



Your personal financial planning tool.

At a glance, your statement can help you assess where you are in terms of your retirement benefit so that you can develop your overall savings and retirement plan.

Please keep in mind the sample statement used in this guide may include information on features not available in your plan. Also, you may see items on your statement not shown here, as each statement is personalized to you and your plan.



© 2013 Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001. All rights reserved. www.massmutual.com. MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) [of which Retirement Services is a division] and its affiliated companies and sales representatives.

L7534 813

C:09699-03

Your Plan Benefit Statement At-A-Glance



More than just numbers...

Retirement Strategies



We'll help you get there.®

1 | Your benefit information

Lists important information about you. This information is used to develop your personalized statement.

2 | MassMutual

Provides information on how to contact MassMutual with questions about your statement.

3 | Benefit summary

Shows your current and vested accrued monthly benefits under the plan and a projection of benefits at your normal retirement or early retirement date. The numbers are based on certain assumptions which may include such things as benefit and vesting service and a projection of average monthly earnings at Normal Retirement Date (NRD) Also shown is your current vesting percentage. Vesting refers to the portion or percentage of your benefit you own and is, generally, based on years of service.

1 YOUR BENEFIT INFORMATION

Contract #	1234-0-1
Birth Date	01/05/1957
Hire Date	07/02/1982
Participation Date	07/02/1982
Normal Retirement Date (NRD)	03/01/2021
Early Retirement Date (ERD)	03/01/2011

2 MassMutual

3 BENEFIT SUMMARY

Current Accrued Monthly Benefit (@ NRD)	\$ 956.74	Estimated Monthly Benefit (@ NRD)	\$1,989.21
Vested Accrued Monthly Benefit (@ NRD)	\$ 956.74	Estimated Monthly Social Security Benefit (@ NRD)	\$1,123.70
		Early Retirement Monthly Benefit (@ ERD)	\$549.02
Current Average Monthly Earnings	\$3,717.38	Estimated Average Monthly Earnings (@ NRD)	\$3,978.42
Current Benefit Service (Yrs)	16.83333	Estimated Benefit Service (Yrs)	25.00000
Current Vesting Service (Yrs)	29.50000	Estimated Vesting Service (Yrs)	38.66667
Current Vesting Percentage	100%		

4 YOUR RETIREMENT JOURNEY

REPLACEMENT RATIO

100% of Today's Income

Ratio replaced by retirement plan	33%
Ratio replaced by Social Security	33%
Percentage needed to be replaced by your other savings and/or other retirement plan	33%

MONTHLY BENEFIT DATA

Projected Monthly Benefit (@ NRD)	\$1,989.21
Estimated Monthly Social Security Benefit (@ NRD)	\$1,123.70
Total Estimated Monthly Benefit (@ NRD)	\$3,112.91

5 SPOTLIGHT

6 YOUR VALUABLE BENEFIT

The amount needed to provide your estimated monthly benefit payable at normal retirement date is: **\$256,215.74**

4 | Your retirement journey

Illustrates your projected benefits payable at your Normal Retirement Date and shows how your retirement plan and Social Security projected benefits together replace a portion of your current monthly income. This information will help you determine what other supplemental savings you'll need to plan your financial future in retirement.

5 | Spotlight

Provides important information impacting your plan.

6 | Your valuable benefit

To highlight the value of your plan, the statement shows the value of the monthly benefits outlined in the Benefit Summary section. The figure is calculated in accordance with current plan provisions and IRS regulations. This figure is provided for illustrative purposes only.