

# 16 Reasons to Consider MassMutual Funds for Your Retirement Plan

MassMutual Funds (Class R5 shares) with an overall Morningstar Rating of 4 or 5 stars as of December 31, 2018

MassMutual Fund	Morningstar Category	Morningstar Star Ratings (# stars/ # funds in category)			
		Overall	3-Year	5-Year	10-Year
<i>U.S. Fixed Income</i>					
Premier Short-Duration Bond Fund	Short-Term Bond	★★★★	★★★★ 472 funds	★★★★ 405 funds	★★★★ 263 funds
Select Strategic Bond Fund	Intermediate-Term Bond	★★★★★	★★★★ 876 funds	★★★★★ 767 funds	★★★★★ 560 funds
Premier Inflation-Protected and Income Fund	Inflation-Protected Bond	★★★★	★★★★ 203 funds	★★★★★ 167 funds	★★★★ 106 funds
Premier High Yield Fund	High Yield Bond	★★★★	★★★★ 604 funds	★★★★★ 507 funds	★★★★ 328 funds
<i>U.S. Equity</i>					
Premier Balanced Fund	Moderate Allocation	★★★★	★★★★ 697 funds	★★★★ 610 funds	★★★★ 440 funds
MM RetireSMART <sup>SM</sup> by JPMorgan 2020 Fund	Asset Allocation	★★★★	★★★★ 204 funds	★★★ 171 funds	★★★★ 108 funds
Select Equity Opportunities Fund	Large Blend	★★★★	★★★★★ 1196 funds	★★★ 1058 funds	★★★★★ 794 funds
MM S&P 500 <sup>®</sup> Index Fund	Large Blend	★★★★	★★★★ 1208 funds	★★★★ 1071 funds	★★★ 805 funds
Premier Disciplined Growth Fund	Large Growth	★★★★	★★★ 1247 funds	★★★ 1107 funds	★★★★ 799 funds
Select Blue Chip Growth Fund	Large Growth	★★★★★	★★★★ 1247 funds	★★★★ 1107 funds	★★★★★ 799 funds
Select Fundamental Growth Fund	Large Growth	★★★★★	★★★★ 1247 funds	★★★★ 1107 funds	★★★★★ 799 funds
Select Growth Opportunities Fund	Large Growth	★★★★	★★ 1247 funds	★★ 1107 funds	★★★★★ 799 funds
Select Mid Cap Growth Fund	Mid-Cap Growth	★★★★★	★★★★ 542 funds	★★★★★ 489 funds	★★★★★ 341 funds
Premier Small Cap Opportunities Fund	Small Blend	★★★★	★★★ 644 funds	★★★★ 541 funds	★★★★ 393 funds
<i>International/Global Equity</i>					
Select Overseas Fund	Foreign Large Blend	★★★★	★★★ 639 funds	★★★ 508 funds	★★★★ 380 funds
Premier Global Fund	Foreign Large Blend	★★★★	★★★ 729 funds	★★★ 618 funds	★★★★ 360 funds

**Performance shown is historical and does not guarantee future results. Current performance may be lower or higher than that shown. Investment return and principal values fluctuate, so an investor's shares (or units), when redeemed, may be worth more or less than their original cost.**

**Disclosures:**

**Morningstar Ratings™ as of December 31, 2018. For each investment with at least a three-year history, Morningstar calculates a Morningstar Rating™ based on how an investment ranks on a Morningstar Risk-Adjusted Return measure against other investments in the same category.** This measure takes into account variations in an investment's monthly performance after adjusting for sales loads, redemption fees, and the risk-free rate, placing more emphasis on downward variations and rewarding consistent performance. These ratings may change monthly. The top 10% of investments in each category receive 5 stars, the next 22.5% receive 4 stars, the next 35% receive 3 stars, the next 22.5% receive 2 stars and the bottom 10% receive 1 star. The Overall Morningstar Rating for an investment is derived from a weighted average of the ratings for the three-, five- and ten-year (if applicable) time periods.

Morningstar Ratings™ shown are for Class R5 shares for all funds; ratings may vary for other share classes. Current ratings may be lower or higher than data quoted herein. For more current information including ratings of other share classes or, for existing clients, to determine which share class your plan invests in, please call 877-474-5016.

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***Investors should consider an investment option's objectives, risks, fees and expenses carefully before investing. This and other information can be found in the applicable prospectuses or summary prospectuses for the investment options listed, which are available from MassMutual by visiting [www.massmutualfunds.com](http://www.massmutualfunds.com). Please read them carefully before investing.***

MassMutual has been serving retirement plans for more than 65 years. It offers a full range of products and services for corporate, union, nonprofit and governmental employers' defined benefit, defined contribution and nonqualified deferred compensation plans. It serves approximately 3 million participants.

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