MassMutual

FINANCIAL PLANNING SERVICES

Financial Planning Services

INVESTMENT ADVISORY SERVICES OFFERED THROUGH QUALIFIED REPRESENTATIVES OF MML INVESTORS SERVICES, LLC, A REGISTERED INVESTMENT ADVISER AND MASSMUTUAL SUBSIDIARY, 1295 STATE STREET, SPRINGFIELD, MA 01111-0001.

The journey towards your goals

Our focus today… and always… is about actions you can take to help make your vision for the future a reality.

Painting a picture of the future

Some goals, like retiring with confidence, are easy to name. Others may not be as evident. Through a collaborative approach and comprehensive financial planning process, we can help you articulate, visualize, and prioritize short and long-term goals.

Embarking on the journey of a lifetime… with your advisors by your side

- Getting to know one another and articulating your goals
- Familiarizing you with our company and distinctive approach
- Gaining a snapshot of your current financial situation
- Determining if you could benefit from our services
- Committing to an ongoing financial planning relationship
- Discussing next steps

Who you choose to work with matters

When working with us, you have the confidence in knowing we are affiliated with a strong, stable company with consistent growth.

- As a mutual life insurance company, Massachusetts Mutual Life Insurance Company (MassMutual®) has paid dividends to eligible participating policyowners every year since 1869.[1]
- Ended 2021 with $460 billion of assets under management.[2]
- Ranked #100 in the annual FORTUNE 500® ranking 2022[3]

[1] Dividends are determined annually, subject to change and not guaranteed.

[2] Assets under management include assets and certain external investment funds managed by MassMutual subsidiaries.

[3] From *FORTUNE*®. ©2022 FORTUNE Media IP Limited. All rights reserved. FORTUNE 500 (May 2022) is a registered trademark of FORTUNE Media IP Limited and is used under license. FORTUNE and FORTUNE Media IP Limited are not affiliated with, and do not endorse products or services of, MassMutual.

Your unique vision with our systematic approach

Day 1
Initial client meeting to understand your unique goals and objectives.

Day 7-14
Second meeting to gather data to develop your personal plan.

Day 15-28
Meeting to analyze your current situation based upon the data you provided and develop comprehensive solutions.

Day 30
Review your initial plan and discuss recommended strategies.

Day 30+
Implement plan and recommendations and products to help you attain your goals and objectives.

Ongoing Advice Model — Personalized and Timely

Monitor your plan and make updates periodically based upon changes to overall goals, objectives and life changes.

* Implementation, which involves purchasing products and services, is separate and distinct from the financial planning services. Clients can, but are under no obligation to, implement the advice through us, our affiliates or an unaffiliated financial institution of client's choice. Implementation of the financial planning advices is achieved through a separate relationship with the client.

Four Cornerstones of Financial Planning

Cash & Liability Management

We can **help** you **balance** short, mid, and long-term liquidity needs with overall goals.

Protection Planning

We can **help** you identify insurance gaps and design strategies to help **protect** the ones you love.

Investment Planning

We can **help** define the timeframe for your goals, along with your tolerance for investment risk which play a critical role in the strategies we **recommend** for you.

Tax Planning

We can **help** identify strategies, conduct analysis and make recommendations to help **reduce** future tax liabilities.

Embarking on the journey toward your goals

We'd like to start our journey by helping you prioritize what is most important to you today and in the future. Together we'll review the following. Check which items have impacted your financial situation or you would like to discuss with your Financial Planner.

Financial Position

- ○ Recently moved or considering a relocation
- ○ Considering the sale of a major asset like your home, business or other real estate
- ○ Changing jobs
- ○ Getting married or divorced
- ○ Adding to family through birth or adoption
- ○ Loss of a loved one
- ○ Receiving a gift or inheritance

Risk Management

- ○ Reviewing Health Savings Account contributions
- ○ Spending any remaining balances in Flexible Spending Accounts
- ○ Reviewing existing life and disability income insurance policies and coverage amounts
- ○ Reviewing assisted living needs for a parent or other family member
- ○ Reviewing any long-term care needs

Wealth Accumulation

- ○ Confirming investment goals and strategy
- ○ Reviewing asset allocation
- ○ Revisiting income and savings needs
- ○ Contributing to education accounts
- ○ Establishing savings plan for major purchase or expense goal

Tax Management

- ○ Income tax strategies
- ○ Alternative minimum tax strategies
- ○ Capital gain/loss strategies

Retirement Planning

- ○ Retirement Planning
- ○ Social Security
- ○ Distribution planning
- ○ Funding analysis
- ○ Non-qualified plans
- ○ Analyzing tax benefits of a Roth IRA conversion
- ○ Maximizing 401(k) contributions including catch-up contributions
- ○ Maximizing IRA contributions including catch-up contributions
- ○ Establishing a retirement plan, if a business owner
- ○ Reviewing overall retirement income strategy

Estate Planning

- ○ Using a Trust
- ○ Reviewing beneficiary designations
- ○ Planning charitable giving
- ○ Reviewing impact of any new tax laws
- ○ Reviewing estate documents (wills, trusts)
- ○ Planning for the succession of a business
- ○ Analyzing estate tax implications

One step closer

Proceeding with confidence towards achieving your goals

Congratulations. By turning to a financial planner to help you visualize and articulate your goals you are one step closer to success. Let's agree on the next few steps to continue our forward momentum.

1. _____

2. _____

3. _____

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. Individuals involved in the estate planning process should work with an estate planning team, including their own personal legal or tax counsel.

Securities and investment advisory services offered through qualified registered representatives of MML Investors Services, LLC. Member SIPC. 1295 State Street, Springfield, MA 01111-0001.

© 2023 Massachusetts Mutual Life Insurance Company (MassMutual®), Springfield, MA 01111-0001.
All rights reserved. www.MassMutual.com.

FP1026 323

MM202512-303723