



GOOD PLANNING starts with a strategy

You've got options.

There is no one-size-fits-all approach to investing. That's why your plan offers multiple strategies for asset management. You can select a Model My Goals® asset allocation model, a target date fund, or you can opt to build your own portfolio by selecting from your plan's individual investment options.

OPTION 1

Select an asset allocation model.

Model My Goals asset allocation models seek to provide a simple, one-step approach to investing by offering you a choice of five investment portfolios based upon your risk tolerance:

- Conservative Model
- Moderate Conservative Model
- Moderate Model
- Moderate Aggressive Model
- Aggressive Model

Designed to be used as a single-choice investment approach, each Model My Goals model is made up of a pre-selected mix of mutual funds that are selected by your employer with the guidance of your plan's financial professional. The portfolios offer built-in asset allocation and diversification, as well as automatic account rebalancing.

OPTION 2

Select a target date fund.

What year will you retire? That's all you need to know to select one of the target date funds. An "all-in one" investment portfolio, a target date fund is a diversified mix of investment options that takes into consideration the time you have to invest before you retire.

It is diversified across a mix of investment options and automatically rebalanced to help keep the fund's allocation on track.

You simply choose the fund that is closest to your target retirement date. Adjusting over time, the allocation of investments becomes more conservative as you get closer to your retirement date. The principal value of the target date investment option is not guaranteed at any time, including the target date.

OPTION 3

Choose your own investments.

You can build your portfolio from any of the individual investment options in the plan. This strategy is best suited to investors who have taken the time to study their investment options.

Your retirement plan offers a variety of investment options, covering a range of risk levels and investment objectives. Some investment options seek an increase in the value of shares (growth) while others aim to earn income (dividends or interest) for investors.

Before making your investment decisions, you may want to consult with a financial professional.

WHAT TYPE OF INVESTOR are you?

The questionnaire on the following pages is designed to help you identify your investing style, which may help you decide which investment option might be right for you.



WHAT TYPE OF INVESTOR are you?

INVESTOR SELF-ASSESSMENT QUESTIONNAIRE

This questionnaire can help you determine your investing comfort zone and what type of investment mix might be best for your goals and objectives. Add up the points for each question and check your score on the following page to help you select your investment mix.

1. Which hypothetical investment option would you choose?

FIRST YEAR RETURN POTENTIAL

First-year gain (max) Chance of first-year loss

First-year gain (max)	Chance of first-year loss	Points
8% increase	0%	0
20%	20%	2
25%	33%	4

2. My main objective for my investment portfolio is to:

Avoid losses	0
Keep pace with the stock market	2
Outperform the stock market	4

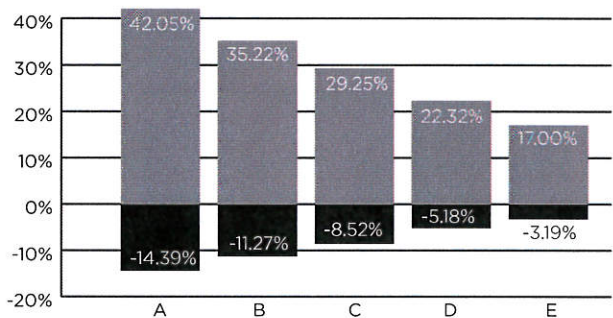
3. If my \$100,000 long-term investment dropped in value to \$85,000 after one year and rose to \$125,000 after two years, I would be:

Extremely uncomfortable - I would move my money immediately to a lower risk investment to protect my gain	0
Slightly uncomfortable - I would move my money to a lower risk investment to protect my gain	2
Comfortable - I would maintain my investment	4

4. If I could potentially get a higher rate of return by accepting greater volatility in my portfolio, I would:

Accept a lot more volatility	4
Accept slightly more volatility	2
Not accept any more volatility	0

5. Below are five investment models with hypothetical maximum returns and maximum losses over a one-year period. I would feel most comfortable investing in:



Portfolio A	4
Portfolio B	3
Portfolio C	2
Portfolio D	1
Portfolio E	0

6. If my \$100,000 long-term investment declined in value during the first year, I would move it to a lower risk investment when it declined in value to:

\$95,000 (loss of 5%)	0
\$90,000 (loss of 10%)	1
\$85,000 (loss of 15%)	2
\$80,000 (loss of 20%)	3
I would not move it	4

7. A hypothetical \$100,000 investment has the possibility of losing \$10,000 in the first year. What is the minimum potential one-year gain you would accept given the possibility of loss for you to be comfortable with this investment?

\$10,000	4
\$25,000	3
\$35,000	2
\$45,000	2
I would not risk losing that amount of money	0

8. When attempting to achieve my investment goals:

- I don't want my portfolio to lose any value, even if it will take longer to achieve my investment goals 0
- I will tolerate small fluctuations in my portfolio's value 1
- I will tolerate moderate fluctuations in my portfolio's value 2
- I will tolerate large fluctuations in my portfolio's value 3
- I will tolerate extreme fluctuations in my portfolio's value 4

Tally your results by adding the points from questions 1 through 8.

Your total _____

INVESTOR SELF-ASSESSMENT SCORE

Find your total score in the chart below, along with your retirement timeline, to see what type of investment mix may be best for you. This chart is only a guide. Please determine your own investing comfort zone.

YEARS TO RETIREMENT	0-3 POINTS	4-11 POINTS	12-22 POINTS	23-28 POINTS	29-32 POINTS
0-3 years	Conservative	Conservative	Conservative	Conservative	Conservative
3-5 years	Conservative	Moderate Conservative	Moderate Conservative	Moderate Conservative	Moderate Conservative
5-7 years	Conservative	Moderate Conservative	Moderate	Moderate	Moderate
7-12 years	Conservative	Moderate Conservative	Moderate	Moderate Aggressive	Moderate Aggressive
12+ years	Conservative	Moderate Conservative	Moderate	Moderate Aggressive	Aggressive

Investor Self-Assessment Questionnaire is provided by Mesirow Financial Investment Management, Inc. Mesirow Financial Investment Management, Inc. is an SEC-registered investment advisor and is not an affiliate or subsidiary of MassMutual.

The results of this questionnaire are intended to help you identify what your optimal asset allocation model may be. The questionnaire is not intended to provide a complete investment profile or to offer individual advice. Mesirow Financial created these risk-based asset allocation models using the following six asset classes: Large Cap Blend Domestic Equity; Mid Cap Blend Domestic Equity; Small Cap Blend Domestic Equity; Large Cap Blend foreign Equity; Intermediate-Term Domestic Bond; and Cash Equivalent/Principal Focused-Extended Duration.