

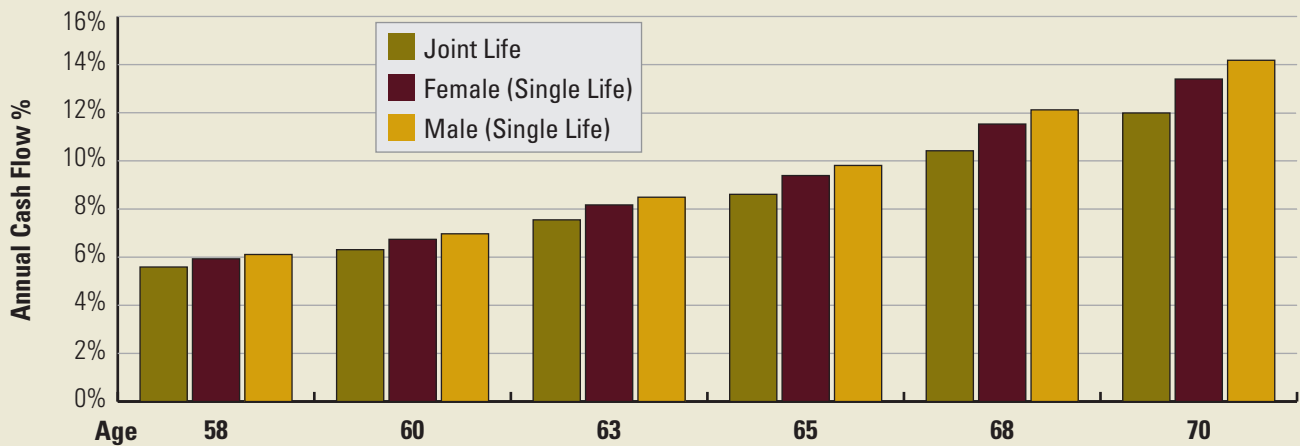
# Secure your future – with MassMutual RetireEase Choice<sup>SM</sup>



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. What's more, you'll have the peace of mind that comes from knowing exactly how much that guaranteed income will be.

Choosing the length of your deferral period is an important decision. In addition to determining when your future income stream will start, the length of the deferral period also affects the amount of your income. A longer deferral period will result in higher annuity payments.

## MassMutual RetireEase Choice Annual Cash Flows



**Annuity Payment Start Age**

Joint Life	5.59%	6.31%	7.55%	8.61%	10.42%	11.99%
Female	5.93%	6.74%	8.17%	9.39%	11.53%	13.40%
Male	6.11%	6.97%	8.49%	9.81%	12.12%	14.18%

This hypothetical example is for illustrative purposes only.

**Assumptions:**

Male: Life – Cash Refund Annuity

Female: Life – Cash Refund Annuity

Joint Life: Life – Cash Refund Annuity

Lump sum purchase payment: \$100,000

Purchase age for all scenarios is 55.

Annual Cash Flow %: The sum of 12 monthly deferred income annuity payments expressed as a percentage of the original \$100,000 purchase payment. Annual cash flow percentages are based on the length of the deferral period and assume the contract was purchased at age 55.

Annuity payments are based on rates effective August 27, 2012. Rates are subject to change.

Actual payments will vary based upon your age, gender and rates in effect when purchase payment(s) are made. Other annuity options are available.



We'll help you get there.®

## MassMutual RetireEase Choice...an important part of your total retirement income plan

MassMutual RetireEase Choice is a flexible premium deferred income annuity that can provide a predictable, guaranteed income stream for as long as you live. Key features include:

- **Flexible purchase payments** – Establish your future income stream with a single purchase payment or multiple purchase payments over time.
- **A variety of annuity payout options** – Options provide guaranteed lifetime income for one life or two, many of which provide beneficiary protection.
- **Annuity date adjustment** – Because loss of a job, serious health issues and other factors can derail even the most carefully planned retirement strategy, the contract permits a one-time change to the annuity date for certain annuity options. This feature may be limited or unavailable due to Required Minimum Distribution (RMD) rules.
- **Death benefit provisions** – In most cases, if death occurs prior to the annuity date, any purchase payment(s) you've made will be paid to the beneficiary (except for the Single Life–No Death Benefit annuity option).
- **Annuity payment acceleration** – Owner(s) of non-qualified contracts with a monthly annuity payment frequency can opt to receive three or six monthly annuity payments in a lump sum through a temporary change in annuity payment frequency.
- **MassMutual Inflation Protector<sup>SM</sup>** – This optional benefit can help offset the effects of inflation on your annuity payments' purchasing power.

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.

## MassMutual – a history of strength and stability

When you put your trust in a company for your retirement needs, you need to have confidence that the company you're considering will be there to honor its commitments.

Founded in 1851, Massachusetts Mutual Life Insurance Company (MassMutual) is a leading mutual life insurance company and has a long history of financial strength and strong performance. Products are designed to help meet clients' financial needs at every stage of life and include life insurance, disability income insurance, long-term care insurance, retirement 401(k) plan services and annuities. Our financial professionals are dedicated to helping clients make good financial decisions – not just for today, but for the long term.

### MassMutual financial strength ratings

**A.M. Best Company . . . . . A++**  
(Superior – Top category of 15)

**Fitch Ratings . . . . . AA+**  
(Very Strong – Second category of 21)

**Moody's Investors Service . . . . . Aa2**  
(Excellent – Third category of 21)

**Standard & Poor's . . . . . AA+**  
(Very Strong – Second category of 21)

Financial strength ratings are as of September 1, 2012 and are subject to change. Ratings are for Massachusetts Mutual Life Insurance Company, C.M. Life Insurance Company and MML Bay State Life Insurance Company.

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 and may not be relied on for purposes of avoiding any federal tax penalties. 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.

