc. Here's a sampling of the services available online, depending on account type and status:

- Download 1099R & Verification of Income forms
- Update contact information including address, email, beneficiary designation and phone number
- Enroll in Electronic Fund Transfer (EFT) or update banking information
- Perform benefit estimates
- Update Federal Tax Withholding elections¹
- Ability for non-account holders to notify us of the loss of a loved one

Evolving for the future

With our focus on the annuitants' perspective, we continue to survey our customers and evolve our capabilities based on their feedback. Given survey responses, we are exploring enhancements for the future such as retirement initiation online, digital welcome packages, and annuitant video tutorials and chatbots.

To learn more, feel free to request a demonstration of our annuitant services by emailing us at:

○ TFSales@MassMutual.com

Or visit us online:

- O Pension Annuity Web Portal for annuitants
- O Pension Risk Transfer for businesses

"An optimal customer experience for plan participants is another reason to transfer pension liabilities to an insurer with the right capabilities. Annuitants should reap some tangible benefits by moving to an established insurer who is able to invest in the growing PRT business and the technology surrounding it."

-JENNIFER TABB, HEAD OF PENSION RISK TRANSFER OPERATIONS

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¹ The tax withholding feature will not be available beginning December 1, 2022 while it is modified to align with 2023 regulations.

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