MassMutual
Manage My Retirement
nextcapital

Help take the guesswork out of retirement with

Manage My Retirement

Your long-term savings plan is an important piece of your overall financial wellness. But with so many decisions to make — when to retire, how much to save for retirement, which investment options to select — it can be daunting.

Manage My Retirement can help by providing a savings and investment strategy — just for you.

We understand that people don't always have the time, expertise or desire to manage their own retirement savings. That's why, for an additional fee, **Manage My Retirement** is now available to you. MassMutual® has partnered with NextCapital Advisers, Inc. ("NextCapital™") to present a professional investment management service that helps take the guesswork out of saving for retirement.

Based on your answers to a series of questions (such as age, gender, income, retirement goals and other factors), **Manage My Retirement** helps answer how much to save to help meet your retirement needs, and then uses that information to create a personalized portfolio from the investment options available under your plan.

Right from the start, the professionals at NextCapital monitor your personalized portfolio based on your unique situation, periodically rebalance your investment portfolio, and make adjustments with the objective of keeping you on target to meet your retirement goals. And, best of all, there is no minimum balance requirement to get started, and enrollment is easy.

NextCapital is a registered investment adviser with professional expertise in developing and managing personalized retirement accounts for individual investors.

PEBA℠
SC Retirement Systems
and State Health Plan

Whether you experience a major life event like marriage or the birth of a child, you can easily update your information and **Manage My Retirement** will automatically adjust your portfolio, as needed. And, you always have the ability to add more personalized information such as Social Security benefits, outside accounts and other assets to get an even more complete picture of your retirement finances.

Management My Retirement fees

There is an annual fee equal to 0.50% on the first $100,000, 0.40% on the next $150,000, and 0.30% on the remaining balance over $250,000 in your participant account. The fee is deducted on a monthly basis from your participant account if you elect the **Manage My Retirement** Service. Additional pro rata and per capita fees may apply.

LEARN MORE

Enroll in **Manage My Retirement** today and help set yourself up for a better tomorrow.

Simply log in to your retirement account at **MassMutual.com/SCORP**.
Go to "**My Account**" and select **"Do It For Me"** under "**Investment Selection**."

Visit **MassMutual.com/SCORP** to find information on retirement planning, educational tools, and information to help you make investment decisions and manage your retirement savings. You may also call MassMutual at **800.743.5274**, Monday–Friday 8 a.m. to 8 p.m. ET to answer your questions and guide you through transactions.

Manage My Retirement may lose value and is not FDIC-insured, and is not guaranteed by any government agency, bank or other financial institution.

This is not intended to serve as investment advice or a recommendation to buy or sell any product or service. Please contact a financial professional to discuss if **Manage My Retirement** is the right solution for you.

NextCapital Advisers, Inc. (NextCapital), a registered investment adviser and wholly owned subsidiary of NextCapital Group, Inc., has been delegated fiduciary authority and discretion by MassMutual through approval from the plan sponsor to manage the accounts of participants who enroll in the **Manage My Retirement** service. Registration does not imply a certain level of skill or training. MassMutual does not formulate or influence the advice provided by NextCapital and is not a fiduciary with respect to the advice provided by NextCapital as part of Manage My Retirement. NextCapital is not an affiliate or subsidiary of the Massachusetts Mutual Life Insurance Company.

Investments in securities are subject to investment risk, including possible loss of principal. Prices of securities may fluctuate from time to time and may even become valueless. Before making any investment decision, you should read and consider all relevant investment product offering documents and information. You should also seriously consider whether managed advice and related investments are suitable for your financial position, investment objectives, and risk profile before making any investment decision.

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