MassMutual’s interactive retirement plan website www.retiresmart.com allows you to access your account online 24 hours a day, 7 days a week. Accessing your retirement account online is easy — just follow these simple steps.

Accessing your retirement account

Go to www.retiresmart.com.

If you have an existing account, click “Login.”
If you are a new user, click “Create Account.”

Step 1: To access your account, enter your Username and click Continue.

Step 2: Enter your Password.

For existing accounts, you will be guided through steps to establish new, stronger and more secure usernames and passwords. In addition, you will choose security questions and have the opportunity to register your device.
MassMutual offers online learning resources to help you take an active role in planning and saving for retirement. Visit [www.retiresmart.com](http://www.retiresmart.com) to access a wide range of interactive tools and resources such as calculators, illustrations and insightful articles.

If you have questions or would like to speak with a representative, call the Participant Information Center at 1-800-743-5274. Representatives are available Monday through Friday, 8 a.m. to 8 p.m., Eastern Time.

Be sure to take advantage of all the great tools and learning resources the RetireSmart website has to offer.

**Call 1-800-743-5274 or access [www.retiresmart.com](http://www.retiresmart.com) today!**


The information contained herein is not intended or written as specific legal or tax advice and may not be relied on for purposes of avoiding any federal tax penalties. Neither MassMutual nor any of its employees or representatives are authorized to give legal or tax advice. You must rely on the advice of your own independent tax counsel.

© 2018 Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111-0001. All rights reserved. [www.massmutual.com](http://www.massmutual.com).
Make your retirement savings grow. On the go.

With the MassMutual RetireSmart app, you’ll be able to keep tabs on your retirement account and change your contribution amount right from your smartphone.

Take Action Now
- Make contributions
- Turbocharge your savings by setting your automatic contribution increase function*

And you can view:
- Rate of return
- Total account balance
- Balances by source and investment
- Vested balance by source
- Last contribution amount
- Asset allocation by investment in chart and list form

Download the app today!

To find the app, search for “RetireSmart” or “MassMutual” in your Apple App Store® or Google Play™.

* If online contribution changes are available in your plan.

Apple® and App Store® are trademarks of Apple Inc. Google is a registered trademark of Google, LLC.

© 2018 Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111-0001. All rights reserved. www.massmutual.com.