If you're moving on,

you can choose how to handle your retirement plan account

If you're leaving your employer, you'll need to decide what to do with your workplace retirement plan account. While you may have a number of options, be aware that each choice has pros and cons. What you decide could have a substantial impact on both your current financial situation and your retirement income. That's why it's so important to take the time to carefully consider your options.[1] You may also want to consult a financial professional before you make your decision.

You may be able to:[1]

LEAVE IT WHERE IT IS	ROLL IT OVER INTO AN IRA	MOVE IT TO ANOTHER EMPLOYER'S RETIREMENT PLAN	WITHDRAW IT[2]
• It's simple • No tax implications • No early withdrawal penalty • Plan features may remain available	• Individually controlled account • Not a taxable event • Not subject to early withdrawal taxes	• Can consolidate accounts • Not a taxable event • Not subject to early withdrawal taxes	• Immediate cash availability • Taxable transaction • Potential negative impact to account balance in retirement • Possible early withdrawal taxes and other fees

Things to consider before making your decision:

- What are the tax implications?
- Will you pay more in fees and charges if you move your account?
- Are your current investment selections helping you meet your goals?
- Are you satisfied with the customer service of your current plan?
- Does your current financial situation make a cash withdrawal necessary?

Investors should also consider the possible loss of vested benefits in the previous plan and costs that may be imposed by the existing provider (i.e. surrender charges). In addition, they should consider any new surrender period charges that may be imposed by the new plan.

A cash withdrawal can really cost you now — with taxes:

Let's say you have an account balance of $100,000 and decide to take a $50,000 withdrawal. That $50,000 is subject to Federal and State taxes and possibly a penalty tax. After taxes, you are potentially left with only $30,000 of your $50,000 withdrawal.[3]

Account balance	$100,000
Withdrawal	-50,000
Federal tax	-12,500
State tax	-2,500
Penalty tax	-5,000
	$30,000

[1] Not all options are available for all participants.

[2] Options for withdrawals (distributions) depend on the terms of your plan and may include one or more of the following options: lump sum, income annuity and installment.

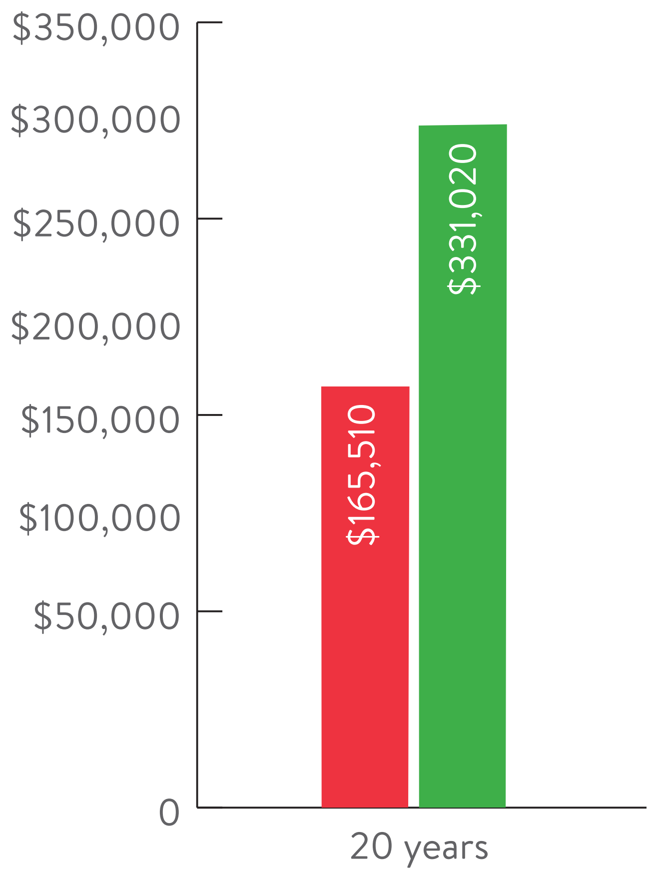
[3] This example assumes the participant is younger than age 59½ and is subject to a 25 percent federal tax rate, a five percent state tax rate and a 10 percent federal penalty tax. Your tax rates may be higher or lower. Other charges may apply.

It could also cost you later — with your savings

If you had kept the money in your tax-deferred retirement account, any earnings may have accumulated faster. In this hypothetical example, your account balance of $100,000 would grow to about $330,000 over 20 years.[4]

Take a look at what your account balance would be if you took a $50,000 withdrawal compared to if you left the money in your account!

Assuming 6% annual Interest rate



For assistance, contact the Participant Transition Service Team Monday – Friday 8 a.m. to 6 p.m. ET at **1-800-743-5274.**

[4] This illustration is hypothetical, and does not represent the performance of any investment option available in your retirement program. It assumes a hypothetical six percent annual effective rate, a 25 percent federal income tax bracket and lump-sum withdrawals. Withdrawals of tax-deferred accumulation are subject to ordinary income tax. Tax deferral is a feature of your employer's plan.

**You've worked hard to build up your workplace retirement plan balance.
Think carefully before you decide what to do with your account.**

Please consider an investment option's objectives, risks, charges and expenses carefully before investing. This and other information about the investment option can be found in the applicable prospectuses (and/or summary prospectuses, if available), if any, or fact sheets for the investment options listed, which are available from your plan sponsor, on the participant website or by contacting our Participant Information Center. Please read them carefully before investing.

The information provided is not written or intended as specific tax or legal advice. MassMutual, its subsidiaries, employees and representatives are not authorized to give tax or legal advice. Individuals are encouraged to seek advice from their own tax or legal counsel.

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