

PROTECT YOURSELF FROM FRAUD

Your Online Account at MassMutual

Why and how you should register your account

Fraud Prevention at MassMutual

At MassMutual we are committed to helping people secure their future and protect the ones they love. The Financial Services Industry is under constant threat from criminals seeking to commit fraudulent acts. We recognize that threat and have made significant investments in technology, resources and people to protect your information and assets, including:

- Fraud awareness training for employees
- Regular communications on current and emerging fraud threats and tactics
- Continuous, automated monitoring and analytics to proactively identify irregular account activity
- Use of digital identity intelligence and authentication consortium data
- Multi-factor authentication to help prevent unauthorized account access
- A variety of technologies, tools and techniques to validate client requests
- Participation in industry knowledge sharing forums to share information and best practices related to the current and emerging fraud threats

Although MassMutual is committed to safeguarding your account, we cannot do it alone. Fraud prevention is a partnership. **It is imperative that you take proactive action to protect yourself from fraudulent activity.**

An Unregistered Account is a Vulnerable Account

It is a common misconception that having an online account makes you more at risk for fraud. **The truth is that an unregistered account creates more opportunity for a fraudster to impersonate you and claim your account for their fraudulent use.** When you register your account, you automatically receive the benefit of the enhanced security measures that we offer, making it much harder for a fraudster to gain access to your account.

Just go to retiresmart.com to register your account (additional details on the next page).

Other Actions You Can Take to Protect Yourself

- Keep your contact information with MassMutual up to date.
- Never share, or make available to anyone, your personal identification number (PIN), username, password or other information about your account.
- Review your paper or online account statements regularly and report any inaccurate information, or suspicious or unauthorized activity immediately.
- Install antivirus and anti-spyware software on your personal computer.
- Update software for your mobile device and PC when updates become available.
- Never click on a link or open an attachment in an unsolicited email.



How to Register Your Account

Simply go to retiresmart.com and click on “Log In.”

- If you do not currently have a username and password, select “Register for online access”.
- If you've previously registered your account, enter your current username and password and select “Log In”.
- If you can't remember your current username and password, click “Forgot Username?” or “Forgot Password?” and follow the prompts to create your account.

From there, you will need to provide additional information like your name, DOB and SSN. Then, follow the prompts to add new, secure credentials (email address and password) and verify your email. You will also be prompted to add a phone number for verification purposes.

MASSMUTUAL IS PROUD TO OFFER RETIREMENT ACCOUNT PROTECTION TO GIVE YOU PEACE OF MIND WHEN DOING BUSINESS WITH US.

We value your business and the trust that you have placed in MassMutual. Let's work together to keep your assets safe and secure.

We are committed to safeguarding your retirement account assets but need your help to protect access to your account. There are steps you must take to qualify for this protection. We also provide safeguards to help you avoid being a victim of fraud.

Our Promise

If you follow the steps outlined in MassMutual's Retirement Account Protection Policy and assets are removed from your account in an unauthorized transaction, we promise to reimburse your account for the assets taken. This promise applies to your Workplace Solutions retirement account(s) under a 401(k), 403(b), 457 or other individual account plans for which MassMutual provides recordkeeping services and the assets of which are not held away from MassMutual.