

MassMutual RetireEaseSM

MassMutual RetireEase is a single premium immediate fixed income annuity that can provide an additional source of guaranteed income in retirement.*

In exchange for a single purchase payment, a RetireEase contract guarantees a stream of income that isn't affected by market ups or downs. Your income can be guaranteed for as long as you live, for a specific length of time, or a combination of both.

* All guarantees are based on the claims-paying ability of the insurer that issues the contract.



PRODUCT HIGHLIGHTS

Available Market Types

NON-QUALIFIED

QUALIFIED

- Traditional IRA
- SEP IRA
- Custodial IRA
- Roth IRA
- Beneficiary/Inherited IRA

Issue Age (Annuitant)

- Lifetime annuity options: Ages 18–90
- Period certain only annuity options: Maximum age 100



MassMutual defines issue age as “age nearest,” which is calculated on the individual’s nearest birthday. For example, if the annuitant is 74 years, six months, and one day old, his or her contract age is 75.

Ownership

- The contract may be owned by an individual or a “non-natural” entity (e.g., a trust).
- Joint ownership is allowed between two individuals. The contract cannot be jointly owned by an individual and a non-natural entity.
- Non-qualified contracts issued in New York can be assigned as collateral to another person or entity without restriction. In all other states, collateral assignment is limited to Period Certain Only annuity options and requires MassMutual approval.


Single Purchase Payment Limits

- **MINIMUM:** \$10,000. Minimum scheduled annuity income payment must be at least \$100.
- **MAXIMUM (without further MassMutual approval):** \$1.5 million.



NOT FDIC/NCUA INSURED • NO BANK/CREDIT UNION GUARANTEE • MAY LOSE VALUE • NOT INSURED BY ANY GOVERNMENT AGENCY • NOT A BANK/CREDIT UNION DEPOSIT OR OTHER OBLIGATION

PRODUCT HIGHLIGHTS

Annuity Date	Must be within 12 months of contract issue	
Annuity Payment Frequency	<ul style="list-style-type: none"> • Monthly • Quarterly 	<ul style="list-style-type: none"> • Semi-annually • Annually
Guarantee Period¹	Annuity payments can be guaranteed for life, for a specific length of time, or a combination of both.	
Withdrawal Provisions²	AVAILABLE ONLY WITH ANNUITY OPTIONS THAT INCLUDE A PERIOD CERTAIN:	
	Period Certain Only: <ul style="list-style-type: none"> • One full or partial withdrawal each year after the first contract year. A partial withdrawal reduces future period certain annuity payment amounts. 	Single or Joint Life with Period Certain: <ul style="list-style-type: none"> • One partial withdrawal is allowed per year after the first contract year. The withdrawal reduces future period certain payment amounts but does not reduce the lifetime payments after the end of the period certain.
 Although access to cash withdrawals is available with payout options that include a period certain, other products may be more appropriate if liquidity is important.		
Withdrawal Limits²	<ul style="list-style-type: none"> • MINIMUM: \$5,000 • MAXIMUM: The present value of all remaining period certain payments, less any surrender charges. Partial withdrawals are limited so that each remaining guaranteed annuity payment is at least \$100. 	

¹ For qualified contracts, upon the death of the owner (annuitant if the contract is held as a Custodial IRA), we may shorten the remaining payment period in order to ensure that payments do not continue beyond the 10-year post-death distribution period provided under IRC section 401(a)(9), or beyond the beneficiary's life or life expectancy for certain classes of beneficiaries, such as a spouse or an individual who is not more than 10 years younger than the decedent.

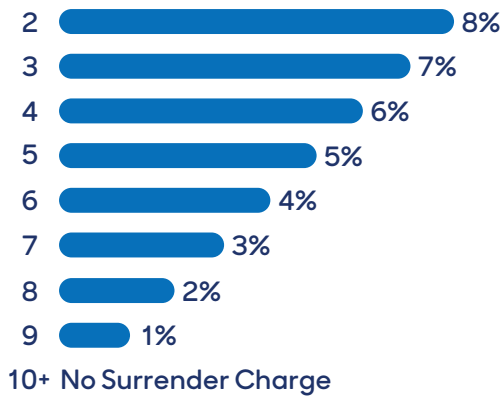
² Income taxes, a surrender charge, and certain restrictions may apply to withdrawals. Withdrawals are not allowed for contracts issued in Oregon.

PRODUCT HIGHLIGHTS

Surrender Charges²

(As a percentage of the amount withdrawn. Applies only to annuity options that include a period certain.)

CONTRACT YEAR



Single Life Annuity Options¹

- No Refund
- Cash Refund
- Installment Refund³
- Period Certain^{3,4}

³ Annuity options that include a period certain or installment refund may provide continuing payments to a designated beneficiary upon the death of the annuitant (or annuitants).

⁴ The length of a period certain can range from five years to 30 years.

PRODUCT HIGHLIGHTS

Joint & Survivor Life Annuity Options¹

NO REFUND OPTIONS

- No Refund
- Reduction at Death of Annuitant — No Refund⁵
- Reduction at Death of Either Annuitant — No Refund⁵

REFUND OPTIONS

- Cash Refund
- Installment Refund³
- Reduction at Death of Annuitant — Installment Refund^{3,5}
- Reduction at Death of Either Annuitant — Installment Refund^{3,5}

PERIOD CERTAIN ANNUITY OPTIONS

- Period Certain^{3,4}
- Reduction at Death of Annuitant — Period Certain^{3,4,5}
- Reduction at Death of Either Annuitant — Period Certain^{3,4,5}

Period Certain Only Annuity Options

- Period Certain (5-30 Years)^{3,4,6}

MassMutual Inflation ProtectorSM (Optional inflation protection)

- Automatically increases annuity payments by a specified percentage of 1%, 2%, 3%, or 4% on each anniversary of the annuity date
- Must be elected at contract issue and may not be cancelled or changed
- Electing this option will reduce the initial amount of annuity payments

⁵ Reductions of $\frac{1}{2}$, $\frac{2}{3}$, or $\frac{3}{4}$ are available.

⁶ If you select a period certain only annuity option, you may adjust the length of the period certain, within contract limits.

Notes:

MassMutual

Helping you secure what matters most.

Since 1851, MassMutual has been building a reputation for financial strength and integrity. At MassMutual, we operate for the benefit of our customers. Our business decisions are based on a single guiding principle: to help people secure their future and protect the ones they love.

[Contact your financial professional to learn more.](#)

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 information provided is not written or intended as specific tax or legal advice. MassMutual and its subsidiaries, 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.

This product and/or certain features may not be available in all states or with all firms.

MassMutual RetireEase is not a Medicaid-friendly immediate annuity. The use of MassMutual RetireEase in conjunction with Medicaid planning is prohibited.

MassMutual RetireEase [Contract Form #SPIA05; SPIA05 (NC)] is a single premium immediate fixed annuity contract issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111.

