

LOOKING FORWARD TO RETIREMENT.



The Iowa Retirement Investors' Club (RIC)

MassMutual's interactive retirement plan website allows you to access your account online 24 hours a day, 7 days a week. Accessing your retirement account online is easy — just follow these simple steps.

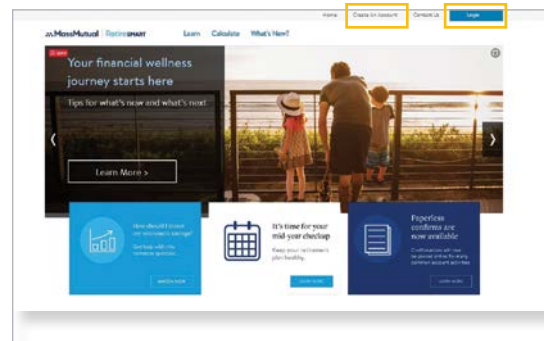
Accessing your retirement account

Go to www.MassMutual.com/iowaric and select "Login."



At www.retiresmart.com select "Login."

If you have an existing account, click "Login." If you are a new user, click "Create Account."

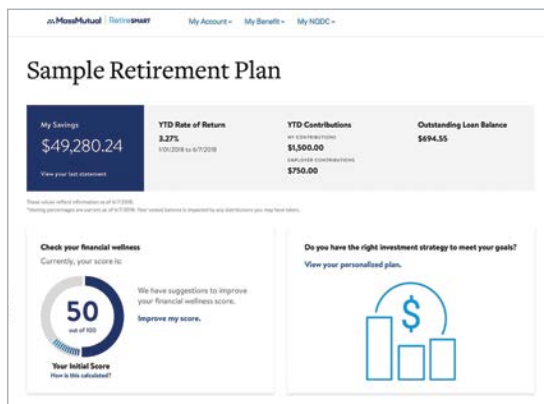




Retirement account information

The first screen you will see is your Account Dashboard. This Dashboard provides information such as:

- Your account balance.
- Your investment allocations (or how your account is invested).
- Evaluate and personalize your retirement plan strategy based on your preferences. Click “View your personalized plan” to get started.



Hypothetical example, for illustrative purposes only.

To designate or change your beneficiary:

1. Go to the **My Account** drop-down menu and click **Personal Info** under the Everything Else section.
2. Select **Add Beneficiary**.
3. Select **Change Beneficiary** to change any existing beneficiary information. You may then be asked to contact your Plan Administrator or complete the Beneficiary Designation form.

Rules to keep in mind when determining your beneficiary – You can use the online beneficiary process if you are single, or if you are married and you want to declare your spouse as the sole primary beneficiary. But, if you are married and want to declare someone other than your spouse as your sole primary beneficiary, you must print the form available online and complete it according to the instructions.

To add or change your email address online:

1. Go to the **My Account** drop-down menu and click **Personal Info** under the Everything Else section.
2. Select “**Add or Change Email**” or “**Change Address**” (depending on your available options). Type in the email address from which you would like to receive electronic communications.
3. Confirm the email address.

You will receive a confirmation number when your transaction is complete.



How much should you save for retirement?

Explore the RetireSmart Ready Tool, located on your dashboard, to help determine your retirement goals and how to achieve them.



Educational content on www.retiresmart.com

MassMutual® offers online learning resources to help you take an active role in planning and saving for retirement. Visit www.retiresmart.com to access a wide range of interactive tools, which include:

- Results-based calculators
- Flash-animated tutorials
- Insightful articles
- Interactive charts
- Seminars



Have questions?

If you have questions or would like to speak with a representative, call the Participant Information Center at **1-800-743-5274**. Representatives are available Monday through Friday, 8 a.m. to 8 p.m., Eastern Time.



Make the most of your retirement plan

Be sure to take advantage of all the great tools and learning resources the RetireSmart website has to offer.

Call 1-800-743-5274 or access www.retiresmart.com today!

The information contained herein is not intended or written as specific legal or tax advice and may not be relied on for purposes of avoiding any federal tax penalties. Neither MassMutual nor any of its employees or representatives are authorized to give legal or tax advice. You must rely on the advice of your own independent tax counsel.

