

Experience MassMutual

The Perfect Alliance – TPASmartSM

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Increasingly, financial professionals are partnering with local Third Party Administrators (TPA) to help sell, design, administer and support employer-sponsored retirement plans. We believe this approach is the perfect alliance to drive better outcomes for plan sponsors and their participants.

Why work with a TPA?

- Advanced plan design expertise
- Adds scale and administrative resources to your practice
- Local ERISA and pension expert for plan sponsors and their financial professionals
- Improves prospecting opportunities and retention rates

The Perfect Alliance



Together, TPAs and financial professionals may deliver a more comprehensive package of services to retirement plan sponsors. These services are becoming increasingly essential in an environment where the designs for retirement plans and the regulations that govern them are becoming ever more complex.

TPAs offer compliance expertise, helping to ensure ongoing plan compliance obligations are met. They also provide customer service and administration to help with business retention, and they keep plan sponsors informed of legislative and regulatory changes. TPAs can help financial professionals understand the implications of new rules and regulations and, in turn, what they mean to plan sponsors and participants.

A TPA may help financial professionals and plan sponsors view how a specific retirement plan design is intended to work, provide options and a cost-value analysis, as well as, hypothetical projections. The insights and the analysis may help advisors and their clients make the right choice based on goals, budget, and regulatory requirements.

Many small, and medium-sized, employers lack a dedicated, in-house specialist to administer retirement plans. Working with a local TPA may fill the need to have a retirement expert on hand, adding value to a financial professional's client relationships.

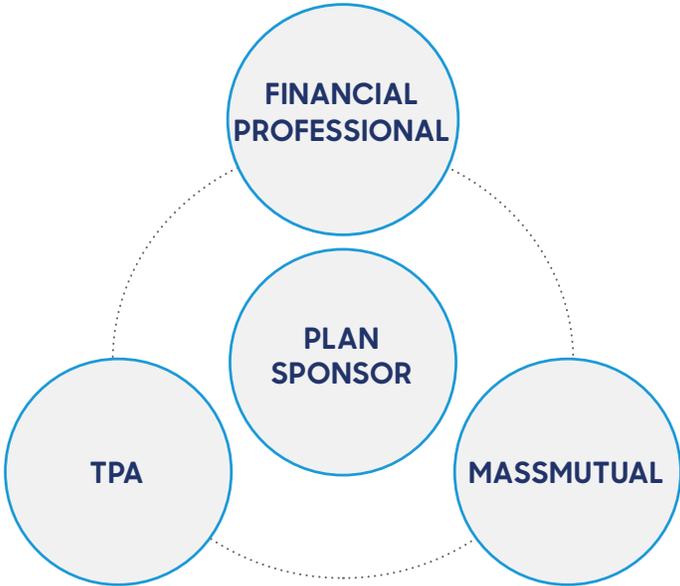


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The power of three working mutually

MassMutual works with a select group of TPAs located across the country to provide services to retirement plan sponsors and their financial professionals. Our collaborative model helps to ensure that the needs of plan sponsors are fully met. This combination of support from one of the nation's leading financial services organizations and the professional services of a local TPA offers many advantages to plan sponsors and their financial professionals.

Our collaborative model and dedication to high-quality service help to ensure that TPAs have access to the necessary resources, technology, and expertise to meet the needs of plan sponsors and their financial professionals. TPAs within the program establish strong working relationships with MassMutual and can leverage our resources on behalf of plan sponsors and financial professionals.



TPASmartSM

Our TPASmartSM program delivers a comprehensive suite of solutions that provides TPAs the ability to customize how they work with MassMutual. The program offers the flexibility to choose the services they will provide, based on their needs to build new business and service clients. Our program helps TPAs to focus on service to plan sponsors, maximize efficiencies, and drive business growth.

The MassMutual difference

With more than 70 years of experience developing retirement plan solutions, MassMutual can support all types of plans and deliver solutions for all markets. We provide unmatched educational resources, new business support and account management for our clients.

MassMutual provides a variety of tools and resources to help TPAs and financial professionals grow their business and strengthen their relationships with plan sponsors.

Experience our revolutionary tools to improve financial outcomes with:

- Plan health data-driven insights and analysis.
- Holistic financial planning tools to improve participant financial wellness.
- Retirement Education Specialists located across the country to conduct one-on-one or group meetings, as well as, provide virtual guidance to plan participants.

These innovative tools are available independently or can become an integrated suite of resources to help improve plan sponsor retirement programs.

MassMutual financial strength ratings are among the highest of any company in any industry.

FINANCIAL STRENGTH RATINGS¹

A.M. Best:	A++
Fitch:	AA+
Moody's Investors Service:	Aa2
Standard & Poor's	AA+

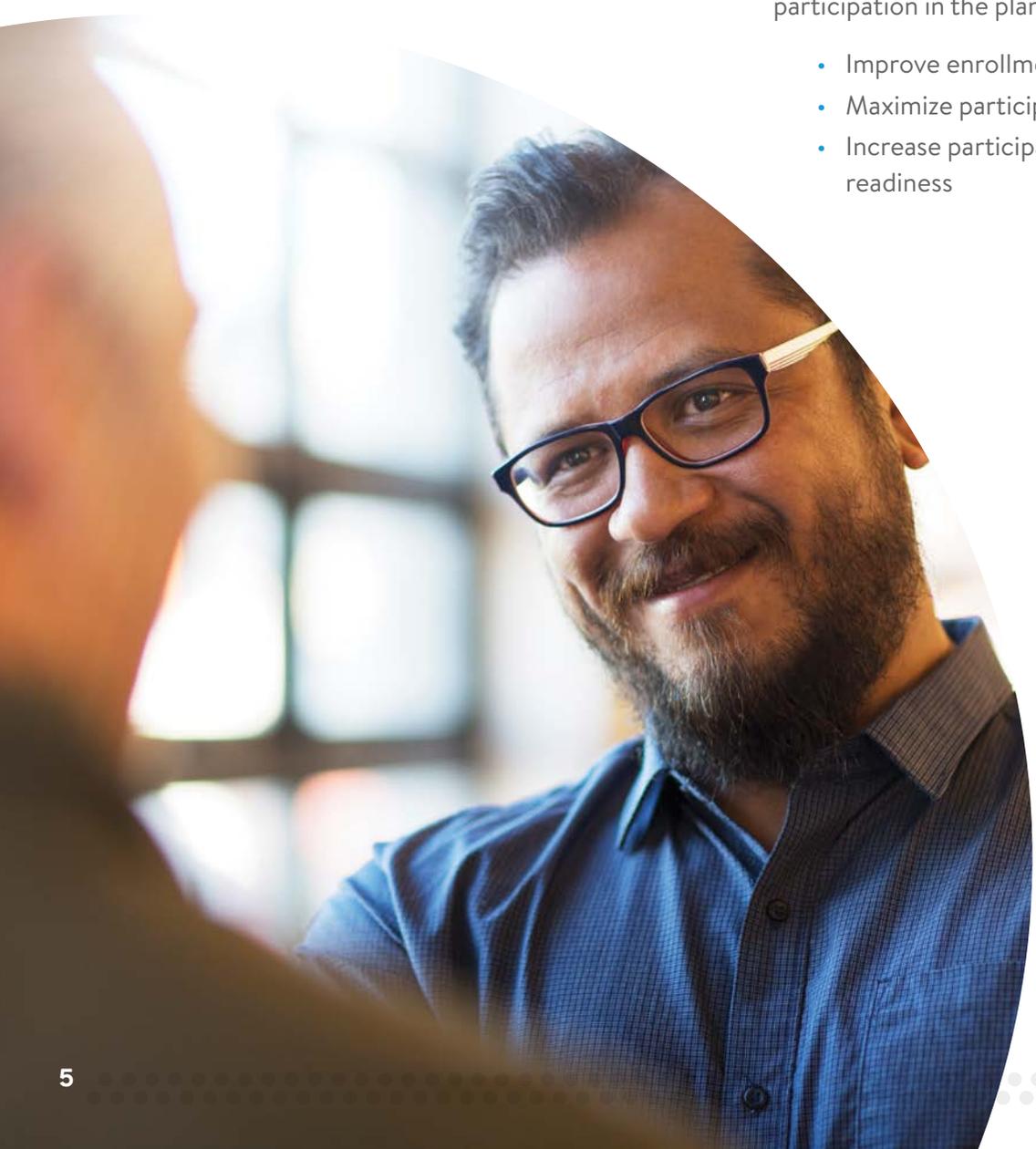
¹ Financial strength ratings are as of May 1, 2018. Ratings are for MassMutual (Springfield, MA 01111) and its subsidiaries, C.M. Life Insurance Co. and MML Bay State Life Insurance Co. (Enfield, CT 06082). Ratings are subject to change. While ratings can be objective indicators of a company's financial strength and can provide a relative measure to help select among companies, they are not guarantees of the future financial strength of a company.

Participant education and communications

We understand the importance of getting employees to participate in their company-sponsored retirement savings plan, and we've developed a proven strategy to engage employees and encourage them to take action.

Our industry-leading capabilities provide personalized information for developing customized messages to drive improved participation in the plan.

- Improve enrollment and participation
- Maximize participant contributions
- Increase participant retirement readiness



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Advocacy. Exclusivity. Mutuality.

MassMutual is a loyal advocate for TPA services and solutions. We believe our alliance with select TPAs, through a multi-tiered arrangement, across the nation is mutually beneficial and helps drive better retirement plan outcomes for plan sponsors, participants, and the financial professionals who serve them.

MULTI-TIERED TPA PLATFORM OFFERS:

Exclusive compensation program

**Seamless transition and service
for plan sponsors**

**Enhanced retirement plan
sales opportunities for
financial professionals**

Partner with a proven leader

We built our industry-leading reputation by delivering long-term, customized retirement plan solutions to meet the unique financial needs of plan sponsors and their financial professionals.

By working with a select group of TPAs, we can deliver an integrated solution that creates administrative efficiencies and makes it easy to service all aspects of a sponsor's retirement plan.

Experience our consultative, client-focused approach to creating innovative, tailored solutions to help drive better outcomes for both plan sponsors and their participants.

Experience the MassMutual difference.

For more information call the [MassMutual Retirement Plans Sales Desk at 1-800-874-2502](tel:1-800-874-2502), option 4.



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