MassMutual Information Access and Services

Enrolling on The Journey℠

Enrolling on The Journey℠, MassMutual's interactive web site, is the easiest and quickest way to join your Retirement Plan. Follow these steps to a brighter future.

Click on The Journey℠, MassMutual's participant interactive Web site at www.massmutual.com/retire and enter your Social Security Number and Personal Identification Number (PIN). If you forgot your PIN, the system will ask you 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 into The Journey℠. If you do not have a PIN, call the FLASH℠ line at (1-800-74-FLASH) or contact your Plan Administrator.

You will see a Welcome screen. From this screen you can choose from two different ways to enroll in your Plan.

1. Express Enrollment lets you specify your contributions, choose investment options and fill out beneficiary information.
2. Guided Enrollment lets you choose from two options:
   - Express Solution lets you take the Morningstar Risk Profiler Quiz. Based on your answers, you will be shown sample investment portfolios to choose from.
   - Guided Solution offers you Morningstar's Planning Center which will help you set detailed retirement financial goals, and will suggest an investment mix to help you meet those goals.

Managing Your Account on the Journey℠

Once you are a participant in your Plan, The Journey℠ can help you learn to set and save for your retirement goals. You can view account information, execute transactions or take advantage of Morningstar Associates financial planning tools. Once you have enrolled in your plan, you will see:

▶ MY ACCOUNT

Choose from the following areas to view your account activity and execute transactions.

Account Summary – Monitor your total account balance based upon each investment option's closing value as of 4 p.m. Eastern Time on the date the investment option was last valued.

Managing Your Account on the Journey℠

▶ MY ACCOUNT (CONTINUED)

Account Balances – View your account balance by investment account, by source or by investment account by source based on the date the investment option was last valued.

Balance Transfers – Transfer portions of your current balance to the investment options of your choice.

Contributions (available only if your plan has an online contribution feature) – Change the percentage you are currently contributing or adjust your contribution sources. See the effect changes could have on your account.

Investment Performance – Review unit/share values, year-to-date, 12-month and daily rates of return (updated each business day) or calendar year and average rates of return (updated monthly). Learn the characteristics of different categories of investments or research your plan's investment options using detailed information provided. Profiles by Morningstar Associates are available for select investment options.

Investment Selection – Select investment options for future contribution allocation (to transfer existing balances, go to Balance Transfers).

Loan Balances (available only if your plan has a loan option) – Track loan balances, available loan amounts and interest rates for new loans.

Loan Modeling (available only if your plan has a loan option) – Model and/or request a home or personal loan. See the effect the loan could have on your future retirement savings.

Statement of Account – View or print the activity on your account for the business days during the period you select. A statement of account is available for any period between one day and 12 months for the last two years.

Vesting – Check your plan's vesting schedule.

▶ LEARN

Access a variety of tools to help you understand more about investing or explore different ways to meet your financial goals.

The Learning Station – Beginner, intermediate or advanced investing courses are available to expand or refresh your existing knowledge.

Quick Study – Discover how participating in your retirement plan can help you reach your retirement savings goals using a variety of financial calculators.

▶ RESEARCH

Study investment performance or gain detailed information about your plan's investment options, including profiles and analysis prepared by Morningstar Associates.

▶ SOLUTIONS

Plan for the future with solutions from Morningstar Associates. Each solution provides varying degrees of detail and customization to help you design an investment strategy that's right for you.

Morningstar Associates, LLC is a registered investment advisor and wholly owned subsidiary of Morningstar, Inc.

The Journey℠ has been designed for use with the latest versions of the most prevalent Internet browsers. While it will run under Microsoft Internet Explorer or Netscape Navigator (version 4.0 or greater), we recommend Microsoft Internet Explorer 4.0 or Netscape Communicator (version 4.0 or greater).

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