

MassMutual RetireEase ChoiceSM

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 predictable income strategy, it can add certainty to your retirement income plan.

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



PRODUCT HIGHLIGHTS

Available Market Types

NON-QUALIFIED

Product also Available as a Qualified Longevity Annuity Contract. Please see [“RetireEase Choice QLAC Snapshot”](#) for more information.

QUALIFIED

- Traditional IRA
- SEP IRA
- Custodial IRA

Issue Age

NON-QUALIFIED AND ROTH IRA:

- Age 22–88

TRADITIONAL, SEP AND CUSTODIAL IRA:

- Single Annuitant: 22–71¹
- Joint annuitant: 22–88



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.

Purchase payments²

- \$10,000–\$1.5M cumulative maximum (without MassMutual approval)
- Minimum Subsequent Payments: \$500^{3,4}
- Minimum scheduled annuity income payment must be at least \$100

¹ Due to RMD rules applicable to qualified contracts

² Cumulative purchase payments include all deferred income annuity contracts issued by MassMutual and its subsidiaries that are owned by the same contract owner (whether as a sole or joint contract owner), or that have the same annuitant (whether as a single or joint annuitant).

³ MassMutual sends a confirmation statement acknowledging each subsequent purchase payment and the amount of income generated. Should you decide to cancel a subsequent purchase payment, you can request a refund within 10 calendar days of receiving confirmation. You can make as many subsequent purchase payments as you wish within contract maximum limits, up until 13 months prior to the annuity date you elect.

⁴ Subsequent purchase payments are not allowed after a death benefit has been triggered, unless a Joint and Survivor Convertible to a Single Life annuity option was elected and the contract remains in force by spousal continuance.

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

(All contracts)

The Payment Frequency of the annuity can be Monthly, Quarterly, Semi-Annual, or Annual.

The Annuity date must be

NO EARLIER THAN:

- 13 months after the contract issue date

NO LATER THAN THE EARLIEST OF:

- 30 years after the contract issue date; or
- When any annuitant reaches the age of 90; or
- For qualified contracts other than Roth IRA contracts
 - April 1 of the calendar year following the year in which the contract owner reaches age 73

Death Benefit Provisions⁵

BEFORE ANNUITY PAYMENTS BEGIN

Return of purchase payments except for Single Life – No Death Benefit Annuity Option⁶

AFTER ANNUITY PAYMENTS BEGIN

Governed by the annuity option selected



There are no withdrawal options for this product.

⁵ 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.

⁶ Single Life – No Death Benefit: This annuity option does not provide a death benefit – either before or after the annuity date. If you die at any time after MassMutual issues the annuity contract, your purchase payment(s) will not be refunded. This annuity option is not available in Connecticut or Florida.

PRODUCT HIGHLIGHTS

Single Life Annuity Options⁵

- No Refund
- Cash Refund
- Installment Refund
- Period Certain
- No Death Benefit⁶

Joint and Survivor Life Annuity Options^{5,7}

NON-CONVERTIBLE:

- No Refund
- Cash Refund
- Period Certain (can be 10-30 years)
- Installment Refund
- Reduction at Death of Either Annuitant – No Refund (1/2, 2/3, 3/4)
- Reduction at Death of Either Annuitant – Period Certain (1/2, 2/3, 3/4)

CONVERTIBLE TO SINGLE LIFE:

- No Refund
- Cash Refund
- Period Certain (Limited to 10 years)
- Installment Refund

Annuity Date Adjustment Rider⁸

Not available with Single Life – No Death Benefit

Exceptions apply in the state of Florida. Annuity Date Adjustment can only be used once over the life of the contract.

The range of time an annuity date can be adjusted is 5 years before to 5 years after the original annuity date.

The Annuity date must also be

NO EARLIER THAN THE LATER OF:

- 13 months after the last purchase payment has been received by MassMutual

NO LATER THAN THE EARLIEST OF:

- 30 years after the contract issue date; or
- When any annuitant reaches the age of 90; or
- For qualified contracts other than Roth IRA contracts
 - April 1 of the calendar year following the year in which the contract owner reaches age 73

⁷ For qualified contracts, you may not elect a joint and survivor annuity option with a non-spouse joint annuitant who is more than 10 years younger than you.

⁸ Annuity Date Adjustment Rider: Florida requires that all deferred annuity contracts permit the owner to annuitize the contract any time after 13 months have passed from the contract issue date. For contracts issued in the state of Florida, the annuity date can be accelerated for all annuity options, including the Life – No Refund, the Joint and Survivor – No Refund and the Joint & Survivor Life – No Refund Convertible to Single Life – No Refund. The annuity date can be accelerated to a date that is as early as 13 months following the contract issue date, and is not limited to within five years prior to the annuity date. All other provisions of the Annuity Date Adjustment Rider apply.

PRODUCT HIGHLIGHTS

If you change your original annuity date, the amount of your annuity payment will change.⁹

- If the new annuity date is earlier than the original annuity date, your annuity payment generally decreases.
- If the new annuity date is later than the original annuity date, your annuity payment generally increases.

Note: State variations apply; your financial professional can answer any questions you may have.

Annuity Payment Acceleration

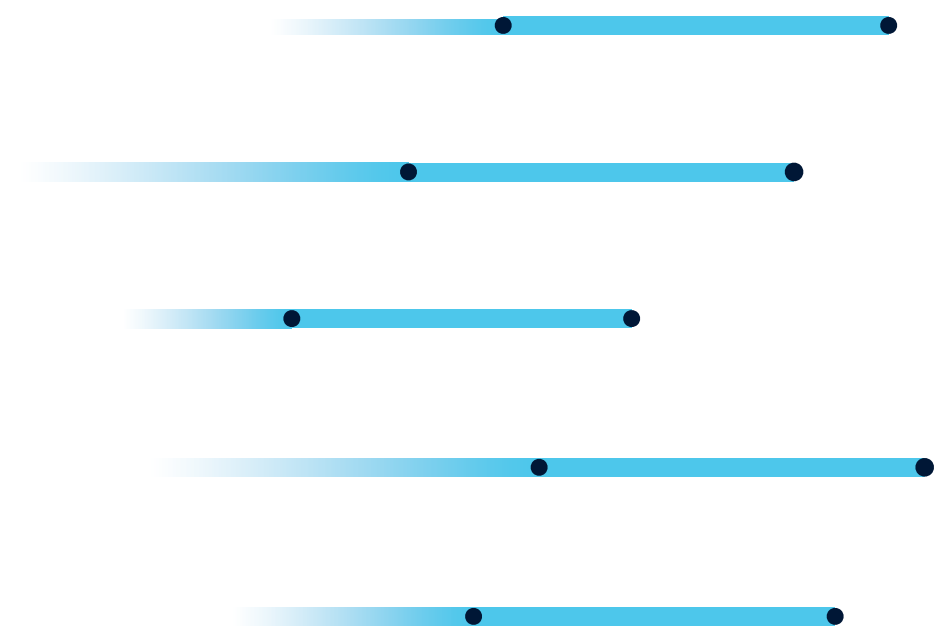
(Not a liquidity feature)

- Available only with non-qualified contracts that have a monthly annuity payment frequency
- You may request a lump-sum payment of three or six monthly annuity payments
- Limited to five requests over the life of the contract
- Regular annuity payments must resume before another request can be made

MassMutual Inflation ProtectorSM

(Optional)

- Automatically increases annuity payments by a specified percentage (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



⁹ MassMutual uses the following factors to recalculate your annuity payment:

- Your original annuity payment amount
- The new annuity date
- The Moody's Seasoned Baa Corporate Bond Yield rate at the time we receive your request for an annuity date adjustment. We compare this rate with the Moody's rate that was effective at the time we issued your contract.
- The Annuity 2012 Mortality Table
- An interest rate adjustment of 1.50%. The application of this adjustment will reduce your new annuity payment, whether you accelerate or defer your new annuity date.

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.

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

MassMutual RetireEase Choice is not a Medicaid-friendly deferred annuity. The use of 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.

