Your guide to using Wealthscape Investor

Online brokerage tools and resources

On-demand access to accounts, positions and balances

Get the most out of your brokerage account with Wealthscape Investor, your customizable investor portal. You get 24/7 access to your account information so you're more informed and can better work with your financial professional to help you reach your goals.

You can take advantage of:

- A single point of access to account information on your desktop and mobile devices
- Self-service capabilities, including market data and research tools, and mobile check deposit
- Paperless e-notifications for new documents

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Register online:

To get started, register for online access at **wealthscapeinvestor.com/mmlis**.
The registration process will assist you in establishing a username and a password.

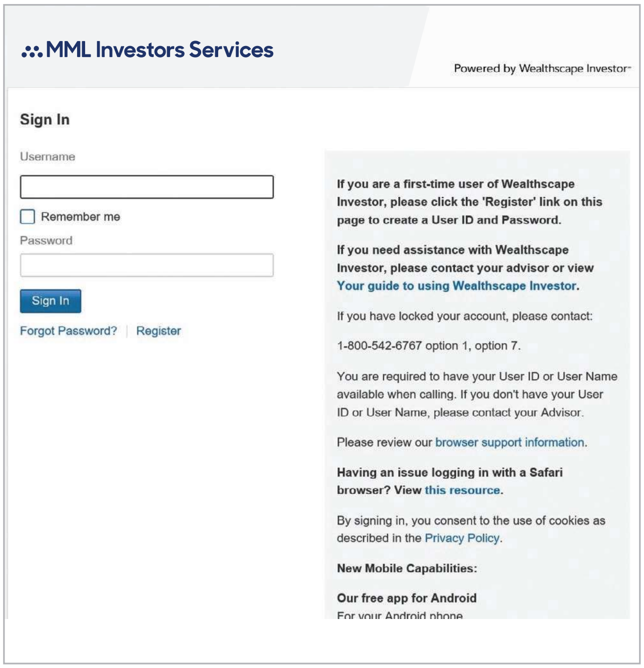
1 | Log on to **wealthscapeinvestor.com/mmlis** and click the **Register** link.

2 | Enter the last four digits of your Social Security Number (SSN), your first and last name and date of birth. Select **Next**. If you do not have a SSN and only have a Tax Identification Number (TIN), please contact your financial professional for assistance.

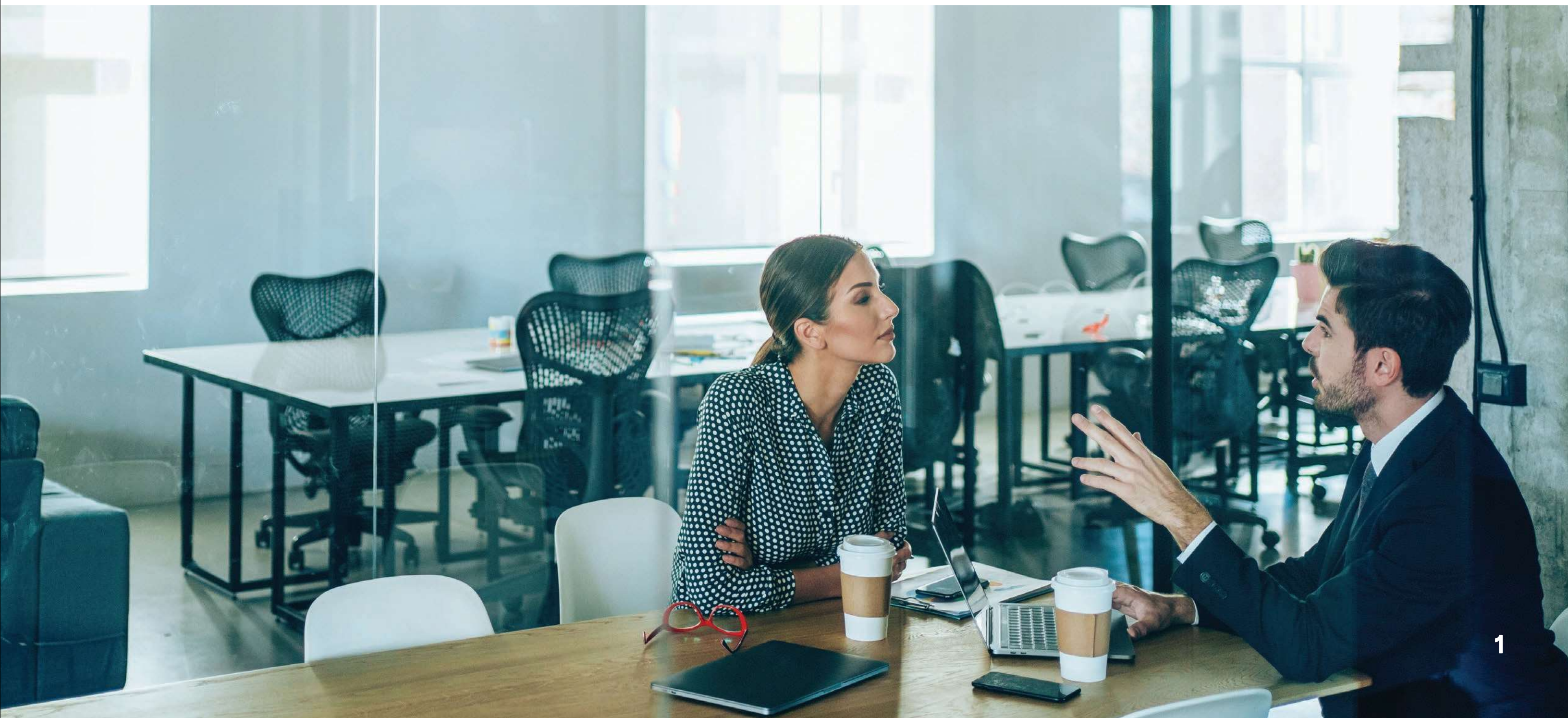
3 | Enter your nine-digit Wealthscape Investor account number, and select **Next**.

4 | Enter a new password by following the password guidelines, and then select security question-and-answer information.

5 | Select **Next**. A confirmation window confirms that registration was successful and provides your 10-digit user ID. You can print the confirmation page by selecting the **Print** icon.



6 | Select **Continue to Home Page** to proceed directly to the Wealthscape Investor home page.



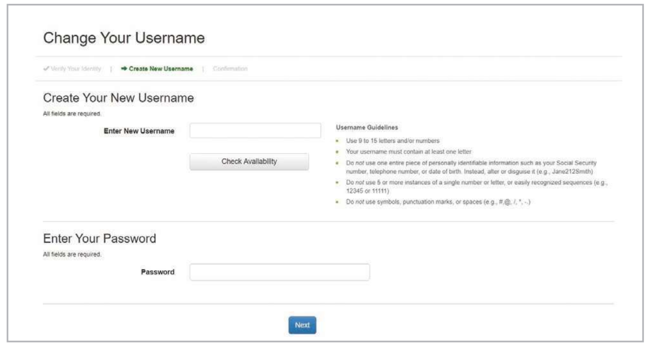
Create a username:

The username function allows you to use an easy-to-remember custom alphanumeric username for log in on both desktop and the mobile app. You must use the Wealthscape Investor desktop website, however, to create your custom username. Usernames can contain nine to fifteen letters and/or numbers, and must contain at least one letter. Symbols, punctuation marks and spaces are not allowed.

1 | Click **User Options**.

2 | Select **Change Username**.

3 | Create new **Username**.

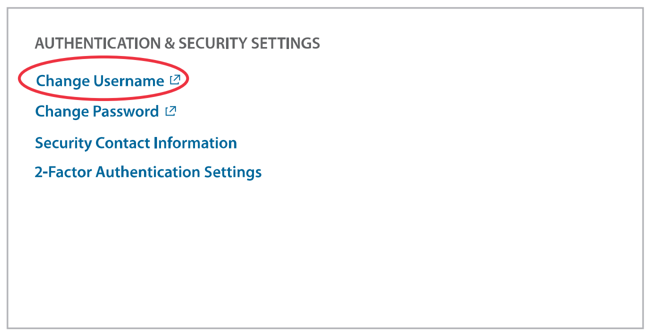


The User Options section also allows you to change your username.

1 | From the **Menu**, select **User Options**.

2 | Select **Change Username**.

3 | Enter your new username in the provided field, following the username guidelines. Select **Check Availability** to confirm. Enter your **Password** and select **Next**.



Visit **www.wealthscapeinvestor.com/mmlis** to register for online access today!

Reset/Change a password:

You can reset and change the password associated with your user ID or username.

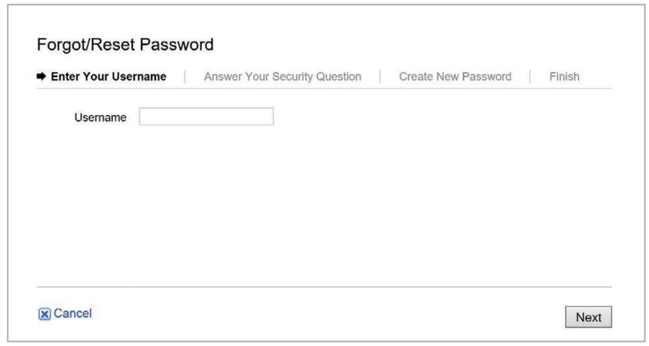
If you have forgotten your password and need to reset it:

1 | Log on to **wealthscapeinvestor.com/mmlis** and click the **Forgot Password?** link.

2 | Enter your **User ID/Username**.

3 | Answer your **Security Question**.

4 | Create a **New Password.**



If you know your current password and want to change it:

1 | Click **User Options**.

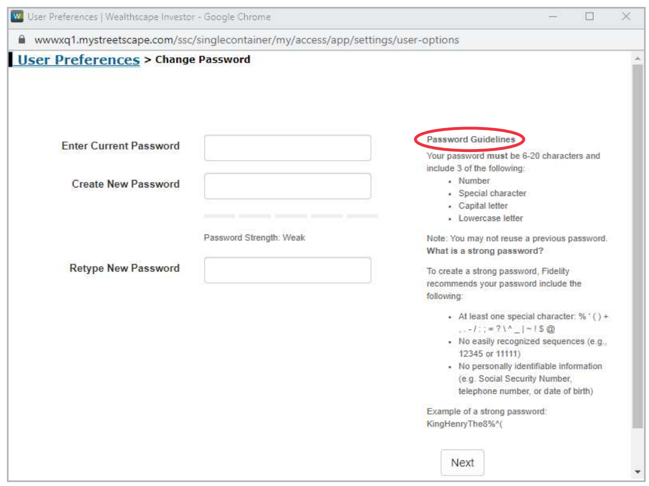
2 | Select **Change Password**.

3 | In the Enter Current Password box, enter the password used to log in for the current session.

4 | In the Create New Password box, enter a new password that conforms with the Password Guidelines.

5 | In the Retype New Password box, enter the new password again.

6 | Click **Next**.



A message confirms that the password has been successfully changed. You must use this password the next time you log in to Wealthscape Investor.

You have up to three attempts to enter the correct password when logging into Wealthscape Investor. If your account is blocked due to multiple unsuccessful login attempts:

- You can call MML Investors Services Representative Services at **1-800-542-6767, option 1**, for a password reset. Note that this option is only available if you are able to provide your user ID/username and have an email address associated with your account.
- If you do not know your user ID/username, contact your financial professional for assistance.

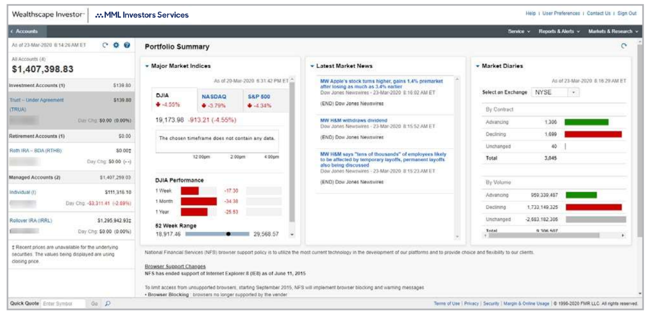
Access your account information:

Once your registration is complete, you may access your accounts, positions and balances online.

1 | Log in to your account at **www.wealthscapeinvestor.com/mmlis**.

2 | Select the account you wish to view from the list in the left column.

3 | Select the tabs at the top of the page to view your account holdings, activity updates and two years of transaction history.



You can customize the layout of your Account Positions screen to sort and filter the data you want to focus on.

Do you have checkwriting, debit card, or BillPay? View your cash management features in the **Profile/Features** screen.

Access key documents:

With Wealthscape Investor, you'll always have access to your statements, confirms, tax documents and correspondence. To view documents:

1 | Click **Accounts** and select the account you want to access documents for.

2 | Select the **Documents** tab.

3 | Select one of the links below the Documents tab for the type of document you want to view.

In addition, you can import your eligible tax forms into TurboTax, H&R Block, and TaxAct by accessing those websites directly.

Initiate money movement:

You can initiate money transfers and view the status of any pending transfers. The money movement feature is entitlement-based and your financial professional must request this functionality for you.

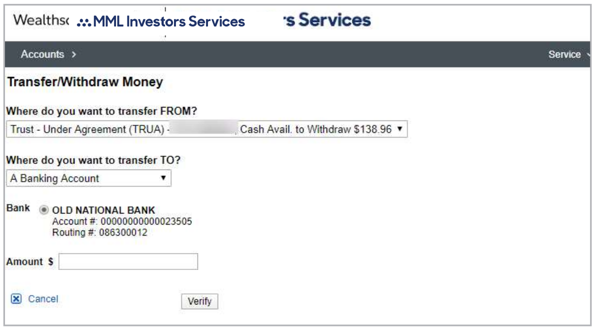
1 | Navigate to **Service** and select **Transfer/ Withdraw Money**.

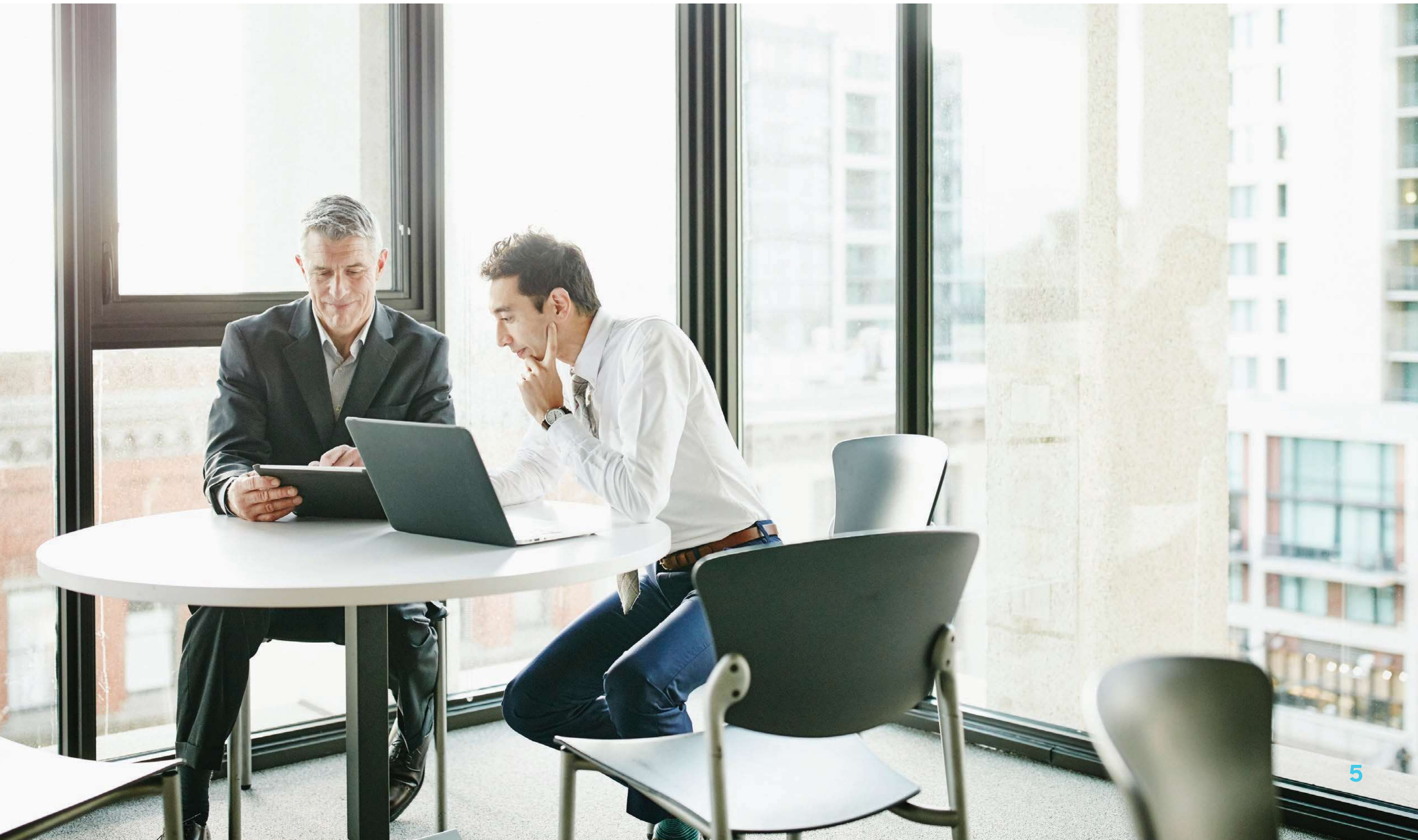
2 | Enter your transfer instructions, and select your transfer method. Depending on your account entitlement, you may have the option to choose EFT, check disbursement, or transfer into another brokerage account.

3 | Select **Verify** to display money movement details. If no changes are required, select **Submit**.

4 | A window will display, containing a confirmation number for your transaction.

5 | To check status on any pending transfers, navigate to **Service** and select **Pending Transfers**.





Using plan manager in Wealthscape Investor

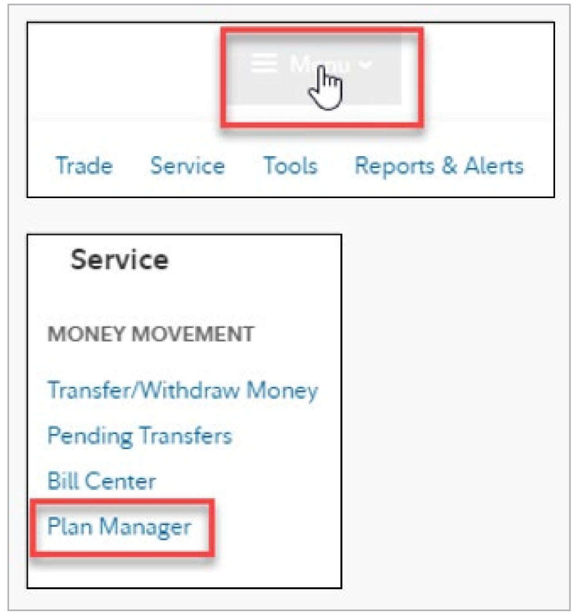
Use the following steps to access and use the Plan Manager tool in Wealthscape Investor:

1 | Visit the Wealthscape Investor **log-in page** and sign in.

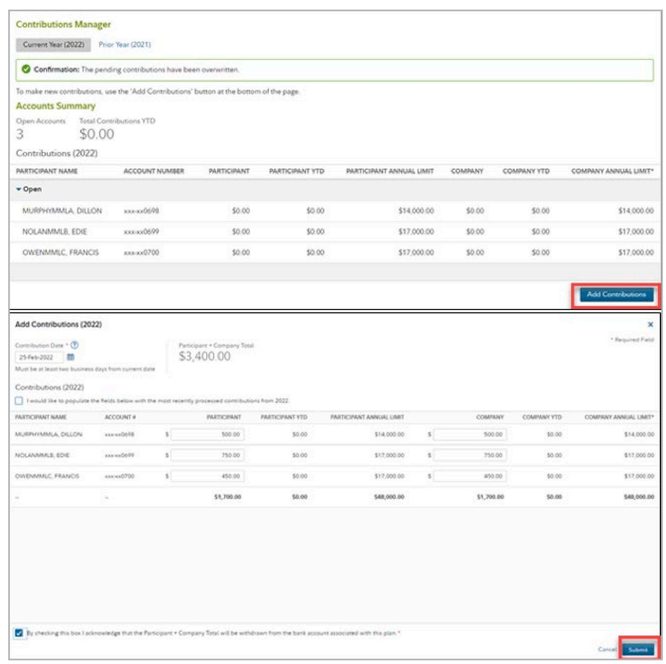
2 | Hover over **Menu** and navigate to **Service**. In the **Money Movement** section, select **Plan Manager**.

3 | View plan details, including:

- A list of participating employees
- Year-to-date participant and company contributions and annual limits for the current and prior year.



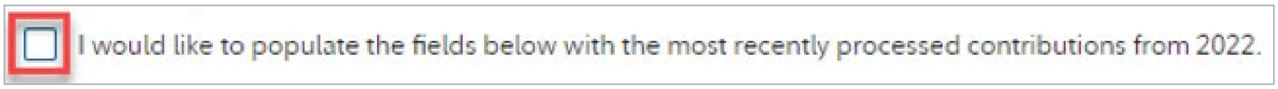
4 | Select **Add Contributions** in the lower right corner to start the contribution process.



5 | Select or enter a **Contribution Date** up to 28 days ahead.

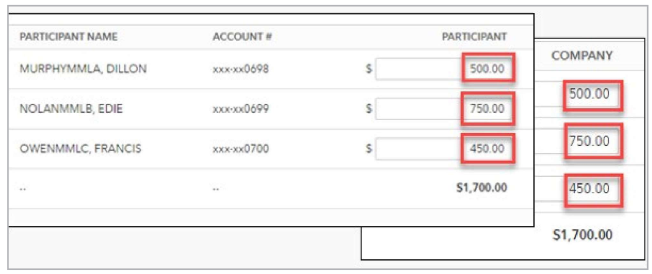
NOTE! To allow for processing time, request contributions at least two business days in advance.

6 | Select the checkbox to populate (repeat) the contribution amounts that you most recently used.



7 | In the **Participant** and **Company** fields, input the amounts that should be contributed to each participant's SIMPLE IRA. Be sure to input an employee contribution amount, and the amount the company is contributing for each employee.

NOTE! TOn-screen prompts will help validate contribution amounts.



8 | After confirming the contributions, select the **checkbox** to verify authorization of the contributions being withdrawn from the funding account associated with the plan.

9 | Select **Submit**. A confirmation message will display.

Using plan manager for employer/ employee contributions:

Plan administrators/authorized individuals can use Plan Manager to establish and view Plan contributions.

1 | Navigate to **Service > Plan Manager**. View Plan details, including a list of participating employees, and year-to-date employer and employee contributions and annual limits for current and prior year.

2 | Select **Manage Contributions** to start the contribution process.

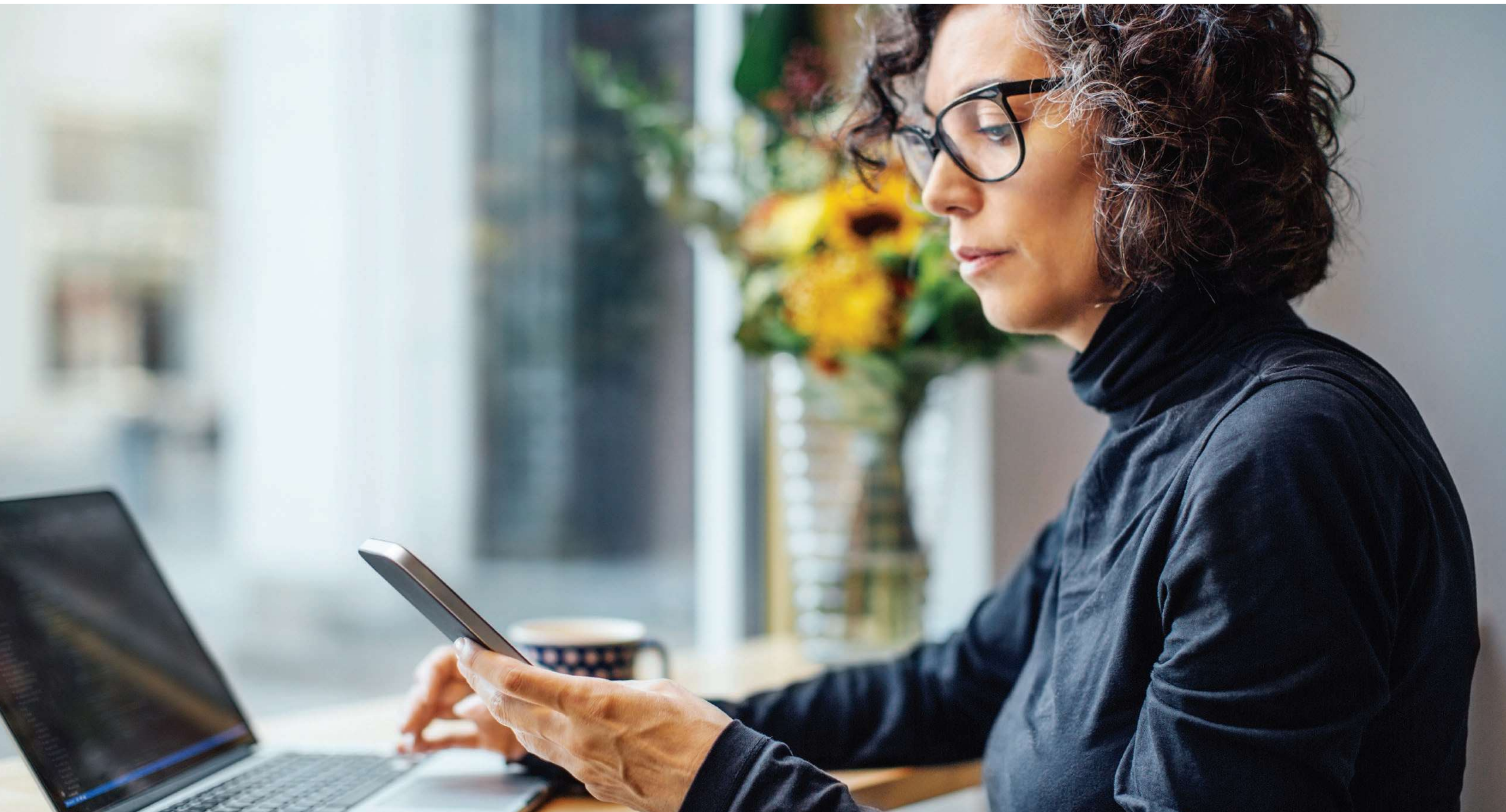
3 | Enter a **Contribution Date** up to 28 days ahead. To allow for processing time, request contributions at least two business days in advance.

4 | You have the option to repeat the contribution amounts that you most recently used. Select **No** or **Yes**.

5 | In the **Participant** and **Company** fields, input the amounts that should be contributed for each participant from the employer and the employee.

6 | Select the checkbox to verify authorization of the contributions to be withdrawn from the funding account associated with the Plan. Select **Submit**.

PARTICIPANT NAME	ACCOUNT #	PARTICIPANT	COMPANY
MURPHYMMLA, DILLON	xxx-xx0698	$ 500.00	500.00
NOLANMMLB, EDIE	xxx-xx0699	$ 750.00	750.00
OWENMMLC, FRANCIS	xxx-xx0700	$ 450.00	$ 450.00
--	--	$1,700.00	$1,700.00



Subscribe to alerts:

Alert Manager allows you to subscribe to receive various account-related alerts via email. You can elect to receive as many or as few alert types as you'd like.

Subscribe to Alert Manager:

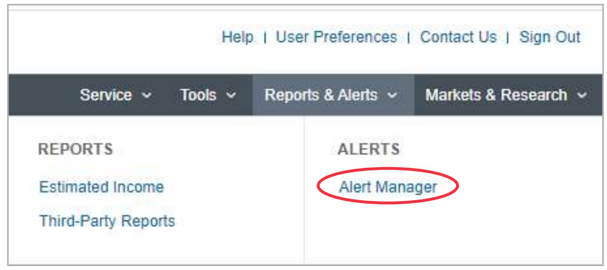
1 | Navigate to **Reports & Alerts**, and **Alert Manager**.

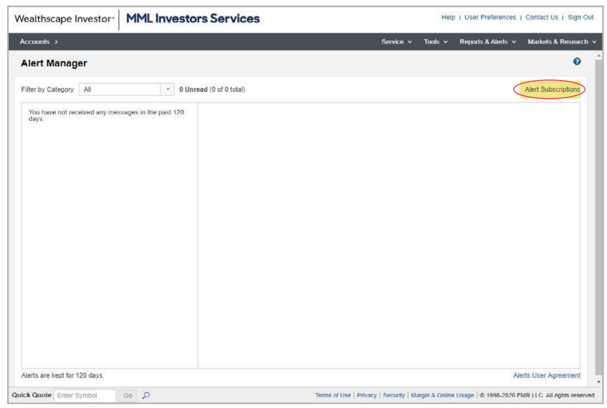
2 | The Alerts user agreement window will display. Select **I Accept** to move forward.

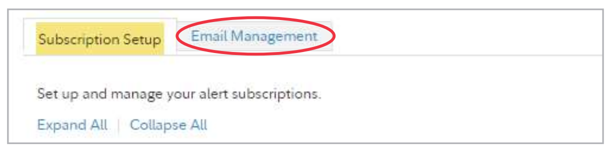
3 | The Alert Manager box will display. Select **Alert Subscriptions**. Select the alert types you'd like to receive email alerts for.

For example, receive an email alert when an EFT (electronic funds transfer) is processed.

4 | Select the **Email Management** tab and **Add New Email**. You will now begin to receive email notifications for the alert types you have selected.





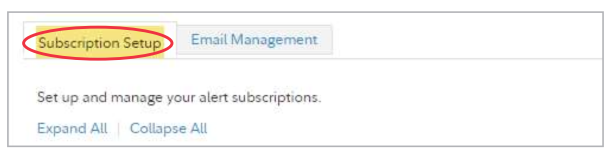


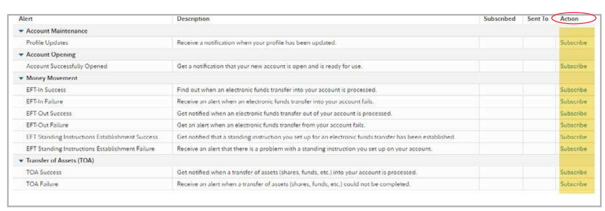
Unsubscribe from Alert Manager:

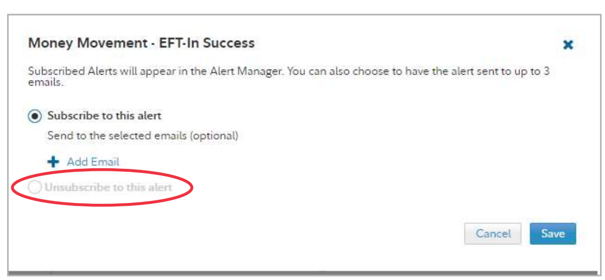
1 | Select the **Subscription Setup** tab.

2 | In the **Action** column, select **Update** for the alert(s) type you want to unsubscribe from.

3 | A window will open, displaying the alert type you selected. Select **Unsubscribe to this alert**. Your email address will be removed from the **Send To** column, confirming that you have unsubscribed from the selected alert type.







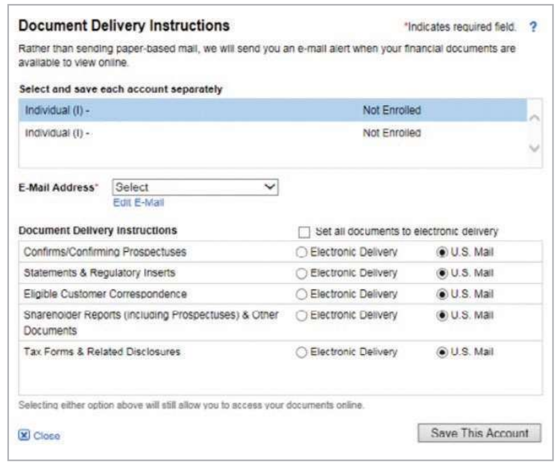
Go green by going paperless:

Sign up for eDelivery to simplify your recordkeeping with electronic storage of statements, trade confirmations, prospectuses, shareholder reports and other eligible correspondence. You'll receive an email notification when a new document is available for viewing.

1 | Navigate to **Service**, and select **Document Delivery Instructions**.

2 | Select an account and choose the documents you'd like to receive via eDelivery.

3 | Select **Save This Account** and **I Agree** to accept the terms.



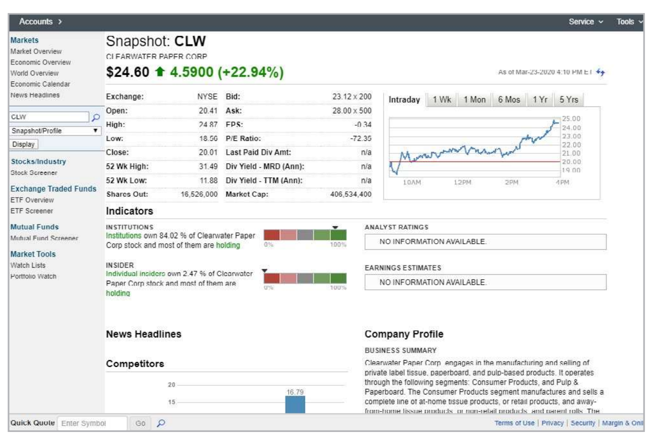
Utilize market data and research tools:

Wealthscape Investor offers a broad range of information you can use to track your portfolio and gain insight into market events. You have access to detailed investment profiles, comprehensive company profiles and fundamentals, and dynamic charts and analytics.

1 | Navigate to **Accounts** and select **Markets & Research**.

2 | Select from a list of options, including market overviews and watch lists, investment quotes and fundamentals, and screeners to help you select investments.

The Market Overview screen offers you access to robust tools, including investment screens.



The Snapshot view provides detailed company information and overview data.

Stay connected:

Download the Wealthscape Investor mobile app for your tablet and smartphone and tap into your account when you're on the go. The mobile app allows you to:

- Look up your username securely to retrieve your forgotten user ID or username from the sign-in screen.
- Use the face or touch ID icons to simplify your sign-in process.
- Conveniently access account information you need, when you need it.
- Check your account balances, positions, and activity.
- View market information.
- Create watch lists and price trigger alerts.

Visit either the App Store (for iOS/Apple devices) or Google Play Store (for Android devices).

Deposit checks:

In the Wealthscape Investor mobile app, the mobile check deposit feature provides an efficient way to deposit checks for processing straight from your mobile device.

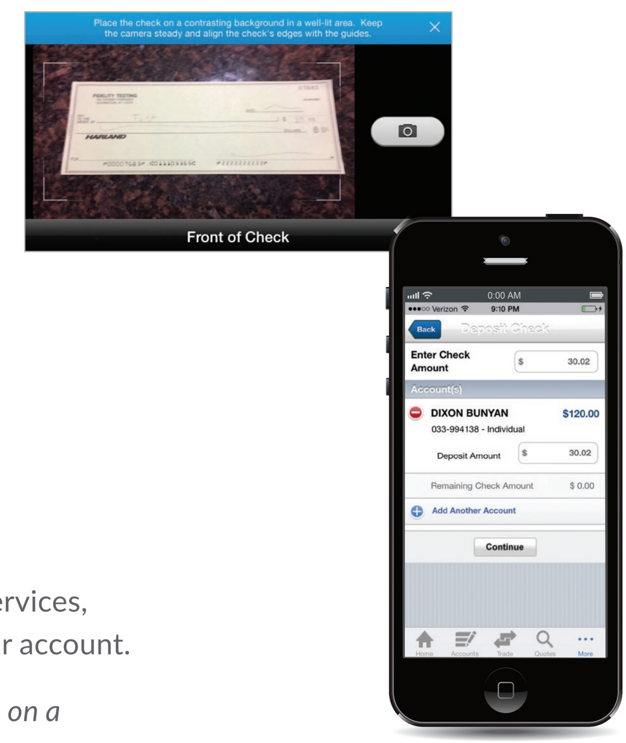
1 | Open the Wealthscape Investor app on your mobile device.

2 | Navigate to **Money Movement** and select **Deposit Check**.

3 | Snap a photo of the front and back of the check using the camera on your device.

4 | Follow the prompts to enter the deposit amount and desired account(s). You may split the deposit among up to five different brokerage accounts.

5 | Verify the deposit details and submit the deposit.



Your mobile deposit is reviewed by MML Investors Services, and then transmitted to the bank for deposit into your account.

Deposits must be submitted prior to 4 p.m. Eastern Time on a business day for same-day deposit.

Notes:

MassMutual...

Helping you secure what matters most.

Since 1851, MassMutual has been building a reputation for financial strength and integrity. At MassMutual, we operate for the benefit of our customers. Our business decisions are based on a single guiding principle: to help people secure their future and protect the ones they love.

Learn more at **www.MassMutual.com**.

This material does not constitute a recommendation to engage in or refrain from a particular course of action.

The information within has not been tailored for any individual.

Use of the Wealthscape Investor Brokerage Mobile app requires an active online brokerage account. Some functionality may not be available to all customers.

This information is as of January 1, 2024, is subject to change, and is revised periodically. Companies and trading symbols mentioned are provided for illustrative purposes only and should not be used or construed as an offer to sell, a solicitation of an offer to buy, or a recommendation for any security.

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