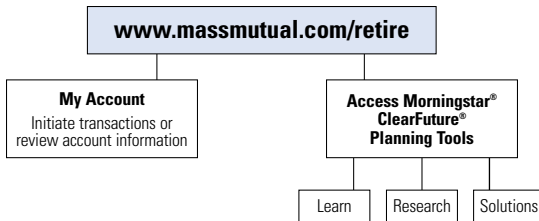


## The Journey<sup>SM</sup>



Morningstar® ClearFuture® is offered by and is the property of Morningstar Associates, LLC, a registered investment adviser and subsidiary of Morningstar, Inc.

MassMutual Financial Group is a marketing designation (or fleet name) for Massachusetts Mutual Life Insurance Company (MassMutual) and its affiliates.



Massachusetts Mutual Life Insurance Company  
and affiliates, Springfield, MA 01111-0001

[www.massmutual.com](http://www.massmutual.com)

RS1683UN 1003  
C:01391-00

RETIREMENT SERVICES

## Information Access

The Journey<sup>SM</sup>  
[www.massmutual.com/retire](http://www.massmutual.com/retire)

FLASH<sup>SM</sup>  
1-800-74-FLASH<sup>SM</sup> (35274)



You can't predict. You can prepare.

Some features shown may not be available in your plan, while you may have additional features. For plans that allow electronic enrollment, you will be able to enroll the first time you access 1-800-74-FLASH<sup>SM</sup> (35274).

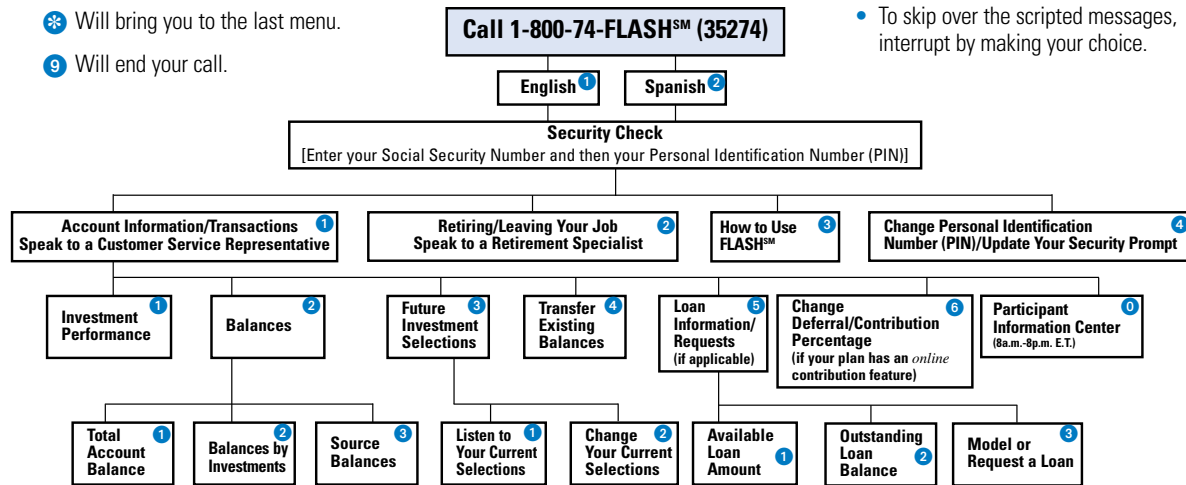
When you listen to Investment Performance, remember past performance does not guarantee or indicate future results. The principal value and returns on investments fluctuate, so your plan investments may be worth more or less than the original cost when you withdraw them.

**Acceso a Información en Español**

El sistema de respuestas grabadas de FLASH<sup>SM</sup> está disponible en español. Usted puede llamar al 1-800-743-5274, 24 horas al día. Por otra parte, usted puede optar por comunicarse con un representante multilingüe, llamando al mismo número de lunes a viernes desde las 8 a.m. hasta las 8 p.m.

- \* Will bring you to the last menu.
- 9 Will end your call.

- To skip over the scripted messages, interrupt by making your choice.



Make your choice by pressing the keys corresponding to the numbers in the boxes. Some features may not apply to your plan. Other plans may have additional features.