

MassMutual RetireEase ChoiceSM

Secure your future

A MassMutual RetireEase Choice deferred income annuity can help you establish a guaranteed income stream that begins at a future time you choose and lasts a lifetime.

Monthly income payments and annual cash flow¹

\$100,000 purchase payment effective January 13, 2025.

THE POWER OF DEFERRAL: 5 & 10 YEARS

	MALE		FEMALE		JOINT	
	◀ DEFERRAL YEARS ▶					
ISSUE AGE	5 YEARS	10 YEARS	5 YEARS	10 YEARS	5 YEARS	10 YEARS
55	\$716.02	\$1,036.67	\$688.79	\$983.17	\$646.09	\$903.69
60	\$779.31	\$1,167.32	\$745.05	\$1,096.30	\$692.35	\$994.30
65	\$865.68	\$1,359.27	\$821.90	\$1,262.27	\$756.09	\$1,128.01
70	\$975.95	\$1,635.44	\$920.33	\$1,500.31	\$838.54	\$1,321.19
75	\$1,162.42	\$2,142.08	\$1,086.52	\$1,926.88	\$983.58	\$1,683.01

ANNUAL CASH FLOWS¹

	MALE		FEMALE		JOINT	
	◀ DEFERRAL YEARS ▶					
ISSUE AGE	5 YEARS	10 YEARS	5 YEARS	10 YEARS	5 YEARS	10 YEARS
55	8.6%	12.4%	8.3%	11.8%	7.8%	10.8%
60	9.4%	14.0%	8.9%	13.2%	8.3%	11.9%
65	10.4%	16.3%	9.9%	15.1%	9.1%	13.5%
70	11.7%	19.6%	11.0%	18.0%	10.1%	15.9%
75	13.9%	25.7%	13.0%	23.1%	11.8%	20.2%

This hypothetical example is for illustrative purposes only. Income payment and Annual Cash Flows are based on the Life with Cash Refund annuity option and rates effective **January 13, 2025**. Rates are subject to change. Actual payments will vary based upon your age, gender, deferral years and rates in effect when purchase payment(s) are made. Other annuity options are available.

¹ Annual Cash Flow %: The sum of 12 monthly deferred income annuity payments expressed as a percentage of the original \$100,000 purchase payment.

All guarantees are subject to the claims paying ability of the insurer.





This material does not constitute a recommendation to engage in or refrain from a particular course of action. The information within has not been tailored for any individual.

The product and/or certain features may not be available in all states.

MassMutual RetireEase Choice is not a Medicaid-friendly deferred annuity. Using MassMutual RetireEase Choice in conjunction with Medicaid planning is prohibited.

MassMutual RetireEase Choice [Contract form #FPDIA12, ICC12-FPDIA12,] is a flexible premium deferred income annuity contract issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

This contract provides income at a future date through annuity payments.

The contract does not have a contract value and does not permit withdrawals. You should consider this contract's lack of liquidity when determining if MassMutual RetireEase Choice should be included in your income portfolio.

The information provided is not written or intended as specific tax or legal advice. MassMutual, its employees and representatives are not authorized to give tax or legal advice. Individuals are encouraged to seek advice from their own tax or legal counsel.

**NOT A BANK OR CREDIT UNION DEPOSIT OR OBLIGATION • NOT FDIC OR NCUA INSURED • NOT INSURED
BY ANY FEDERAL GOVERNMENT AGENCY • NOT GUARANTEED BY ANY BANK OR CREDIT UNION**