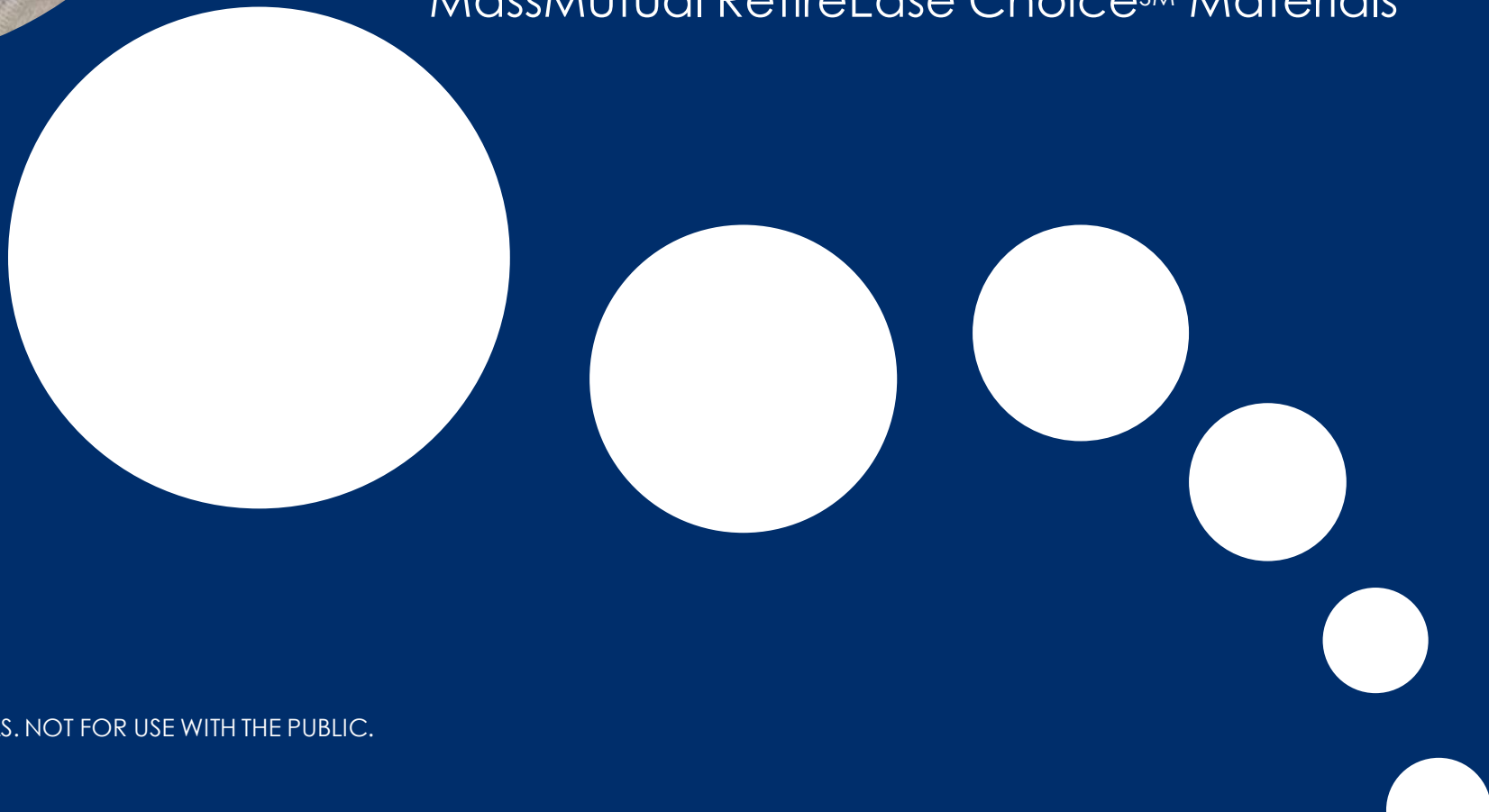




Local Activation Toolkit

MassMutual RetireEase ChoiceSM Materials



Wholesaler Resources



Overview

MassMutual RetireEase Choice(REC) is a flexible premium deferred income annuity (DIA).

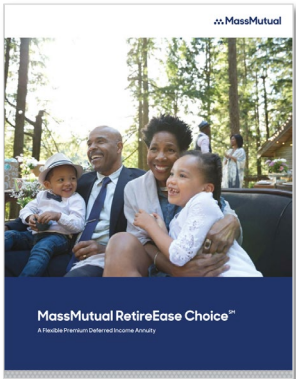
REC is sold as a Qualified Longevity Annuity Contract (QLAC)at the following firms: Advisor Group, Cadaret Grant, Commonwealth, CUSO/Sorrento, Infinex, Janney, LPL, Stifel, and Commonwealth.

REC is sold as a Non-QLAC DIA at Edward Jones, Stifel and Century

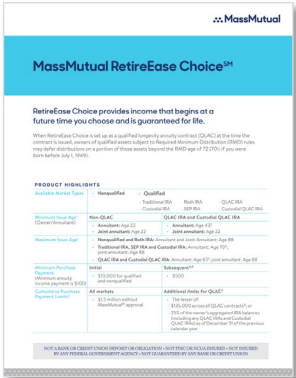


Supporting Collateral

QLAC Materials



AN4325SDP
REC Reference Guide



AN3401SDPQ
Client Snapshot

Wholesaler Resources



Supporting Collateral

Non-QLAC Materials

MassMutual RetireEase Choice™

RetireEase Choice provides income that begins at a future time you choose and is guaranteed for life.

RetireEase Choice is designed to provide future income you can't outlive. As part of your available income strategy, RetireEase Choice may strengthen the foundation of your retirement income plan.

PRODUCT HIGHLIGHTS

Available Market Types: **Nonqualified** | **Qualified**

- Available from Age 17 (Nonqualified) / Available from Age 17 (Qualified)
- Available from Age 17 (Nonqualified) / Available from Age 17 (Qualified)
- Available from Age 17 (Nonqualified) / Available from Age 17 (Qualified)

Annual Income

- Initial: \$10,000 for qualified and nonqualified
- Subsequent: \$10,000 for qualified and nonqualified

Annual Payment

- Initial: \$10,000 for qualified and nonqualified
- Subsequent: \$10,000 for qualified and nonqualified

Annual Cash Flow

- Initial: \$10,000 for qualified and nonqualified
- Subsequent: \$10,000 for qualified and nonqualified

AN4301sdp
Client Snapshot

MassMutual RetireEase Choice™

RetireEase Choice provides income that begins at a future time you choose and is guaranteed for life.

RetireEase Choice is designed to provide future income you can't outlive. As part of your available income strategy, RetireEase Choice may strengthen the foundation of your retirement income plan.

PRODUCT HIGHLIGHTS

Available Market Types: **Nonqualified** | **Qualified**

- Available from Age 17 (Nonqualified) / Available from Age 17 (Qualified)
- Available from Age 17 (Nonqualified) / Available from Age 17 (Qualified)
- Available from Age 17 (Nonqualified) / Available from Age 17 (Qualified)

Annual Income

- Initial: \$10,000 for qualified and nonqualified
- Subsequent: \$10,000 for qualified and nonqualified

Annual Payment

- Initial: \$10,000 for qualified and nonqualified
- Subsequent: \$10,000 for qualified and nonqualified

Annual Cash Flow

- Initial: \$10,000 for qualified and nonqualified
- Subsequent: \$10,000 for qualified and nonqualified

AN4301sdp_EJ
Client Snapshot
Edward Jones

Additional Materials

MassMutual RetireEase Choice™

Guaranteed Income You Can't Outlive

With a Qualified Longevity Annuity Contract

AN4323
Guaranteed Income You Can't Outlive

MassMutual RetireEase Choice™

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 will exceed cash flow!

100,000 purchase payment effective March 20, 2023.

THE POWER OF DEFERRAL: 5 & 10 YEARS

	5 YEARS					10 YEARS				
	Initial	Year 1	Year 2	Year 3	Year 4	Initial	Year 1	Year 2	Year 3	Year 4
Nonqualified	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
Qualified	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000

ANNUAL CASH FLOW

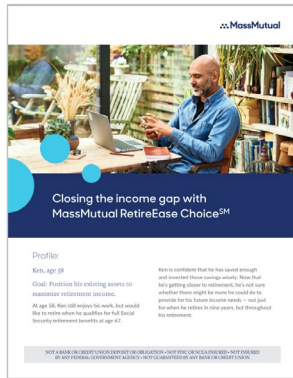
	5 YEARS					10 YEARS				
	Initial	Year 1	Year 2	Year 3	Year 4	Initial	Year 1	Year 2	Year 3	Year 4
Nonqualified	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
Qualified	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000

AN4311sdp
Rate Sheet

Communications and Materials

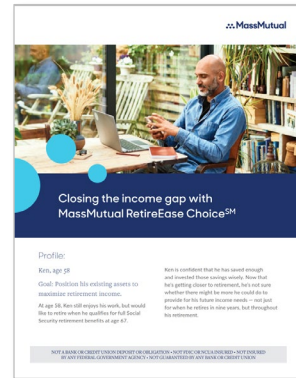


Sales Ideas



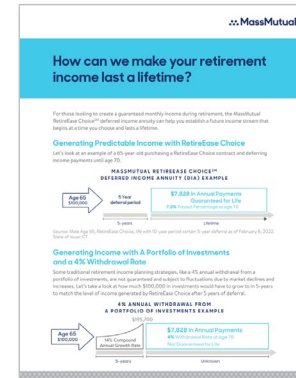
AN4306 - Closing the Income Gap

A case study which uses the four box strategy to show how a 58 year old male can better plan for retirement.



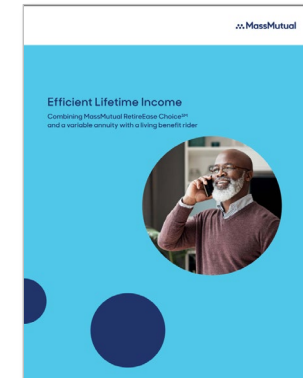
AN4306EDJ - Closing the Income Gap

The Edward Jones version of the above sales idea.



AN4333 - Make Your retirement income last a lifetime.

This sales idea illustrates REC for a 65 year old male and compares it to a 4% annual withdrawal from a portfolio.



AN8293 - Efficient Lifetime Income

This is a split ticket sales idea with REC and a variable annuity with an income rider. Illustrated with a 65 year old male.

Communications and Materials



Rate Email Notification

Rates can change at any time, however they typically change on the 1st and 15th of the month.

We send a rate update with changes via email to most financial professionals. Back offices are also informed of rate changes.



Questions?

For questions related to the resources in this toolkit, please contact:

- MSchiff@massmutualsales.com
- cfalvey@massmutual.com or
- MSepulveda@massmutualsales.com

MassMutual

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 March 20, 2023.

THE POWER OF DEFERRAL: 5 & 10 YEARS

ISSUE AGE	MALE		FEMALE		JOINT	
	5 YEARS	10 YEARS	5 YEARS	10 YEARS	5 YEARS	10 YEARS
55	\$649.61	\$911.99	\$623.16	\$862.81	\$581.10	\$780.32
60	\$712.24	\$1,035.43	\$679.29	\$970.76	\$628.56	\$877.58
65	\$798.91	\$1,218.94	\$757.07	\$1,130.45	\$693.94	\$1,006.98
70	\$904.04	\$1,426.91	\$833.79	\$1,310.88	\$769.65	\$1,212.86
75	\$1,039.22	\$1,673.40	\$950.47	\$1,687.48	\$873.27	\$1,564.19

ANNUAL CASH FLOWS¹

ISSUE AGE	MALE		FEMALE		JOINT	
	5 YEARS	10 YEARS	5 YEARS	10 YEARS	5 YEARS	10 YEARS
55	7.8%	10.9%	7.5%	10.4%	7.0%	9.5%
60	8.5%	12.4%	8.2%	11.6%	7.5%	10.5%
65	9.2%	14.0%	8.9%	13.0%	8.0%	12.1%
70	10.0%	17.1%	10.0%	15.7%	9.5%	14.6%
75	12.2%	22.9%	11.9%	20.2%	11.2%	18.8%

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 March 20, 2023. 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.

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 and ICC12-FPDIA12 in certain states, including North Carolina) is a flexible premium, deferred income annuity contract issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.





MassMutual

Strategic Distributors

FOR FINANCIAL PROFESSIONALS. NOT FOR USE WITH THE PUBLIC.

© 2024 Massachusetts Mutual Life Insurance Company (MassMutual®), Springfield, MA 01111-0001. All rights reserved. www.MassMutual.com.