

MassMutual's Retirement Account Protection Policy

MassMutual is proud to offer Retirement Account Protection to give you peace of mind when doing business with us. We value your business and the trust that you have placed in MassMutual. Let's work together to keep your assets safe and secure.

We are committed to safeguarding your retirement account assets but need your help to protect access to your account. There are steps you must take to qualify for this protection. We also provide safeguards to help you avoid being a victim of fraud.

Our Promise

If you follow the steps outlined below and assets are removed from your account in an unauthorized transaction, we promise to reimburse your account for the assets taken. This promise applies to your Workplace Solutions retirement account(s) under a 401(k), 403(b), 457 or other individual account plans for which MassMutual provides recordkeeping services and the assets of which are not held away from MassMutual.

Help Us Protect Your Account

Preventing fraudulent account activity is a joint effort in which you play a key role. To qualify for protection under this policy, you must take the following steps and practice smart online behavior:

- Never share, or make available to anyone, your personal identification number (PIN), username, security questions or other information about your account.
- Review your paper or online account statements regularly and report any inaccurate information, or suspicious or unauthorized activity to us immediately. Contact MassMutual at **1-800-743-5274**.
- Keep your contact information with MassMutual up to date. We may need to contact you to confirm activity in your account.
- Take the actions we request if your account is ever compromised and cooperate with our investigation.¹

¹MassMutual will ask you to cooperate in investigating any fraud and recovering lost assets. MassMutual may, as a condition of this protection, require you to assign your rights to recover against third parties and execute a release, affidavit or other documentation.

Smart Safeguards Against Fraud

- Ensure that your computer and other devices you use to access your account have up-to-date security, including anti-virus and firewall software.
- Use only secure Internet connections when transmitting account information and never click on links or open attachments in emails unless you know and trust the sender. Scrutinize your incoming emails carefully, especially those that appear to be from a financial institution with which you do business. Fraudsters often try to trick victims into clicking on a malicious link or attachment by mimicking the appearance of a known, legitimate business or website, particularly banks and other financial institutions.
- Use unique, alphanumeric passwords that are not easily guessed by anyone. For example, don't use family birthdates, phone numbers or your street address. Change your passwords often and don't reuse old passwords. Don't write your passwords down or, if you do, store them in a secure location separate from your computer.
- Be suspicious of a telephone, email or text request for personal or financial information such as account numbers, social security numbers, or passwords. MassMutual will never request your password or other non-public personal information by telephone, email or text.
- Utilize reasonable fraud prevention measures offered by MassMutual, including registering on MassMutual's retirement plan website.

Policy Specifics

The account protection we provide covers losses incurred through no fault of your own and does not apply to withdrawals or other unauthorized account activity caused in whole or in part by 1) your failure to follow the steps outlined above; 2) sharing your username, password, personal identification number or other account access information with any other person; or 3) unauthorized activity by a person who is otherwise authorized to access your accounts, such as your employer, plan sponsor representative, financial advisor or your plan's third-party administrator. MassMutual will also not be liable for unauthorized activity resulting from any other parties' failure to safeguard your information. Finally, in no event will MassMutual be liable for taxes or legal fees, or indirect, speculative, consequential, punitive, special, lost opportunity or similar damages.

MassMutual will determine the applicability of this Protection Policy and the reimbursement amount, if any, based on the facts and circumstances of your loss. MassMutual reserves the right to offset the amount it would otherwise pay to you under this Policy, by any amounts that have been or are eligible to be, reimbursed by any other sources (e.g., insurance) for the same loss.



This Policy may be updated by MassMutual without notice.

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