

Rolling over Money you have in another Retirement Plan to MassMutual

Why you may consider consolidation¹:

- **SAVE TIME:** consolidation may potentially simplify your retirement planning by placing all of your assets in a single account to manage.
- **POTENTIAL TO SAVE MONEY:** consolidation may reduce your fees and maintenance costs.
- **HELP INCREASE DIVERSIFICATION:** consolidating accounts may eliminate duplication of investment classes across your qualified plan account. Duplication may reduce diversification which can negatively impact your investment strategy.

MassMutual can help

Through MassMutual's Concierge Service, a dedicated team of consolidation specialists can help you transfer your plan assets to a single provider — helping you better manage your retirement planning.



Obtain and complete related forms



Contact financial institutions



Confirm fund transfers

Take action now, don't wait!

To learn more, please contact your MassMutual representative today or call MassMutual at 1-888-526-6905, 8 a.m. to 8 p.m. ET Mon. – Fri.

¹ Consolidation of assets and contract exchanges may not be appropriate and suitable for all participants based on their individual situations. Participants should consult an independent financial advisor prior to choosing to consolidate assets. Additionally, you should consider the impact of transfer fees, the lost of vested benefits and/or surrender charges that may be imposed when funds are rolled over.