A retirement plan with a purpose
We know how much thought and consideration goes into selecting a retirement plan provider. You’ve taken time to build a strong relationship with your employees and have gained their trust. Here at MassMutual, we want to build that same level of trust and provide them with the support they deserve from a retirement plan provider. MassMutual’s experience, stability, service excellence and unique approach to participant education will help your participants retire on their own terms.
Strength and stability
you can count on

At MassMutual, we’ve been providing retirement plans to tax-exempt employers for more than 65 years, making us one of the most experienced providers in the industry. We have a commitment to providing services to tax-exempt organizations like yours. MassMutual also holds some of the highest ratings in the industry* and was recognized by the Ethisphere Institute as a 2014 World’s Most Ethical Company.

Industry leading strength and stability

Founded in 1851, MassMutual is a leading mutual life insurance company that is run for the benefit of participating policyholders. After weathering all types of storms for more than 160 years, MassMutual’s financial strength ratings are among the highest in any industry:*  
- A.M. Best Company ...................... A++ (Superior)  
- Fitch Ratings ......................... AA+ (Very Strong)  
- Moody’s Investors Service ........... Aa2 (Excellent)  
- Standard & Poor’s .................. AA+ (Very Strong)

*Ratings are for Massachusetts Mutual Life Insurance Company as of June 1, 2014 and do not apply to any separate investment accounts or mutual funds offered by MassMutual or its affiliates. For current ratings, please visit www.massmutual.com/ratings.

**Assets under management as of 6/30/2014.

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A Passion for Giving

We strongly believe in our corporate responsibility to promote a healthy workplace, vibrant local communities, and an environmentally sound planet. Highlights from 2013 include:

2013 Charitable Donations

- **Community Vitality**: $2,403,980
- **Economic Development**: $1,452,710
- **Education**: $1,744,164
- **Matching Gifts**: $1,080,208
- **Other**: $1,162,185
- **In-Kind Donations/Pro Bono**: $112,501

$7,955,748

Retirement guidance with a purpose

We’re here to help and guide your employees into retirement. At MassMutual that means human interaction to help drive action. The RetireSmart™ workplace guidance program is designed to drive employee action through live interface with our award-winning call center and retirement education teams. For five consecutive years, MassMutual’s call center has been recognized by ContactCenterWorld as a top performer in delivering outstanding customer service. Our national team of Retirement Education Specialists moves beyond traditional group meetings, utilizing innovative e4™ technology to educate your employees about their personal retirement goals at their place of work.
Helping you manage your retirement plan

MassMutual understands the challenges and nuances of managing your tax-exempt organization’s retirement plan. We bring you the people, services, investments and technology to make your job easier.

Benefits of choosing MassMutual

- Tailored total retirement solutions – 403(b), 401(k), 457, DB, Non-qualified plans
- Proactive understanding of 403(b)
- Surrender charge make-up for 403(b) plans
- Demonstrated success in 403(b) contract exchange conversions/transitions

Consolidation Services

We know that one of the biggest challenges for your employees is consolidation of their retirement plan savings in one place for easier management. MassMutual’s high-touch consolidation services help your employees put all of their retirement savings into one place. Employees who elect this option are given a single point of contact – a specialist with contract exchange expertise – to manage the consolidation process from beginning to end.

Each employee’s highly trained MassMutual Consolidation Specialist will see the process through from beginning to end.
We’ll help you get to where you want to be

How can you know if you’re on the right path to retirement if you don’t know where you stand today? Many retirement plan providers will show you the activity-based metrics of your plan, like participation rate. To truly gauge where your plan stands with regard to helping your employees become retirement ready, better outcome-based measurement is needed.

The MassMutual PlanSmart℠ Analysis report can show you how many of your employees are on track to replace at least 75% of their last year’s income beginning at age 67 for their full retirement. With this rigorous data analysis, your organization can continue to make better decisions and implement more effective strategies for achieving retirement success for your employees.

**Plan Health** Percent of employees on target to replace 75% of income at age 67.

| Possible: 50% | Current: 20% |

64 Action Messages Per Campaign Segment By:
- Age
- Gender
- Language
- Mail or Email

At MassMutual we want to empower your employees and help them take retirement plan action on their own terms. The RetireSmart℠ campaign program is designed to engage each one of your employees through a variety of communication mediums tailored to each person’s needs and preferences. This includes a series of mailers or emails that are delivered throughout the year until each employee takes his or her next step. This series of mailers or emails is segmented by age as well as gender. The campaign program is supplemented and reinforced by the quarterly RetireSmart℠ statement.

**Quarterly Statement**
- A view of retirement outcomes with each current strategy and a suggested strategy to optimize outcomes
- Consistent messaging with RetireSmart campaigns
A purposeful team of experts

When you choose MassMutual your team of support resources increases with MassMutual’s expert service. We know that your tax-exempt benefits manager has a lot of competing priorities; we’re here to help with a dedicated support team – with plenty of tax-exempt experience – to work with you from transition to ongoing plan management.

A retirement plan is complex and has many moving parts that must work in concert each and every day to ease your administrative burden. So we start with the basics, administration and record keeping are the core of your retirement plan. To make this process easier, MassMutual will provide you with a single point of contact to ensure your plan runs smoothly.

Live education delivered locally

MassMutual’s on-site workshops and call center are built to help participants meet their retirement savings goals for each stage of their working careers.

- Retirement Education Specialists are available for group meetings, webinars, and one-on-one educational meetings.
- Retirement Education Specialists are MassMutual employees, located across the country to more easily reach your employees.
- Our award winning, 100% U.S. based call center assists participants in personalized one-on-one support.
Investments with a purpose

Most providers will offer you open architecture for investments. MassMutual goes one step further. The SmartArchitecture℠ investment program brings together the people, process and investment choice you need to help your employees retire on their own terms:

- Ultimate flexibility with over 2,400 investment options
- Third party evaluation by Mesirow® Financial
- Unique investment offerings unavailable anywhere else
- Easy to use target date and target risk options

An approach to investment monitoring that helps drive plan health

- Experienced Advisor
- Innovative Investment Monitoring
- Unique Investment Offerings
- Fiduciary Support
- Financial Strength & Investment Choice

www.massmutual.com/nonprofit

To learn more about MassMutual’s award winning solutions for Tax Exempt Organizations’ Retirement Plans, contact your MassMutual representative or call 1-800-637-6444.

1 Lipper, a wholly owned subsidiary of Reuters, is a leading global provider of mutual fund information and analysis to fund companies, financial intermediaries and media organizations.

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