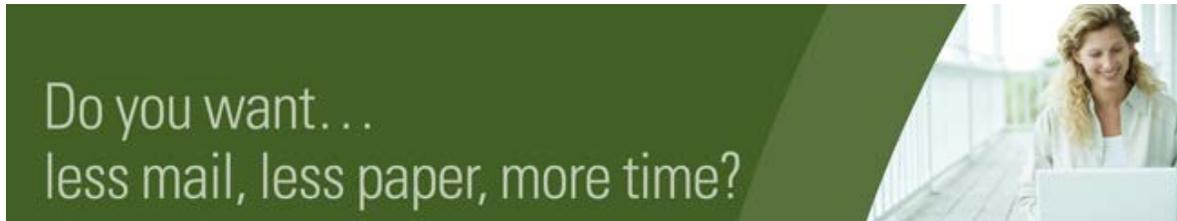


MassMutual understands the importance of good retirement planning tools. The more effective and efficient we can make the planning process, the more likely it is that you will achieve your retirement savings goals. By electing statement e-delivery you can quickly and easily get your quarterly account statement via www.retiresmart.com, as well as connect with all the additional planning tools and education that the RetireSMART website offers.

Below outlines all the advantages of e-delivery, and provides simple instructions for electing the service. We encourage you to take a positive step toward better retirement planning.

RS-30044-00



Elect statement e-delivery:

- Eliminate unwanted paper in your mailbox.
- Electronic notification that your statement is ready gives you faster access to your account and planning information.
- Your statements will be continuously available on www.retiresmart.com, so you can view them any time, at your convenience.
- Rather than mailing a paper statement to you each quarter, we will post your statement on the participant website for your review at any time.
- We will also send you an email with a link when each new statement is available.

How to sign up:

- Log on to www.retiresmart.com. Use the same password and personal identification number (PIN) you've used in the past to access the website.
- Click on the Preferences link at the top of the page.
- On the Preferences page:
 - Enter a valid email address to which you would like your electronic notification sent, and confirm by using your PIN.
 - Choose the documents for which you would like e-delivery from the Documents Available section.
 - Click Next at the bottom of the page.
- On the Verification page, review the e-delivery options and email addresses you have selected.
 - Enter your PIN and click Confirm.
- On the Confirmation page:
 - Please print page for your records.



We'll help you get there:

Copyright © 2012 [Massachusetts Mutual Life Insurance Company](http://www.massmutual.com), Springfield, MA 01111-0001. All rights reserved. www.massmutual.com. MassMutual Financial Group is a marketing name for Massachusetts Mutual Life insurance Company (MassMutual) [of which Retirement Services is a division] and its affiliated companies and sales representatives.

C: 22928-00
RS5136 412
