An Educational Guide for Plan Sponsors

Exclusive events to help participants get there

The RetireSMARTSM Workshop Series

FOR PLAN SPONSOR USE ONLY. NOT FOR USE WITH THE PUBLIC.
The RetireSMART<sup>SM</sup> Workshop Series

No matter where your team may be on their journey to retirement, as a plan sponsor, you want to help them embrace key financial opportunities throughout their career. The RetireSmart Workshop Series from MassMutual can help give participants the knowledge and confidence they need to help build a solid plan for retirement.

**Comprehensive**
With a wide choice of workshops, you are sure to find solutions that fit everyone’s needs and help you achieve your plan goals. Every workshop is supported with plan-specific enrollment material.

**Empowering**
For many, investing may not be something they are comfortable with. Participants will come away from our workshops with concepts they can easily grasp and plans they can put into action.

**Accessible**
The RetireSmart series is built for a high level of engagement through a combination of traditional face-to-face instruction and technology-enabled learning.

**Measurable**
Our robust reporting lets you easily track and measure participation and overall results.

**Getting There**
From beginners to experienced individuals, MassMutual and your advisor are available to help your participants with financial strategies from hire to retire...and beyond.
## Workshops at-a-glance

<table>
<thead>
<tr>
<th>Workshops</th>
<th>Key Topics</th>
<th>Audiences</th>
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</table>
| Welcome to Your Retirement Plan                | • Advantages of your retirement plan  
• Investment basics  
• Your plan specifics | • Anyone not currently enrolled in the retirement plan  
• Beginning investors |
| 4SM – Enhanced Electronic Education Experience (supported by iPod touch®) | • Advantages of your retirement plan  
• Investment basics  
• Your plan specifics | • Anyone not currently enrolled in the retirement plan  
• Those who may be under contributing  
• Beginning investors |
| Tour RetireSmart.com                           | • Introduction to the participant website  
• Review the RetireSmart Ready Tool  
• Using online tools to make changes and complete transactions | • Plan participants and new enrollees |
| Building a Strong Financial Future Series    (includes workbooks) | • Financial considerations that may affect your retirement planning (emergency fund, saving for college, buying a home, and estate planning basics)  
• Presentations are segmented by age (20-30, 30-45, 45+) | • Plan participants and new enrollees |
| So You Think You Can RetireSmart Challenge     | • Game show format to test one’s knowledge about retirement planning  
• Fun, interactive, and educational | • All plan participants  
• Beginning & intermediate investors |
| Maximize Retirement Success                   | • How much to save  
• Your investment options  
• Developing an investment strategy | • All plan participants  
• Beginning & intermediate investors |
| The Pulse of the Market – Understanding today’s financial markets | • Factors that drive the economy  
• Intermediate investment theory  
• Diversifying with a global perspective | • Participants interested in capital markets  
• Intermediate investors |
| Your Defined Benefit Plan                     | • How pensions work  
• How your benefit is calculated  
• Distribution options | • Pension plan participants |
| Pre-Retirement Seminar                         | • Investing in the short-term  
• Retirement income needs assessment  
• Withdrawal strategies | • Plan participants over 50 |
Ask us about e4\textsuperscript{SM}!

Using the power of technology

Exclusive to MassMutual, e4\textsuperscript{SM} – or “Enhanced Electronic Education Experience” – is an exciting and highly effective presentation method that can increase plan participation in your organization. Participants in our innovative e4\textsuperscript{SM} workshops use an iPod touch\textsuperscript{®} – pre-loaded with your plan’s specifics – to input information, determine their risk, model different scenarios, and enroll in the plan, all on the spot.

e4\textsuperscript{SM} results speak for themselves

- Percentage of non-contributing participants which increased deferrals as result of the e4\textsuperscript{SM} workshop 75%
- Average contribution rate for e4\textsuperscript{SM} workshop attendees who enrolled in their retirement plan 4.2%
- Percentage of contributing participants which increased deferrals as result of the e4\textsuperscript{SM} workshop 51%
- Average contribution increase for contributing participants as result of the e4\textsuperscript{SM} workshop 2.9%
- Percentage of clients that conducted an e4\textsuperscript{SM} workshop who requested that the e4\textsuperscript{SM} workshop become their company standard for workshops 88%

Choose the meeting format that works best for your organization

<table>
<thead>
<tr>
<th>Format</th>
<th>Best Suited For</th>
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</thead>
<tbody>
<tr>
<td>In person group workshops*</td>
<td>Individuals who prefer a degree of guidance and the ability to ask questions.</td>
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<tr>
<td>One-on-One sessions*</td>
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<tr>
<td>Live webcast</td>
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<tr>
<td>Self-paced web tutorial (available 24/7)</td>
<td>Independent learners who want the freedom and tools to review the content online when it’s most convenient for them.</td>
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* On-site meetings require a minimum attendance of 25 participants.

“What a great way to learn about the plan and enroll at the same time. MassMutual’s Retirement Education Specialist really made it easy for me to understand how it all works.”

– e4\textsuperscript{SM} Workshop participant

Learn more

MassMutual and your financial advisor can help you put together a workplace education solution that best fits your organization. To learn more about sponsor tools and services, please visit www.massmutual.com/retire and select the “Plan Sponsor” tab. To schedule a workshop, contact your MassMutual service representative.