

Cumberland County Hospital 403(b) Plan (THE "PLAN")

PLAN ID: 752982

As of 07/25/19

IMPORTANT NOTICE

**Plan and Investment-Related Information
Including Investment Option Performance History, Fees and Expenses**

The following information is being provided to you by, or at the direction of, your Plan Fiduciary to help provide you with important disclosures and information regarding any Plan account you may maintain.

Please note that nothing in this Notice is intended to serve as a substitute for investment, fee and expense information that may be available to you in a summary plan description, prospectus, or in other disclosure materials. Before making any investment decisions regarding your account, you should review all information available to you and not rely solely upon the information contained in this Notice.

In addition, please be mindful that:

- **An investment's past performance is no guarantee of future results.**
- **To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio.**
- **Fees and expenses are only one of several factors you should consider when making investment decisions. For more information and an example demonstrating the long-term effect of fees and expenses, please visit:**
<https://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf> and
<https://www.dol.gov/ebsa/about-ebsa/our-activities/resource-center/publications/understanding-your-retirement-plan-fees>.

Please review this information carefully, and note that no other action on your part is required at this time. However, if you would like to enroll or make changes to your account, simply log-in to **www.massmutual.com/serve** at any time, or call the Participant Service Center at **1-888-945-6559**. Representatives are available Monday through Friday, 8:00 a.m. - 8:00 p.m. Eastern Time.

Your Plan Sponsor can provide you with the following additional information regarding your Plan, upon your request:

- Copies of prospectuses (or any short-form or summary prospectuses, or similar documents) relating to your Plan's investment options.
- Copies of any financial statements or reports, such as statements of additional information, shareholder reports and similar materials relating to your Plan's investment options to the extent such materials are provided to the plan.
- A statement of the value of a share or unit of each investment option in your Plan, as well as the date of the valuation.
- A list of the assets comprising the portfolio of each investment option which constitute Plan assets and the value of each such asset (or the proportion of the investment which it comprises).

If you'd like any additional information or have any questions about this notice, please contact your Plan Sponsor. Contact information: Cumberland County

GETTING STARTED

Below is a Notice Summary that will help you navigate the information provided in this document. An investment Glossary of Terms is available at the following website: www.massmutual.com/serve

Notice Summary

Part I:

General Plan information, including:

- Your right to direct investments in your Plan account
- Restrictions that may apply to your investment direction
- Exercising voting, tender and other rights
- The Plan's investment options
- The Plan's administrative fees and expenses
- The Plan's individual fees and expenses

Part II:

Plan Investment Option Information, including, where applicable:

- The fees and expenses charged for each investment option in the Plan
- Historical and benchmark performance for any Plan variable return investment options
- Any restrictions applicable to any investment option
- Rate, term, and adjustment information for any Plan fixed return investment options
- Objectives/goals and pricing information for any Plan annuity options

PART I

GENERAL PLAN INFORMATION

Your right to direct investments in your Plan account

- You may direct your contributions into the investment options available through the Plan, subject to the terms of your Plan and the limitations and restrictions described in this notice. Please refer to your Summary Plan Description or contact your Plan Sponsor.

Restrictions that may apply to your investment direction

- You may change how contributions to your account are invested on any day the New York Stock Exchange is open for business, subject to the terms of your Plan and the limitations and restrictions described in this notice, including any restrictions described in the investment performance and fees section of this Notice. Please note that, if you initiate in excess of 20 exchanges among the investment options offered in the plan during a calendar year, you must submit any subsequent changes using the form provided by The Hartford. Note: the 20-exchange limit does not apply to Fund exchanges that occur automatically as part of an asset allocation or Dollar Cost Averaging program that operates pursuant to your plan's recordkeeping system. Reallocations made based on a Fund merger or liquidation also do not count toward this transfer limit. Additionally, changes your plan sponsor or other plan fiduciary make to your plan's Fund line-up do not count towards this transfer limit.

Exercising voting, tender and other rights

- Voting, Tender and Similar Rights - Generally, any voting, tender or similar rights regarding the investment options available through your Plan will be exercised by your Plan Sponsor, or your Plan Sponsor's designee. Certain exceptions may apply; if your Plan Sponsor, or its designee, receives materials relating to the exercise of voting, tender or similar rights that are passed through to you, the Plan presently intends to provide them to you. You will generally have the ability to exercise voting, tender or similar rights, regarding any investments in a self-directed brokerage account. If your plan offers Company Stock, you have the right to exercise any voting, tender or similar rights on company common stock credited to your Plan account. If applicable, you will receive proxy, tender or exchange materials along with further instructions, which you must follow in order to exercise any voting, tender or similar rights.

The Plan's investment options

- The Plan provides investment options into which you can direct your contributions. The investment performance and fees section of this document lists these investment options and provides information regarding each alternative. A copy of this document, including the chart comparing investment options, is available on the Web site or can be obtained by contacting your Plan Sponsor.

THE PLAN'S ADMINISTRATIVE FEES AND EXPENSES:

The Plan pays certain outside service providers for Plan administrative services, such as legal, trustee/custodial, accounting, and recordkeeping services. Such service expenses may be deducted from individual Plan accounts, unless the Plan Sponsor elects, at its own discretion, to pay for some or all of the Plan's administrative service expenses through non-Plan assets. The cost for these expenses may vary from year to year and is based on a variety of factors.

As of the date of these materials, the Plan administrative fees and expenses listed below may be deducted from Plan accounts as applicable. Your quarterly account statement will show any administrative fees charged to your account. To the extent that any other applicable Plan administrative expenses are not charged against forfeitures, paid by the employer, or reimbursed by a third party, the Plan may charge such expenses on a pro rata (i.e., against the relative size of each participant account), or per capita basis (i.e., a flat fee for each individual account).

Please note: Amounts below are shown as full dollar amounts or as a percentage of your account balance. All fees and expenses are displayed as charges on an annualized basis, subject to change at any time, and may be apportioned and deducted from individual Plan accounts on a quarterly basis. Fee amounts are generally presented on a per-participant basis; however, to the extent any fee listed below is applicable to participants on a plan-wide basis, the method by which the fee will be allocated among participants will be indicated in either the "Allocated Pro Rata" or the "Allocated Per Capita" columns below. All fees actually deducted from your account during a particular Plan quarter will be reflected and identified on your Plan's quarterly account statement.

Type of Plan Administrative Fee	Fee Amount/Percentage	Allocated Pro Rata	Allocated Per Capita
None			

THE PLAN'S INDIVIDUAL FEES AND EXPENSES:

The Plan imposes certain charges against individual participant accounts, rather than against the Plan as a whole, when individual participants incur certain charges for specific circumstances or services. These charges may arise based on a participant's use of a feature available under the Plan (e.g., participant loans), or based on the application of applicable law (e.g., processing a domestic relations order issued by a court). The following list includes the individual participant fees and expenses that could be charged to you, based on your usage. Your quarterly account statement will show any individual fees charged to your account. In addition, buying or selling some investments may result in charges to an individual account, such as commissions or redemption fees.

Please note: Amounts below are shown as full dollar amounts or as a percentage of your account balance. All fees and expenses are displayed as charges on an annualized basis, subject to change at any time, and may be apportioned and deducted from individual Plan accounts on a quarterly basis. All fees actually deducted from your account during a particular Plan quarter will be reflected and identified on your Plan's quarterly account statement.

The Plan may impose service charges on individual accounts as follows:

Type of Individual Service Fee	Fee Amount/Percentage
LOAN SET-UP FEE	\$50.00
LOAN MAINTENANCE FEE	\$50.00

For further information or detail regarding any fees described as "Ad Hoc or miscellaneous fees" on your statement, you may contact the Participant Service Center or your plan sponsor

PART II

YOUR PLAN'S INVESTMENT OPTIONS

06/30/19

INTRODUCTION:

The table appearing in Part II is intended to provide you with information regarding the investment options in your Plan, including information regarding investment performance history, fees and expenses, and any investment restrictions applicable as of the date of this material. For your Plan's variable return investment options, we have additionally provided benchmark information against which each investment option's performance can be compared.

Fees and expenses are among many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, fits with your personal circumstances and will help you achieve your investment goals.

The performance data shown represents past performance and is no guarantee of future results. The investment return and principal value of an investment may fluctuate so that when shares/units are redeemed they may be worth more or less than their original cost. Current performance may vary from the performance data quoted.

You may obtain additional information about your Plan's investment options, including updated performance data, portfolio turnover rates, principal strategies, goals and objectives, and a glossary of commonly-used investment terms, by logging in to your Plan account at the following website:

www.massmutual.com/serve.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement Plan account. Visit the Department of Labor's Website for an example showing the long-term effect of fees and expenses at

<https://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf>.

To request additional information regarding your Plan, or to obtain a free paper copy of these materials or any Plan information provided online, please contact your Plan Sponsor.

VARIABLE RETURN INVESTMENT OPTIONS

The table below focuses on investment options that do not have a fixed or stated rate of return.

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares/units, when redeemed, may be worth more or less than their original cost. Please visit www.massmutual.com/serve or call the participant service center at 1-888-945-6559 to obtain performance data current to the most recent month-end.

As of 06/30/19

ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Underlying Fund Expense Ratio ¹	Program and Administrative Charge ²	Total Gross Annual Expense Ratio ³		Investment Option Performance ⁴			Inception Date
			As a %	Per \$1000 invested	Average Annual Return ⁵ 1 Yr.	5 Yr.	10 Yr./ Since Inception*	
BOND								
BNY MELLON BOND MARKET INDEX	0.41%	1.05%	1.46%	\$14.60	-1.89%	-1.94%	-0.74%	06/13/08
Intermediate Core Bond								
BBgBarc US Agg Bond TR USD					7.87%	2.95%	3.90%	N/A

Fees and Restrictions: ⁶ N/A

#Contingent Deferred Sales Charge (CDSC): A contingent deferred sales charge (CDSC) shall be subtracted from amounts withdrawn during the plan contract years outlined in the schedule below. The CDSC charge may be subject to waiver in certain circumstances. For further information, please contact the Participant Service Center.

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ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Underlying Fund Expense Ratio ¹	Program and Administrative Charge ²	Total Gross Annual Expense Ratio ³		Investment Option Performance ⁴			Inception Date
			As a %	Per \$1000 invested	Average Annual Return ⁵ 1 Yr.	5 Yr.	10 Yr./ Since Inception*	
BOND								
PIMCO REAL RETURN Inflation-Protected Bond	1.28%	1.05%	2.33%	\$23.30	-5.08%	-3.53%	-0.40%	07/07/05
BBgBarc US Treasury US TIPS TR USD					4.84%	1.76%	3.64%	N/A

Fees and Restrictions: ⁶ N/A

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Corporate bonds, U.S. Treasury bills and U.S. government bonds will fluctuate in value, and the return of principal is not guaranteed if sold before maturity.

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ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Underlying Fund Expense Ratio ¹	Program and Administrative Charge ²	Total Gross Annual Expense Ratio ³		Investment Option Performance ⁴			Inception Date
			As a %	Per \$1000 invested	Average Annual Return ⁵			
					1 Yr.	5 Yr.	10 Yr./ Since Inception*	
ASSET ALLOCATION/BALANCED								
MFS TOTAL RETURN	0.74%	1.05%	1.79%	\$17.90	-0.87%	1.52%	5.47%	07/01/06
Allocation--50% to 70% Equity								
Morningstar Mod Tgt Risk TR USD					7.08%	5.29%	8.61%	N/A

Fees and Restrictions: ⁶ N/A

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ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Underlying Fund Expense Ratio ¹	Program and Administrative Charge ²	Total Gross Annual Expense Ratio ³		Investment Option Performance ⁴			Inception Date
			As a %	Per \$1000 invested	Average Annual Return ⁵ 1 Yr.	5 Yr.	10 Yr./ Since Inception*	
ASSET ALLOCATION/BALANCED								
JP MORGAN SMARTRETIREMENT 2025	1.08%	1.05%	2.13%	\$21.30	-3.51%	0.89%	2.59%	05/01/11
Target-Date 2025								
Morningstar Lifetime Mod 2025 TR USD					7.16%	5.32%	9.67%	N/A

Fees and Restrictions: ⁶ N/A

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ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Underlying Fund Expense Ratio ¹	Program and Administrative Charge ²	Total Gross Annual Expense Ratio ³		Investment Option Performance ⁴			Inception Date
			As a %	Per \$1000 invested	Average Annual Return ⁵ 1 Yr.	5 Yr.	10 Yr./ Since Inception*	
ASSET ALLOCATION/BALANCED								
JP MORGAN SMARTRETIREMENT 2030	1.12%	1.05%	2.17%	\$21.70	-3.50%	1.34%	3.06%	05/01/11
Target-Date 2030								
Morningstar Lifetime Mod 2030 TR USD					6.95%	5.76%	10.40%	N/A

Fees and Restrictions: ⁶ N/A

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ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Underlying Fund Expense Ratio ¹	Program and Administrative Charge ²	Total Gross Annual Expense Ratio ³		Investment Option Performance ⁴			Inception Date
			As a %	Per \$1000 invested	Average Annual Return ⁵ 1 Yr. 5 Yr. 10 Yr./ Since Inception*			
ASSET ALLOCATION/BALANCED								
JP MORGAN SMARTRETIREMENT 2035	1.15%	1.05%	2.20%	\$22.00	-4.02%	1.45%	3.35%	05/01/11
Target-Date 2035								
Morningstar Lifetime Mod 2035 TR USD					6.52%	6.10%	10.88%	N/A

Fees and Restrictions: ⁶ N/A

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ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Underlying Fund Expense Ratio ¹	Program and Administrative Charge ²	Total Gross Annual Expense Ratio ³		Investment Option Performance ⁴			Inception Date
			As a %	Per \$1000 invested	Average Annual Return ⁵ 1 Yr.	5 Yr.	10 Yr./ Since Inception*	
ASSET ALLOCATION/BALANCED								
JP MORGAN SMARTRETIREMENT 2040	1.20%	1.05%	2.25%	\$22.50	-4.13%	1.73%	3.64%	05/01/11
Target-Date 2040								
Morningstar Lifetime Mod 2040 TR USD					6.07%	6.26%	11.08%	N/A

Fees and Restrictions: ⁶ N/A

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ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Underlying Fund Expense Ratio ¹	Program and Administrative Charge ²	Total Gross Annual Expense Ratio ³		Investment Option Performance ⁴			Inception Date
			As a %	Per \$1000 invested	Average Annual Return ⁵ 1 Yr.	5 Yr.	10 Yr./ Since Inception*	
ASSET ALLOCATION/BALANCED								
JP MORGAN SMARTRETIREMENT 2045	1.24%	1.05%	2.29%	\$22.90	-4.12%	1.78%	3.69%	05/01/11
Target-Date 2045								
Morningstar Lifetime Mod 2045 TR USD					5.75%	6.26%	11.08%	N/A

Fees and Restrictions: ⁶ N/A

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ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Underlying Fund Expense Ratio ¹	Program and Administrative Charge ²	Total Gross Annual Expense Ratio ³		Investment Option Performance ⁴			Inception Date
			As a %	Per \$1000 invested	Average Annual Return ⁵ 1 Yr.	5 Yr.	10 Yr./ Since Inception*	
ASSET ALLOCATION/BALANCED								
JP MORGAN SMARTRETIREMENT 2050	1.31%	1.05%	2.36%	\$23.60	-4.11%	1.78%	3.67%	05/01/11
Target-Date 2050								
Morningstar Lifetime Mod 2050 TR USD					5.58%	6.18%	11.00%	N/A

Fees and Restrictions: ⁶ N/A

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ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Underlying Fund Expense Ratio ¹	Program and Administrative Charge ²	Total Gross Annual Expense Ratio ³		Investment Option Performance ⁴			Inception Date
			As a %	Per \$1000 invested	Average Annual Return ⁵ 1 Yr.	5 Yr.	10 Yr./ Since Inception*	
ASSET ALLOCATION/BALANCED								
JP MORGAN SMARTRETIREMENT INC	1.03%	1.05%	2.08%	\$20.80	-3.63%	-0.56%	0.47%	05/01/11
Target-Date Retirement								
Morningstar Lifetime Mod Incm TR USD					5.96%	3.68%	6.29%	N/A

Fees and Restrictions: ⁶ N/A

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ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Underlying Fund Expense Ratio ¹	Program and Administrative Charge ²	Total Gross Annual Expense Ratio ³		Investment Option Performance ⁴			Inception Date
			As a %	Per \$1000 invested	Average Annual Return ⁵ 1 Yr. 5 Yr. 10 Yr./ Since Inception*			
ASSET ALLOCATION/BALANCED								
JP MORGAN SMARTRETIREMENT 2020	1.07%	1.05%	2.12%	\$21.20	-3.56%	0.37%	1.97%	05/01/11
Target-Date 2020								
Morningstar Lifetime Mod 2020 TR USD					7.13%	4.89%	8.85%	N/A

Fees and Restrictions: ⁶ N/A

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			As a %	Per \$1000 invested	Average Annual Return ⁵ 1 Yr. 5 Yr. 10 Yr./ Since Inception*			
ASSET ALLOCATION/BALANCED								
BLACKROCK GLOBAL ALLOCATN	1.15%	1.05%	2.20%	\$22.00	-5.44%	-1.33%	2.65%	06/13/08
World Allocation								
Morningstar Gbl Allocation TR USD					6.02%	4.86%	8.09%	N/A

Fees and Restrictions: ⁶ N/A

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Asset Allocation doesn't ensure a profit or protect against loss.

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			As a %	Per \$1000 invested	Average Annual Return ⁵ 1 Yr. 5 Yr. 10 Yr./ Since Inception*			
LARGE-CAP								
T. ROWE PRICE GROWTH STOCK	1.18%	1.05%	2.23%	\$22.30	-1.74%	8.89%	12.94%	06/13/08
Large Growth								
Russell 1000 Growth TR USD					11.56%	13.39%	16.28%	N/A

Fees and Restrictions: ⁶ N/A

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			As a %	Per \$1000 invested	Average Annual Return ⁵ 1 Yr. 5 Yr. 10 Yr./ Since Inception*			
LARGE-CAP								
BNY MELLON S&P 500 INDEX	0.51%	1.05%	1.56%	\$15.60	0.28%	5.92%	11.04%	06/13/08
Large Blend								
Russell 1000 TR USD					10.02%	10.45%	14.77%	N/A

Fees and Restrictions: ⁶ N/A

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Stocks fluctuate in value and are subject to more risk than bonds or money market investments. Shares, when redeemed, may be worth more or less than their original cost.

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			As a %	Per \$1000 invested	Average Annual Return ⁵ 1 Yr. 5 Yr. 10 Yr./ Since Inception*			
MID-CAP								
BNY MELLON MIDCAP INDEX	0.51%	1.05%	1.56%	\$15.60	-8.15%	3.25%	11.16%	07/07/05
Mid-Cap Blend								
Russell Mid Cap TR USD					7.83%	8.63%	15.16%	N/A

Fees and Restrictions: ⁶ N/A

#Contingent Deferred Sales Charge (CDSC): A contingent deferred sales charge (CDSC) shall be subtracted from amounts withdrawn during the plan contract years outlined in the schedule below. The CDSC charge may be subject to waiver in certain circumstances. For further information, please contact the Participant Service Center.

Mid-cap stocks generally have higher risk and reward characteristics than large company stocks.

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares/units, when redeemed, may be worth more or less than their original cost. Please visit www.massmutual.com/serve or call the participant service center at 1-888-945-6559 to obtain performance data current to the most recent month-end.

ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Underlying Fund Expense Ratio ¹	Program and Administrative Charge ²	Total Gross Annual Expense Ratio ³		Investment Option Performance ⁴			Inception Date
			As a %	Per \$1000 invested	Average Annual Return ⁵ 1 Yr.	5 Yr.	10 Yr./ Since Inception*	
SMALL-CAP								
BNY MELLON SMLCAP STOCK INDEX	0.51%	1.05%	1.56%	\$15.60	-13.85%	3.66%	11.63%	07/07/05
Small Blend								
Russell 2000 TR USD					-3.31%	7.06%	13.45%	N/A

Fees and Restrictions: ⁶ N/A

#Contingent Deferred Sales Charge (CDSC): A contingent deferred sales charge (CDSC) shall be subtracted from amounts withdrawn during the plan contract years outlined in the schedule below. The CDSC charge may be subject to waiver in certain circumstances. For further information, please contact the Participant Service Center.

Small-cap stocks generally have higher risk and reward characteristics than large company stocks.

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares/units, when redeemed, may be worth more or less than their original cost. Please visit www.massmutual.com/serve or call the participant service center at 1-888-945-6559 to obtain performance data current to the most recent month-end.

ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Underlying Fund Expense Ratio ¹	Program and Administrative Charge ²	Total Gross Annual Expense Ratio ³		Investment Option Performance ⁴			Inception Date
			As a %	Per \$1000 invested	Average Annual Return ⁵ 1 Yr. 5 Yr. 10 Yr./ Since Inception*			
INTERNATIONAL/GLOBAL								
INVESCO OPPENHEIMER DEVLP MKTS	1.30%	1.05%	2.35%	\$23.50	-6.45%	-2.40%	4.56%	07/07/05
Diversified Emerging Mkts								
MSCI EM NR USD					1.21%	2.49%	5.81%	N/A

Fees and Restrictions: ⁶ N/A

#Contingent Deferred Sales Charge (CDSC): A contingent deferred sales charge (CDSC) shall be subtracted from amounts withdrawn during the plan contract years outlined in the schedule below. The CDSC charge may be subject to waiver in certain circumstances. For further information, please contact the Participant Service Center.

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares/units, when redeemed, may be worth more or less than their original cost. Please visit www.massmutual.com/serve or call the participant service center at 1-888-945-6559 to obtain performance data current to the most recent month-end.

ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Underlying Fund Expense Ratio ¹	Program and Administrative Charge ²	Total Gross Annual Expense Ratio ³		Investment Option Performance ⁴			Inception Date
			As a %	Per \$1000 invested	Average Annual Return ⁵ 1 Yr. 5 Yr. 10 Yr./ Since Inception*			
INTERNATIONAL/GLOBAL								
AMERICAN FUNDS CAPWLD G&I	1.09%	1.05%	2.14%	\$21.40	-6.34%	0.89%	6.12%	07/07/05
World Large Stock								
MSCI ACWI Large Cap NR USD					6.53%	6.32%	10.02%	N/A

Fees and Restrictions: ⁶ N/A

#Contingent Deferred Sales Charge (CDSC): A contingent deferred sales charge (CDSC) shall be subtracted from amounts withdrawn during the plan contract years outlined in the schedule below. The CDSC charge may be subject to waiver in certain circumstances. For further information, please contact the Participant Service Center.

Investments in international stocks involve risks associated with interest-rate and currency-exchange-rate changes as well as with market, economic, and political conditions of the countries where investments are made. There may be greater returns but also greater risks than with U.S. investments. International stocks fluctuate in value and may be worth more or less than their original cost.

* Since inception return is used for funds with fewer than 10 years in the separate account. The performance returns reflected in this chart are calculated to the date the fund was first added to the separate account, regardless of share class. The performance returns reflected in this chart with respect to each benchmark investment are calculated to the inception date of the fund share class to which it is being compared.

A contingent deferred sales charge (CDSC) shall be subtracted from amounts withdrawn during the following years of participation:

Plan Contract Years	Charge
During year 01	5%
During year 02	4%
During year 03	3%
During year 04	2%
During year 05	1%

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- 1 *With respect to mutual fund investment options, this expense ratio is presented as the total annual fund or class operating expenses, before waivers and reimbursements, that have been paid by the fund and stated as a percent of the fund's total net assets. With respect to investment options that are not mutual funds, the expense ratio is intended to present similar information, but may have been calculated using methodologies that differ from those used for mutual fund investment options. The Gross Annual Underlying Fund Expense Ratio presented here do not reflect the effect of the Program and Administrative Charge applicable to your Plan's Contract.*
- 2 A Program and Administrative Expense fee is deducted on the investment options in the Plan to cover administrative services under the Plan's contract.
- 3 If a Program and Administrative Charge is deducted on the investment options, the Total Gross Annual Expense Ratio is intended to reflect the effect of the Program and Administrative Charge applicable under your Plan's Contract by adding the charge to the Gross Annual Underlying Fund Expense Ratio for each applicable investment option.
- 4 If a Program and Administrative Charge is deducted on the investment options, these performance data reflect the deduction of the Program and Administrative Charge applicable to your Plan's Contract but do not reflect the possible imposition of any redemption fees or charges associated with any withdrawal benefits that may be available through your Plan. Your plan sponsor may elect to have the Program and Administrative Charge deducted from your plan's contract values on a quarterly basis or may elect to pay the Program and Administrative Charge directly. In either of these cases, these performance data do not reflect the deduction of the Program and Administrative Charge applicable to your Plan's Contract.
- 5 Average annual returns are calculated as a steady compounded rate of return over the period of time indicated. Returns are historical and include change in share value and reinvestment of dividends and capital gains, if any.
- 6 Any fees described in this section are fees paid directly from your investment in this option (e.g. redemption fees, exchange fees, account fees, purchase fees, transfer or withdrawal fees, and/or surrender charges). Your plan's contract may contain charges and adjustments that apply when the plan contract is discontinued (terminated). For further information, please contact your Plan Sponsor.

FIXED RETURN INVESTMENT OPTIONS

The table below focuses on investment options that have a fixed or stated return.

Fixed Return Investment	Rate of Interest/Return	Term
GENERAL ACCOUNT	3%	Quarterly

Fees and Restrictions:

The declared rate set forth above is credited through the close of the calendar year on contributions received during the designated calendar quarter. For contributions received prior to January 1, 2019, the declared rate is 3%. Rates quoted are effective annual yields.

Subject to the terms of your Plan's contract, transfers may be limited to no more than 100% of the total assets credited to your account during the preceding 12 months.

#Contingent Deferred Sales Charge (CDSC): A contingent deferred sales charge (CDSC) shall be subtracted from amounts withdrawn during the plan contract years outlined in the schedule below. The CDSC charge may be subject to waiver in certain circumstances. For further information, please contact the Participant Service Center.

Possible Reduction in Value of Fixed Account on Termination: Your employer, as the plan sponsor or contract owner, may terminate the Fixed Account investment option and elect to receive the plan's contract value in the Fixed Account either in a series of book value installment payments over five years, or in a single market value adjusted lump sum. A market value adjustment applies to the value of the Fixed Account investment option if the contract owner terminates the Fixed Account investment option and elects to receive the Plan's Fixed Account balance in a single lump sum. The market value adjustment is based on a formula authorized by your plan's group contract and can reduce the value of the plan's Fixed Account balance for all plan participants that have a Participant Account interest in the Fixed Account. It can result in a distribution or transfer of your Participant Account's interest in the Fixed Account that is less than the book value reported for your Participant Account on the Participant website or on your Participant Account statement. Please contact your employer for more information.

Adjustment Provisions/Minimum Guaranteed Rate:

The rate of interest displayed is the current declared rate on an annualized basis and is effective for the term shown above. Your Plan's contract also includes a current minimum guaranteed interest rate ("MGIR") of 3%. For some contracts, the MGIR is set for the life of the contract. For other contracts, the MGIR will be reset annually using the methodology described in the contract and will be subject to the contract's state of issue non-forfeiture law regarding minimum interest rates or, if no state law exists, the National Association of Insurance Commissioners (NAIC) model non-forfeiture law.

For current information regarding the specific declared and minimum interest rates, associated with this investment option for your plan and contract, please visit www.massmutual.com/serve or call 1-888-945-6559.

A contingent deferred sales charge (CDSC) shall be subtracted from amounts withdrawn during the following years of participation:

Plan Contract Years	Charge
During year 01	5%
During year 02	4%
During year 03	3%
During year 04	2%
During year 05	1%

ANNUITY OPTIONS

The tables below focus on the annuity options under the Plan.

Annuities are insurance contracts that allow you to receive a guaranteed stream of payments at regular intervals, usually beginning when you retire and lasting your entire life. Guarantees of an insurance company are subject to its long-term financial strength and claims-paying ability.

Fixed Annuity Payout Option Information

The table below focuses on the annuity options under the Plan. Annuities are insurance contracts that allow you to receive a guaranteed stream of payments at regular intervals, usually beginning when you retire and lasting your entire life. Guarantees of an insurance company are subject to its long-term financial strength and claims-paying ability.

Option name: Fixed Annuity Payout Option †
Objectives and goals: To provide a guaranteed stream of retirement income for your life based on the number of annuity units you acquire during your participation in the Plan.
Pricing Factors: The cost of each annuity unit depends on your age and interest rates when you buy it. Ordinarily the closer you are to retirement the more it will cost you to buy a unit. Subject to terms of your Plan and applicable Plan contractual arrangements, benefit forms may include a single life annuity, a life annuity with a 10, 15, or 20-year certain period, a cash refund life annuity, a joint and survivor life annuity, an annuity with monthly payments for a designated period, which may be from five to 30 years and any other payment options mutually agreed by your annuity provider and your Plan. The price per share will be adjusted accordingly based on the payment options you select. Subject to terms of your Plan and applicable Plan contractual arrangements, if you die before income payments begin, a death benefit will be provided to your beneficiary. The death benefit shall generally be equal to the participant's account value, reduced by any applicable state/municipality premium taxes, any unpaid fees or charges and any outstanding loan indebtedness. Beneficiary coverage may also be available during the benefit payout phase, subject to the annuity benefit form selected by you.

Restrictions and Fees : Subject to terms of your Plan and applicable Plan contractual arrangements, the election of an annuity payout option is typically irrevocable and no surrenders are permitted once payments commence, with the exception of any annuity featuring monthly payments for a designated period. With respect to an annuity with monthly payments for a designated period, surrenders will generally be subject to any applicable contingent deferred sales charges (typically a percentage of the full amount of the surrender, based on certain Plan contract criteria).

A Program and Administrative Charge ("Charge", also referred to as a mortality, expense risk and/or administrative charge) is applicable to the assets associated with your account. The maximum Charge applicable to your account is 1.25% per year. However, your exact Charge may be lower. Upon advance notice to your Plan, this Charge may decrease or increase.

In addition to any charges described above, any amounts withdrawn from your account to purchase an annuity payout option will be subject to a deduction for any applicable state/municipality premium taxes.

† This option may be available to you if permitted under the terms of your Plan. For additional information regarding any annuity payout options that may be available to you under your Plan, as well as any associated fees and expenses, please contact your Plan Sponsor.

Variable Annuity Payout Option Information

The table below focuses on the annuity options under the Plan. Annuities are insurance contracts that allow you to receive a guaranteed stream of payments at regular intervals, usually beginning when you retire and lasting your entire life. Guarantees of an insurance company are subject to its long-term financial strength and claims-paying ability.

Option name: Variable Annuity Payout Option ††

Objectives and goals: To provide a source of retirement income for your life, with payment amounts that may vary depending upon underlying investment performance and any applicable fees and expenses, based upon the investment options you have selected for your account, subject to the investment options available under your Plan. For information regarding underlying investment performance, fees and expenses, please refer to the information provided in the preceding chart tables.

Pricing Factors:

The cost of each annuity unit depends on your age and interest rates when you buy it. Ordinarily the closer you are to retirement the more it will cost you to buy a unit.

Subject to terms of your Plan and applicable Plan contractual arrangements, benefit forms may include a single life annuity, a life annuity with a 10, 15, or 20-year certain period, a cash refund life annuity, a joint and survivor life annuity, an annuity with monthly payments for a designated period, which may be from five to 30 years and any other payment options mutually agreed by your annuity provider and your Plan. The price per share will be adjusted accordingly based on the payment options you select.

Subject to terms of your Plan and applicable Plan contractual arrangements, if you die before income payments begin, a death benefit will be provided to your beneficiary. The death benefit shall generally be equal to the participant's account value, reduced by any applicable state/municipality premium taxes, any unpaid fees or charges and any outstanding loan indebtedness. Beneficiary coverage may also be available during the benefit payout phase, subject to the annuity benefit form selected by you.

Restrictions and Fees :

For information regarding any restrictions applicable to the investment options you have selected for your account, please refer to the information provided in the preceding chart tables.

Subject to terms of your Plan and applicable Plan contractual arrangements, the election of an annuity payout option is typically irrevocable and no surrenders are permitted once payments commence, with the exception of any annuity featuring monthly payments for a designated period. With respect to an annuity with monthly payments for a designated period, surrenders will generally be subject to any applicable contingent deferred sales charges (typically a percentage of the full amount of the surrender, based on certain Plan contract criteria).

A Program and Administrative Charge ("Charge", also referred to as a mortality, expense risk and/or administrative charge) is applicable to the assets associated with your account. The maximum Charge applicable to your account is 1.25% per year. However, your exact Charge may be lower. Upon advance notice to your Plan, this Charge may decrease or increase.

In addition to any charges described above, any amounts withdrawn from your account to purchase an annuity payout option will be subject to a deduction for any applicable state/municipality premium taxes.

^{††} This option may be available to you if permitted under the terms of your Plan. For additional information regarding any annuity payout options that may be available to you under your Plan, as well as any associated fees and expenses, please contact your Plan Sponsor.

The Hartford Premier Innovations SM retirement program is funded by a group variable annuity contract (HL-20320, HL-20320(CA)) issued by Hartford Life Insurance Company (Simsbury, CT). Effective January 1, 2013, the contracts are underwritten by MML Distributors, LLC. Contracts are administered by Massachusetts Mutual Life Insurance Company.

This table shows only the asset-based fees, charges and expenses associated with the investment choices of the group variable annuity contract, group variable funding agreement, or mutual fund program. Please refer to Part I for information on other fees and charges that may apply to your plan's contract such as a contingent deferred sales charge, annual maintenance fee, and other fees or charges, if applicable.

Please consider an investment option's objectives, risks, charges and expenses carefully before investing. This and other information about the investment option can be found in the applicable prospectuses (and/or summary prospectuses, if available), if any, or fact sheets for the investment options listed, which are available from your plan sponsor, on the participant website at www.massmutual.com/serve or by contacting our participant service center at 1-888-945-6559 between 8:00 a.m. and 8:00 p.m. ET, Monday through Friday. Please read them carefully before investing.

The performance data shown represents past performance and is no guarantee of future results. The investment return and principal value of an investment may fluctuate so that when shares/units are redeemed they may be worth more or less than their original cost. Current performance may vary from the performance data quoted. Please visit www.massmutual.com/serve for more current performance information to the most recent month ended.