

Strength and Purpose

An overview of MassMutual
Retirement Services

Retirement Strategies

FOR PLAN SPONSOR USE ONLY.



We'll help you get there.®

MassMutual: Strength, purpose and a full product range

Strength and structure for the long term:

For over 160 years, MassMutual has been meeting – and exceeding – the expectations of our customers. Our mutual structure, where we are owned by our participating policyholders, allows us to take a long-term view of your retirement plan. MassMutual is not beholden to the short-term thinking that comes with quarterly earnings calls from Wall Street. This, coupled with high financial strength ratings, is a rare combination that will serve your retirement plan well.

A plan with purpose, focused on you:

At MassMutual, our goal is to focus on *two things*: provide a retirement plan product that your employees will see as an attractive benefit while:

1. Making it easy for you to administer your retirement plan
 2. Helping your employees to retire on their own terms
-

A broad product offering across a range of markets:

MassMutual offers products and services suited for a range of plan asset sizes across many markets. We provide expert plan administration to employers both large and small.

Product types:



Plan size range:



Industry expertise and recognition

Serving retirement plan customers since the beginning:

MassMutual Retirement Services has been providing retirement plan products since the beginning of defined benefit plans **65 years** ago. We know retirement, and we can help you address the retirement plan challenges you face.

The retirement plan industry recognizes MassMutual as a leader, and we have the recognition to prove it.

Let MassMutual Retirement Services provide a plan of strength and purpose for you.

Our experience in the retirement services industry¹

- More than 65 years in the retirement plan business
- Over \$142 billion in assets under management
- More than 41,500 plans representing nearly 3 million participants



2014 "Hall of Fame" induction* awarded to MassMutual's Retirement Services Division for winning the following 3 Mutual Funds Industry Awards:

- 2011 retirement leader of the year
- 2012 ad campaign of the year
- 2012 deal of the year

* Fund Industry Intelligence and Fund Director Intelligence, December 2, 2013. Hall of Fame induction acknowledges continued excellence by firms.



MassMutual was recognized by Ethisphere Institute, an independent center of research promoting best practices in corporate ethics and governance, as a 2014 World's Most Ethical Company®.



x 10²



x 20



x 5



x 41



x 3



x 3

¹ As of March 2014

² 2013 Awards

FOR PLAN SPONSOR USE ONLY.

