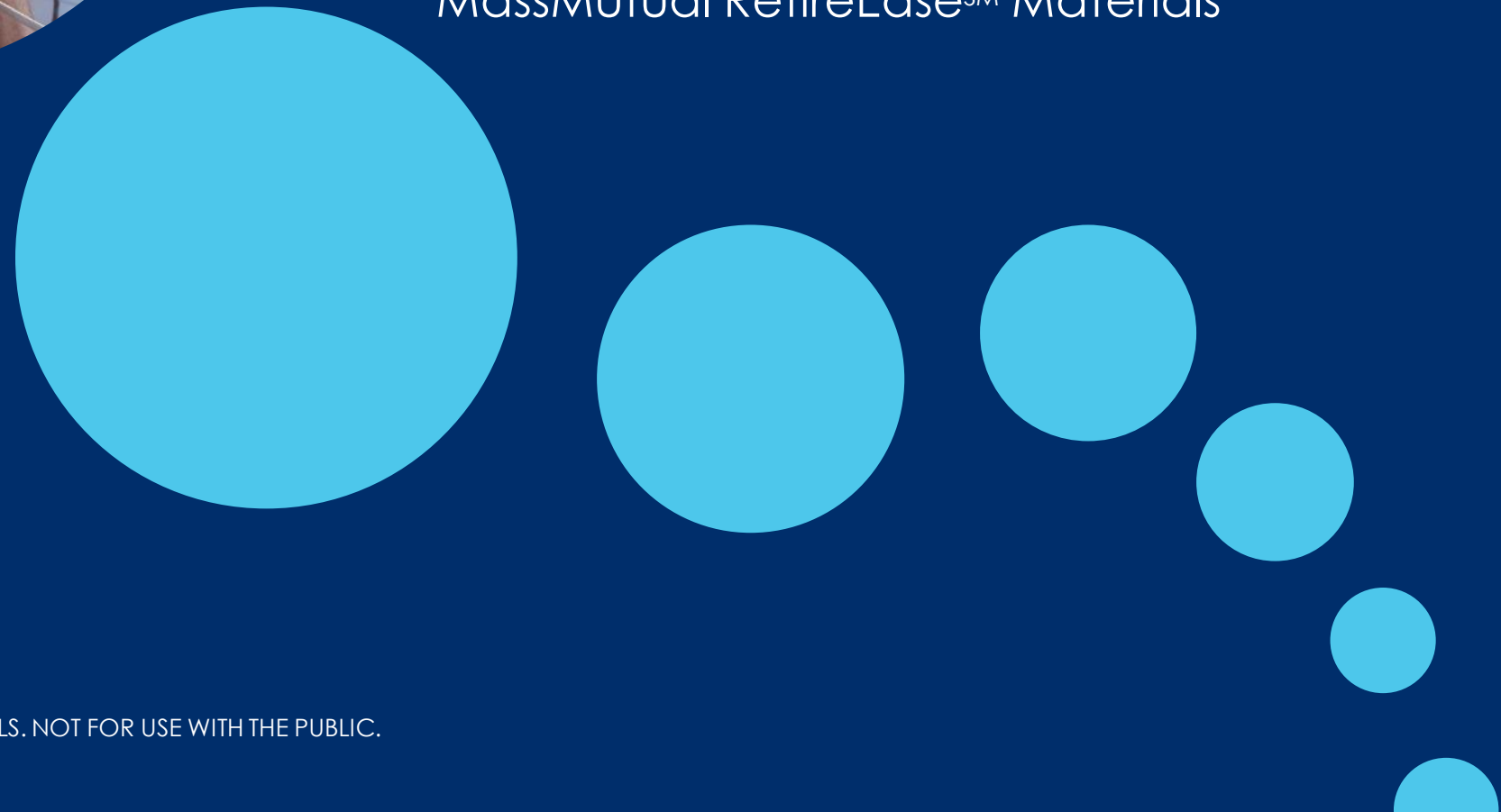




Local Activation Toolkit

MassMutual RetireEaseSM Materials



Wholesaler Resources



Overview

MassMutual RetireEase is a single premium income annuity (SPIA).

MassMutual RetireEaseSM 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.

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Product Materials



AN1500
Client Brochure



AN1501
Client Snapshot

AN1505
Rate Sheet

AN1517
Rate Lock Policy

Sales Ideas



Meet Mary Rogers
An income now case study

Mary is 70 years old and widowed. She has a variety of conservative investments and savings. She also has \$400,000 in an IRA funded with traditional fixed income investments that provide her with \$8,800 in interest income each year. This chart table provides a breakdown of the fixed income components in her IRA.

Account	Investment	Interest Rate	Annual Interest Payment
1-year fixed income asset	100,000	3.7%	\$3,700
2-year fixed income asset	100,000	2.1%	\$2,100
30-year fixed income asset	100,000	3.0%	\$3,000
Total			\$8,800

Mary's goal is to increase her income without adding any risk to her portfolio. Her three-year fixed income investment is expiring and she will face \$200,000 in cash requirements. She wants to be financial professional for advice for income needs and explore potential solutions.

One potential solution
Mary's financial professional suggests that she consider using a portion of her IRA assets to purchase a MassMutual® RetireEase® (RetireEase) single premium immediate fixed annuity.

How it works
A single premium immediate fixed annuity is a contract between an individual and an insurance company. In exchange for a single premium payment, the insurance provider agrees to provide the fixed income payments and can be guaranteed for life, a specific length of time, or a combination of both. The annuity used to purchase a immediate fixed annuity contract is immediately annuitized (converted into income). As a result, the contract has no cash value and generally, no withdrawal provisions.

NOT ANNUAL OR DEFERRED CASH VALUE OR CASH RESERVE. NOT THE CONTRACT'S ACCOUNT. NOT GUARANTEED BY ANY FEDERAL GOVERNMENT AGENCY. NOT A GUARANTEE OF ANY INVESTMENT RETURN.

AN1502 – Meet Mary Rogers

This is an income now case study. Mary is 70 years old and a widow.

Guaranteeing Lifetime Retirement Income

AN4610 - Guaranteeing Lifetime Income

This is an advisor approved presentation that illustrates the risks in retirement, the Four box strategy, and case studies for RetireEase and Stable Voyage.

Closing the Income Gap
With a MassMutual® RetireEase™ Single Premium Immediate Fixed Annuity

Profile
At age 66, Barbara is healthy, active and looking forward to the next phase of her life. She has a long list of interests that she will readily invest her income.

Goal
Barbara needs income that will last as long as she lives. She would like to be financially confident that she has enough reliable income to pay for her retirement expenses throughout her retirement, with enough income left over for the activities she enjoys.

Category	Item	Priority	Amount
Expenses	Retirement	High	\$7,000
	Discretionary	Medium	\$1,000
	Total		\$8,000
Predictable Income	RetireEase® Annuity	High	\$5,000
	Other Income	Medium	\$3,000
Retirement Income			\$8,000

Barbara and her financial professional use the 4-Box Strategy to determine if there is an income gap between her necessary expenses and her predictable income.

Barbara's Strategy

Necessary expenses: \$8,000	+	Need for predictable income: \$4,000	=	Goal: \$12,000
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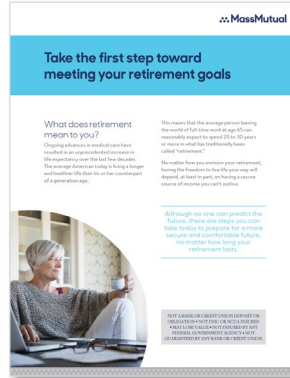
Barbara has an annual predictable income gap for necessary expenses of \$4,000. She must find a way to replace that \$4,000 of additional predictable annual income to cover her necessary expenses.

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AN1510 - Closing the Income Gap

A case study which uses the four box strategy to show how Alice, a 66 year old female can better plan for.

Sound Retirement Solutions



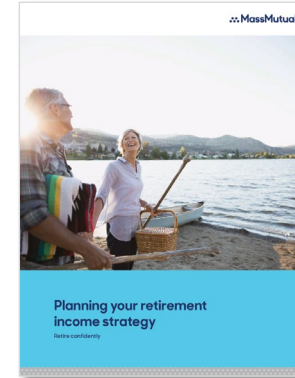
AN7591 - Take the first step toward meeting your retirement goals.

A 12-page booklet that will explain the challenges that may impact retirement.



AN7738 - Retire Confidently

A booklet that will help a client think about retirement, the challenges and their timeline.



AN7555 - Planning Your Retirement

A booklet that will gather a client's important information needed to help design a retirement strategy.

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.

MassMutual

MassMutual RetireEaseSM

Maximize your lifetime income
 MassMutual RetireEase is a single premium immediate fixed annuity that can help supplement your retirement income with guaranteed income for life or for a specific period of time.

Monthly income payments and annual cash flow¹
^{\$100,000 purchase payment effective MARCH 20, 2023}

ISSUE AGE	LIFE WITH 10 YEAR PERIOD CERTAIN ²		LIFE WITH CASH REFUND ³	
MALE				
55	\$490.42	5.9%	\$477.78	5.7%
60	\$508.33	6.3%	\$510.46	6.1%
65	\$577.47	6.9%	\$553.26	6.6%
70	\$642.33	7.2%	\$609.86	7.3%
75	\$737.01	8.8%	\$700.10	8.4%
FEMALE				
55	\$472.29	5.7%	\$463.44	5.6%
60	\$506.65	6.1%	\$493.38	5.9%
65	\$551.57	6.6%	\$532.83	6.4%
70	\$611.28	7.3%	\$585.35	7.0%
75	\$702.33	8.4%	\$668.72	8.0%
JOINT				
55	\$440.57	5.3%	\$439.84	5.3%
60	\$467.48	5.6%	\$465.91	5.6%
65	\$503.54	6.0%	\$500.53	6.0%
70	\$554.17	6.7%	\$547.64	6.6%
75	\$635.60	7.6%	\$623.28	7.5%

This hypothetical example is for illustrative purposes only. Income payments are based on rates effective March 20, 2023. Rates are subject to change. Actual payments will vary based upon your age, gender and rates in effect when the contract is issued. Other annuity options are available.

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MassMutual

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