

# EVERY LITTLE BIT CAN HELP...

At this stage of your life you're probably concerned about today's responsibilities and financial commitments but don't overlook your future. Consider focusing on saving more to help yourself achieve your retirement goal.

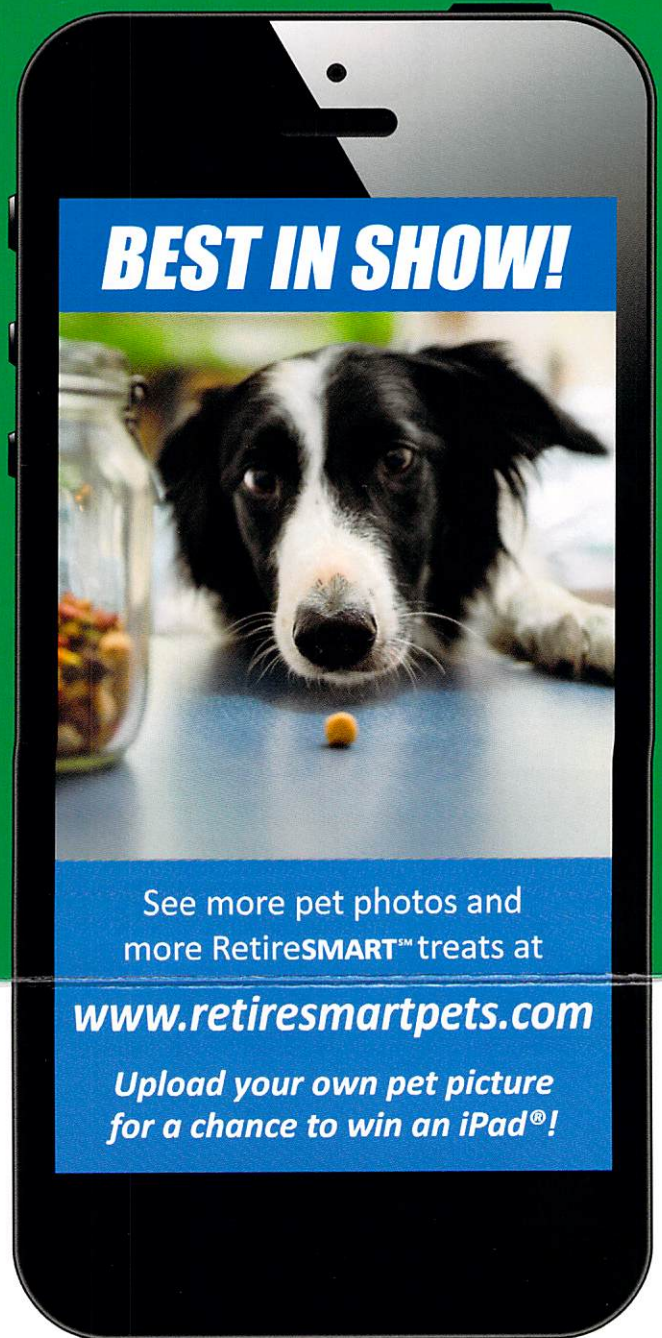
Retirement may seem years away, but it will be here before you know it. Making every effort to fill your savings jar now may help you reap the rewards later.

Just like Missy, your retirement plan needs attention. Be sure to give it the love and care it deserves.



A RetireSMART<sup>SM</sup> treat to keep your account wagging...

Saving for retirement doesn't have to be a huge upfront cost. If you have other financial commitments that are more immediate, consider making small contribution increases each year. *Saving 1%-2% extra annually has the potential to add up over time without being a major sacrifice.*



## TREAT YOURSELF... SAVE MORE TODAY!

Log in to your account at [www.retiresmart.com](http://www.retiresmart.com) and go to the "Contributions" link. Or call 1-800-743-5274 for personal assistance from a MassMutual customer service specialist Monday – Friday, 8 a.m. – 9 p.m. ET. Be sure to have your PIN ready.

To access your account via phone, you'll need your PIN. If you forgot your PIN, the system will ask a few security questions. Once you have passed the security check, the system will provide you with a temporary PIN. You will be prompted to change this PIN to a 6- to 8-digit number the next time you log on. If you do not have a PIN, call 1-800-743-5274.

- [Retiresmart.com](http://Retiresmart.com)
- [Facebook.com/retiresmart](https://Facebook.com/retiresmart)
- 1-800-743-5274
- [Youtube.com/retiresmart](https://Youtube.com/retiresmart)



We'll help you get there.®