

A Product Snapshot
for Individuals

Snapshot: MassMutual RetireEase ChoiceSM



As part of your fixed income portfolio allocation, MassMutual RetireEase Choice (RetireEase Choice) deferred income annuity can help provide the future income you'll need – no matter how long your retirement lasts. Income starts after the deferral period ends, on an annuity date you will choose when you purchase your contract. Your income is guaranteed for life – and, you'll have the peace of mind that comes from knowing exactly how much that guaranteed lifetime income will be.

This *Snapshot* provides a high-level overview of key RetireEase Choice features. Please refer to the Consumer Guide, *Secure your future – with guaranteed income for life*, for a discussion of these features in detail. Your financial professional can provide you with a copy.



We'll help you get there.®

Product Highlights

Minimum Issue Age¹ (Owner/Annuitant)	Age 22 (if joint annuitants, age 22 for both)
Maximum Issue Age¹	<ul style="list-style-type: none"> • Non-qualified and Roth IRA: Age 88 for annuitant and joint annuitant • Qualified (traditional, custodial and SEP IRAs): Age 68² for annuitant and age 88 for joint annuitant
Minimum Initial Purchase Payment	<ul style="list-style-type: none"> • \$10,000 (qualified and non-qualified) • Must result in a minimum annuity payment of \$100
Minimum Subsequent Purchase Payments³	\$500 each
Maximum Cumulative Purchase Payment⁴	\$1.5 million (without Home Office approval)
Deferral Period (Begins on the contract issue date and ends on the annuity date)	<p>Minimum: 13 full months from date of contract issue</p> <p>Maximum:</p> <ul style="list-style-type: none"> • The annuity date may be deferred until the earlier of 30 years from the issue date or until any annuitant reaches age 90. • For traditional, custodial and SEP IRA contracts, the annuity date may not be deferred past April 1st of the calendar year following the calendar year in which the contract owner/annuitant attains age 70½ to meet RMD rules.
Withdrawal Provisions	None
Income Payment Frequency	Monthly, quarterly, semi-annually or annually

¹ MassMutual defines issue age as “age nearest,” which is calculated on the individual’s nearest birthday. For example, if Ellen is 74 years and 6 months and 1 day old, her contract age is 75.

² Due to Required Minimum Distribution (RMD) rules applicable to qualified contracts. SEP not available in Connecticut.

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 MassMutual’s confirmation. You can make as many subsequent purchase payments as you wish (within the contract maximum limit), up until 13 months prior to the annuity date you elect.

⁴ 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).

Product Highlights *(continued)*

<p>Annuity Date Adjustment^{5,6} (Exceptions apply to contracts issued in the State of Florida – see below.)</p>	<ul style="list-style-type: none"> • Accelerate or defer annuity date within a 10-year window of (five years before or after) the annuity date chosen at contract issue. • MassMutual will not approve any change that would result in an income stream that does not meet RMD requirements. In that case, the ability to adjust the annuity date may be limited or unavailable. • Not available with: Life – No Death Benefit; Life – No Refund; Joint & Survivor Life – No Refund; and Joint & Survivor Life – No Refund Convertible to Single Life – No Refund annuity option.
<p>Annuity Payment Acceleration (Available after annuity payments have begun)</p>	<ul style="list-style-type: none"> • Non-qualified contracts only with a monthly payout option • Option to request a lump sum payment of 3 or 6 annuity payments • Limited to five requests over life of contract
<p>Single Life Annuity Options</p>	<ul style="list-style-type: none"> • Life – Period Certain⁷ • Life – Cash Refund • Life – Installment Refund • Life – No Refund • Life – No Death Benefit⁸
<p>Joint & Survivor Life Annuity Options</p>	<ul style="list-style-type: none"> • Joint & Survivor Life – Period Certain^{7,±} • Joint & Survivor Life – Cash Refund • Joint & Survivor Life – Installment Refund • Joint & Survivor Life – No Refund[±]
<p>Joint & Survivor Life, Convertible to Single Life Annuity Options⁹</p>	<ul style="list-style-type: none"> • Joint & Survivor Life – Period Certain Convertible to Single Life – Period Certain[±] • Joint & Survivor Life – Cash Refund Convertible to Single Life – Cash Refund • Joint & Survivor Life – Installment Refund Convertible to Single Life – Installment Refund • Joint & Survivor Life – No Refund Convertible to Single Life – No Refund

⁵ 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, therefore, for contracts issued in the state of Florida, the annuity date can be accelerated for all annuity options, including the Life – No Refund; Joint and Survivor – No Refund; and 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 5 years prior to the annuity date. All other provisions of the Annuity Date Adjustment Rider apply.

⁶ A new annuity payment will be calculated, based on the originally scheduled annuity payment, the new annuity date, Moody's Seasoned Baa Corporate Bond Yield rate at the time we receive the annuity date change request, the Annuity 2012 mortality table and an interest rate change adjustment set forth in the Contract.

⁷ Period Certain from 10 to 30 years (non-convertible annuity options only).

[±] This annuity option is only available with a 10-year period certain.

⁸ The Single Life – No Death Benefit annuity option does not provide a death benefit – either before or after the annuity date. This means that if you die at any time after MassMutual issues the annuity contract, your purchase payment(s) will not be refunded. This annuity option is only available with a minimum 10-year deferral. Not available in Connecticut or Florida.

⁹ **Not available in Connecticut.**

[±] Reduction at death of either annuitant (1/2, 2/3 or 3/4) is available.

Product Highlights *(continued)*

Death prior to the annuity date (Death of owner, or annuitant if the owner is a non-natural entity, such as a trust)	Return of purchase payment(s), except for Single Life – No Death Benefit annuity option
Death on or after the annuity date (Death of last surviving annuitant)	Death benefit, if applicable, is determined by the annuity option selected.
MassMutual Inflation ProtectorSM (Optional Inflation Protection)	<ul style="list-style-type: none">• Automatically increases annuity payments by a specified percentage on each anniversary of the annuity date.• Must be elected at issue and may not be cancelled or changed.• Electing this option will reduce the amount of your beginning annuity payments.• May be limited or not available at all for qualified contracts, due to RMD rules.• Not available with joint and survivor life annuity options convertible to single life.

Note: MassMutual reserves the right to reject any application or purchase payment.

Owners of qualified contracts (excluding Roth IRA) may not defer the annuity date past the April 1st of the calendar year following the calendar year in which the owner/annuitant attains age 70½. MassMutual will not approve any change that would result in an income stream that does not meet Required Minimum Distribution rules. In those cases, the ability to adjust the annuity date may be limited or unavailable.

The information contained in this communication is not written or intended as tax or legal advice. Neither MassMutual nor any of its employees or representatives is authorized to give tax or legal advice. The information provided herein may not be relied on for purposes of avoiding any federal tax penalties. Individuals are encouraged to seek tax or legal advice from an independent professional advisor.

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.

