



The MassMutual Retirement Management Account (RMA) can help transform retirement savings into reliable lifetime income.

**Before investing in any of the Oppenheimer funds, investors should carefully consider a fund's investment objectives, risks, charges and expenses. Prospectuses for the funds available in the mutual fund model portfolios contain this and other information about the funds and may be obtained from your advisor. Please read the prospectuses carefully before investing.**

The Immediate Annuity (Policy Form MMFBA-05) is a flexible income benefits and flexible purchase payments annuity contract issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111.

The monthly payouts from the RMA can be inflation adjusted. If elected, inflation adjustment applies only to the annuity payments.

**Program Sponsor:** Massachusetts Mutual Life Insurance Company, Investment Advisor.

**Co-advisor:** Massachusetts Mutual Life Insurance Company and MML Investors Services.



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An Educational Guide  
for Individuals



How can the  
RMA work  
for you?

Retirement Income Strategies



We'll help you get there.™

## How it works

# Retirement Management Account (RMA)

The RMA is an investment advisory account and IRA, that features mutual fund model portfolios and an immediate annuity. The Account is supported by an income planning and monitoring tool that provides ongoing guidance on allocation strategies and withdrawal rates.

## RMA at a glance

- \$50,000 to \$3 million initial deposit
- \$2,500 to \$750,000 for additional deposits
- Issue ages 42 to 85
- Qualified retirement assets accepted

