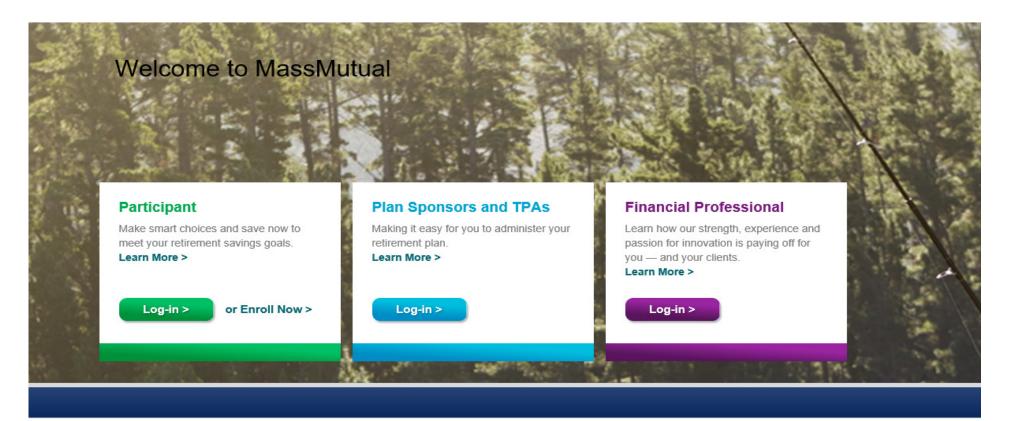


# **Electronic Enrollment Guide**

For Plan Sponsor and participant use.

#### ... MassMutual

**GOVERNMENT & NOT-FOR-PROFIT PLANS** 



#### Participant Services

1-800-528-9009

Monday - Friday, 8 a.m. to 8 p.m. ET (excluding holidays)

#### Corporate Plans

Participant | Enroll Plan Sponsors and TPAs Financial Professional

#### Plan Sponsor Services

1-800-637-6444 Monday - Friday, 8 a.m. to 8 p.m. ET (excluding holidays)

#### Government + Not-for-Profit Plans

Participant | Enroll Plan Sponsors and TPAs Financial Professional

#### Retirement Plan Sales

1-800-874-2502, Option 4 Monday - Friday, 8 a.m. to 8 p.m. ET (excluding holidays)

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#### Enroll in Your Plan

If your employer offers electronic enrollment and you have not been automatically enrolled, obtain your User ID and PIN from your enrollment materials before you begin.

Enroll Now >

#### Complete Form

If your plan does not offer electronic enrollment, complete the enrollment form included in your enrollment materials.

#### Contact Benefits Administrator

If your enrollment materials do not contain an enrollment form or you do not have your enrollment materials, contact your Benefits Manager.

#### Having Trouble

Having trouble getting started with your enrollment? Contact Our Customer Service Representatives.

1-800-528-9009

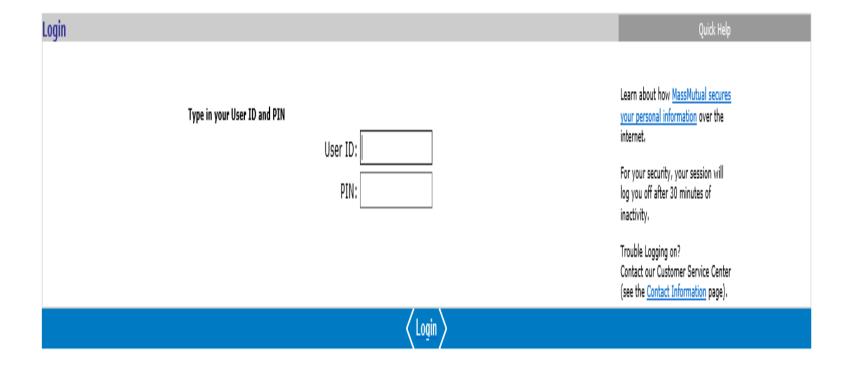
Monday - Friday, 8 a.m. to 8 p.m. ET (excluding holidays)

3) Participant Enters their Social Security Number as the USERID and the Group Number 150006 as the PIN.



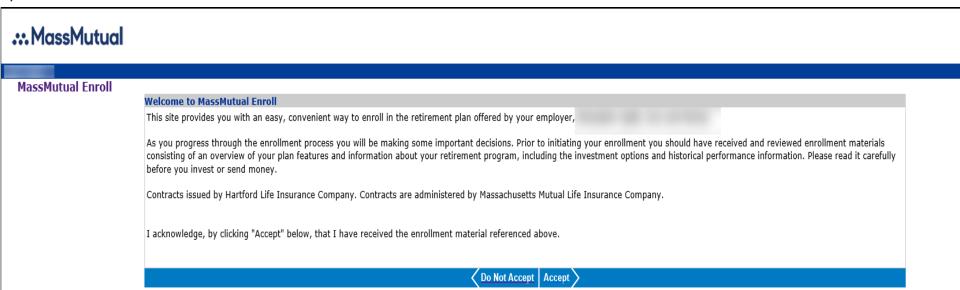
## MassMutual Enroll

We do not recommend the use of the browser's BACK button while enrolling.



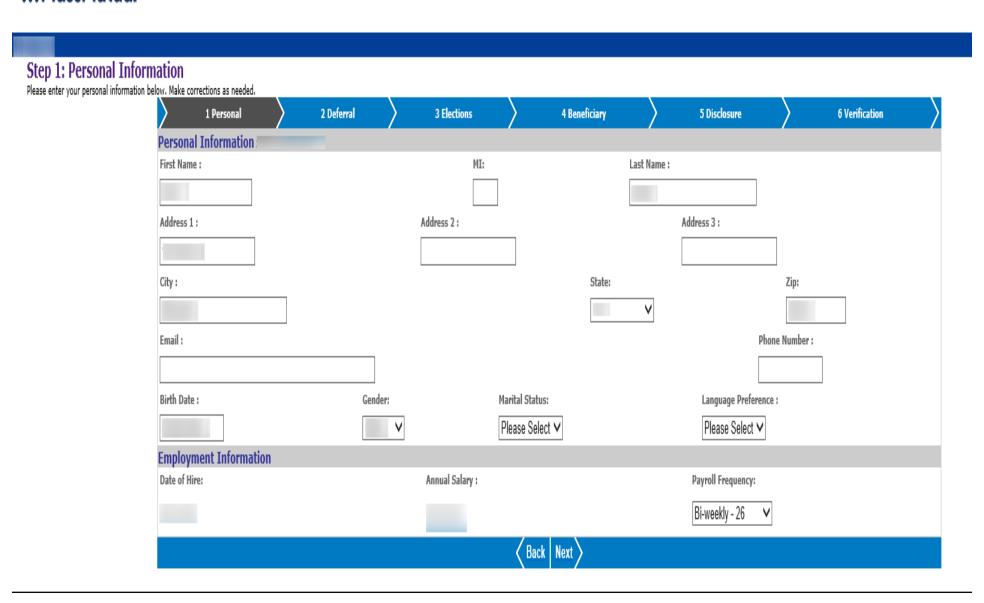
4) Review the applicable Disclosure Statement and click "Accept." Your local representative can provide you with plan enrollment materials.

cy Policy (Updated)<sup>©</sup> Account Protection Policy (Updated)<sup>©</sup> Legal/Terms of Use (Updated)<sup>©</sup>



5) Participant completes Step 1 by entering their Personal Information, including Employment Information.

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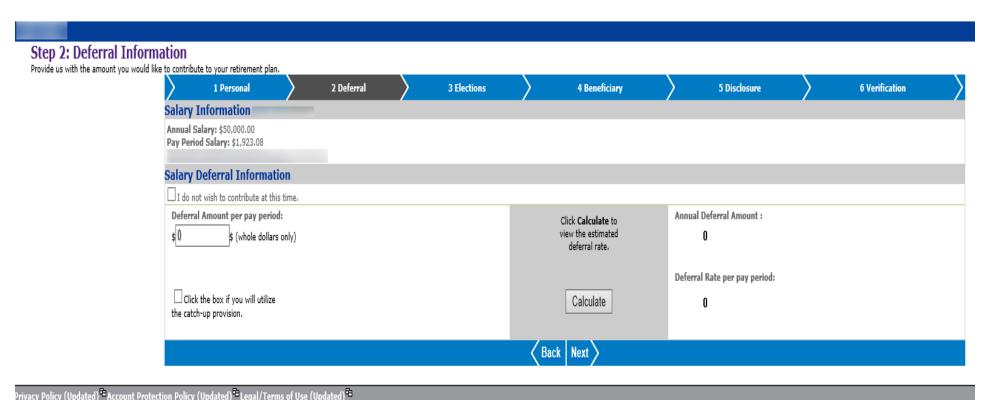


- 6) Participant completes Step 2 by entering their desired Deferral Amount (the amount you wish to contribute from each biweekly paycheck). The maximum deferral amount depends on your age. If you:
- •Are under age 50, you contribute up to the Annual Elective Deferrals Limit per year.
- •Are or will be age 50 or older by the end of the year, you can take advantage of the Annual Catch-Up Contribution Limit and contribution this in addition to the Annual Elective Deferrals Limit for the year.

If you are within three years of retiring, you may make three year 457 Pre-Retirement Catch-Up Limit Contribution instead of the 50+ catch-up contributions above. If you wish to do this, please contact you local representative; you cannot make three year Pre-Retirement catch-up contribution elections online.

Your local representative can also let you know the applicable year's Annual Elective Deferrals Limit, Annual Catch-Up Contribution Limit and 457 Pre-Retirement Catch-up Limit Contribution.

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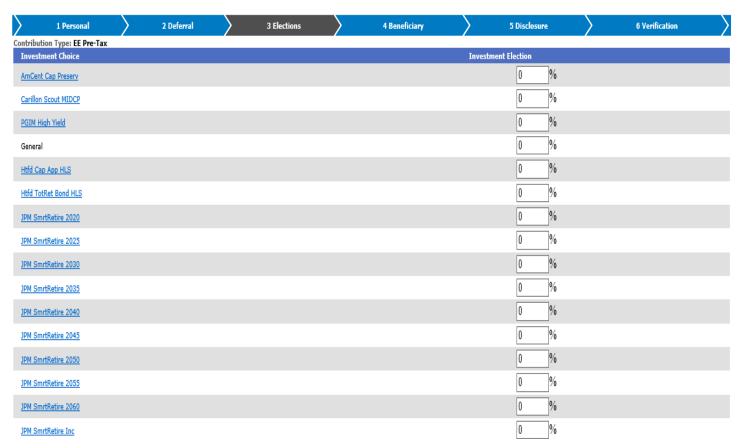
7) Participant completes Step 3 by entering their desired Investment Elections. Indicate which of the available options you want to invest in by providing the percentage amount next to each fund name. The sum of all percentage must equal 100%. \*Investments below are sample investments and are not plan specific.

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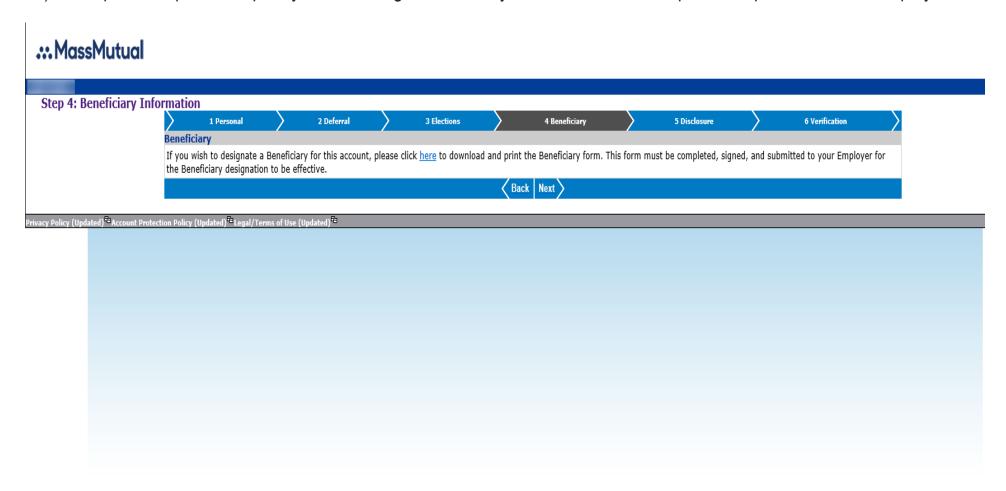
#### Step 3: Investment Elections

Select how to invest your future contributions for all contribution types listed below. If sources are employer directed, investment elections have been established and cannot be changed online.

- enter investment elections in whole percentages
- verify investment elections for each contribution type total 100%
- view investment option\_performance
- · select an investment choice below for more details
- · check help for additional information



8) Participant completes Step 4 by downloading a Beneficiary Election Form to complete and provide to their Employer.



9) Participant completes Step 5 by reviewing applicable Disclosure Statement and clicking 'Accept'.

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#### Step 5: Disclosure

Please read the following Disclosure Statements. Click Accept or Do Not Accept to continue. If you do not accept, your enrollment will not be processed and this session will be terminated

1 Personal 2 Deferral 3 Elections 4 Beneficiary 5 Disclosure 6 Verification
Disclosure

#### Full Disclosure Statements (read as applicable to your state)

#### Arkansas

"Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is quilty of a crime and may be subject to fines and confinement in prison."

#### Colorado

"It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Services."

#### District of Columbia

"WARNING: It is a crime to provide false or misleading information to an insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant."

#### Florida

"Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree."

#### Kentucky

"Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime."

#### Louisiana

"Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison."

#### New Jersey

"Any person who knowingly includes any false or misleading information on an application for an insurance policy, or files a statement of claim containing any false or misleading information, is subject to criminal and civil penalties."

#### New Mexico

"Any person who knowingly presents a false or fraudulent claim for payment or loss of benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties."

#### Ohio

"Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement, is guilty of insurance fraud."

#### Oklahom

"WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony."

#### Orego

"Any person who knowingly, and with INTENT TO DEFRAUD or solicit another to defraud an insurer (1) by submitting an application, or (2) by filing a claim containing a false statement as to any MATERIAL FACT, MAY BE violating state law."

#### Pennsylvania

"Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties."

#### Tennessee

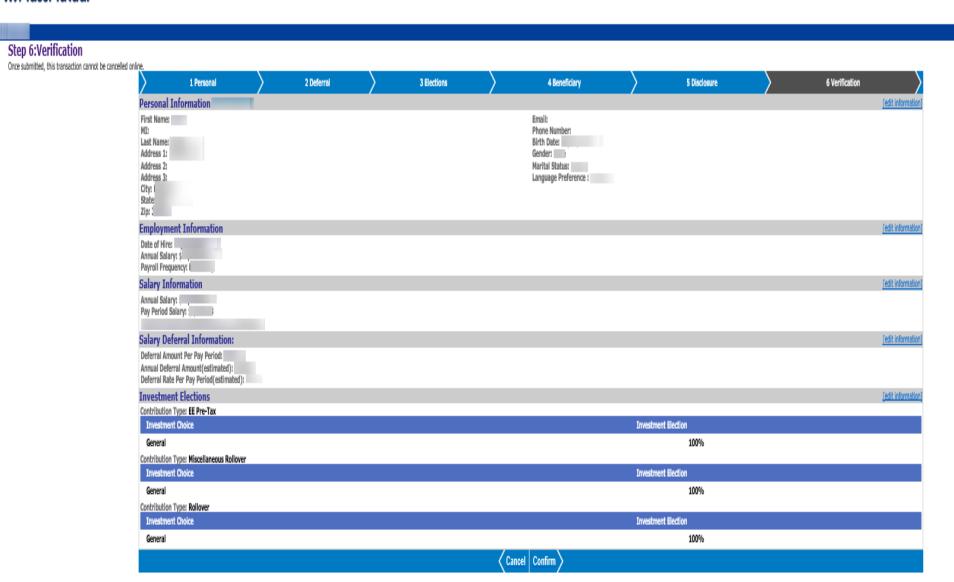
"It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits."

#### Notification of Acceptance

I understand that all values provided by the contract, when based on investment experience of the above named investment choices (except the General Account), are variable and are not guaranteed as to a fixed dollar amount. Receipt of a currently effective variable annuity prospectus or disclosure document, whichever is applicable, is acknowledged. Further I wish to participate in my Employer's Plan and hereby agree to defer my right to receive compensation to the extent of the annual premium noted above. I understand and agree to the provisions contained in my Employer's Plan. Together with my heirs, successors, and assigns, I will hold harmless my Employer from any liability hereunder for all acts per-formed in good faith, including those related to the investment of deferred amounts and/or my Employer's investment preference(s) under my Employer's Plan. I acknowledge that I have read and understand the Full Disclosure Statement, as applicable to my state.

10) Participant completes Step 6 by reviewing their personal information entered earlier to ensure there are no errors. This is their last chance to edit any inaccurate information they may find.

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11) Participant receives a confirmation number confirming the enrollment process has been completed.

# Welcome to MassMutual Enroll Confirmation Your request has been received. Your confirmation number is: IE15111242215 You may wish to print this page for your records. A written confirmation will be mailed to you after your request has been processed. Your enrollment will be submitted to you remployer. An account will be opened and you will be considered a participant in the plan after your employer validates the information and establishes payroll deduction on your behalf. Locout Yoursey Policy (Updated) Secount Protection Policy (Updated) Secount Policy (Updated) S