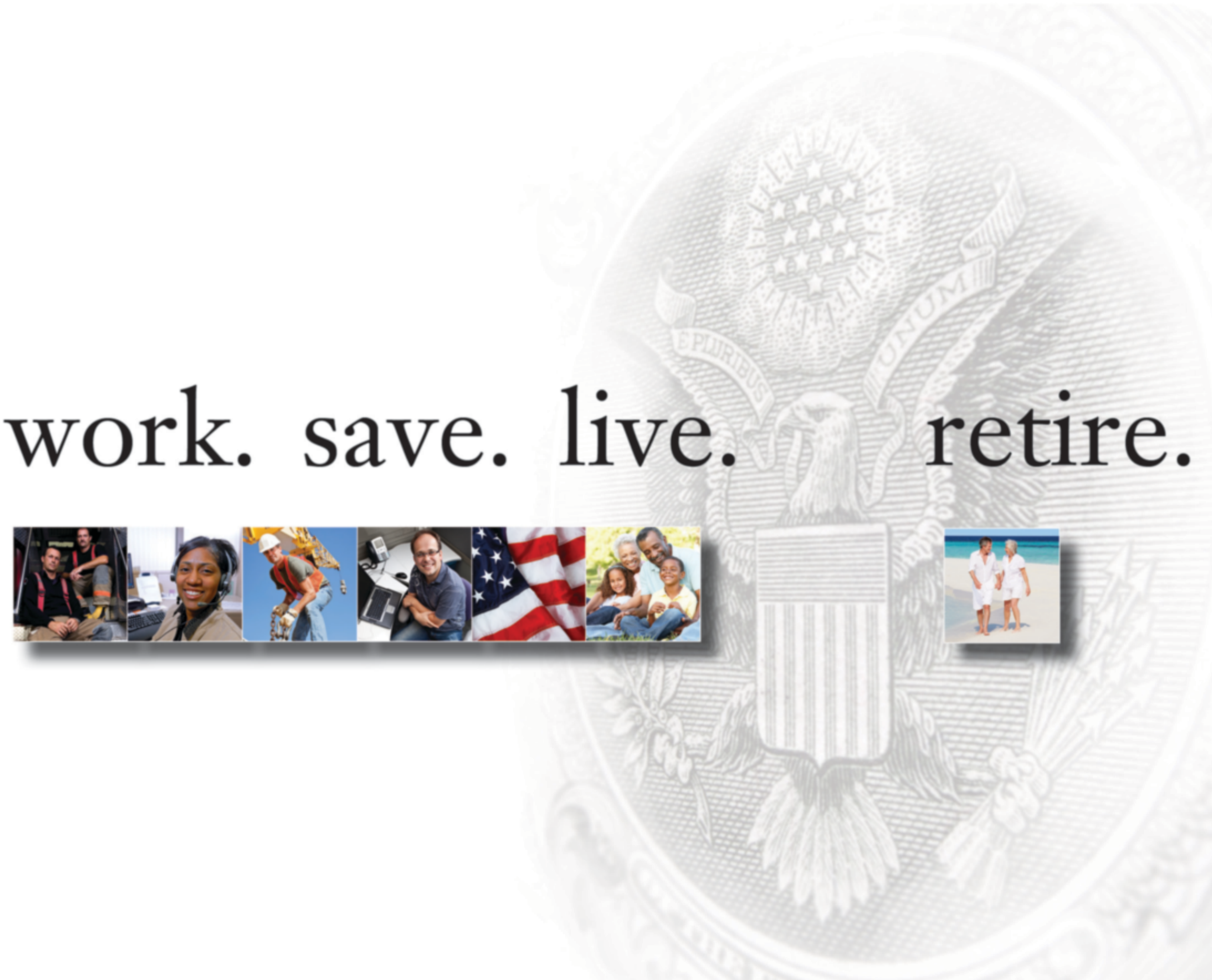
MassMutual



Prepared for:

Thurston County 457 Deferred Compensation Plan

Welcome

Thurston County is pleased to offer you a retirement plan as a benefit to help you save and invest for retirement. It's one way to thank you for your contribution to the organization's success.

This booklet walks you through the basics of the Thurston County 457 Deferred Compensation Plan and how to get started. You'll also find information to help you make a plan for your life in the future that works for your life right now.

Please review the enclosed information carefully to get started as soon as you can.

If you have questions or for more information, please visit **www.massmutual.com/serve**, contact your benefits administrator or:

Bill Cook
Valic Financial
Bill.Cook@Valic.com
206-390-6393

We hope you'll take full advantage of this important benefit.

Human Resources
2000 Lakeridge Drive SW
Olympia, WA 98502-6045
360-786-5498 ext. 6361

EASY ACCESS to your account

Two easy ways to monitor and manage your account.

ONLINE

Log into our website at **www.massmutual.com/serve**. Here you can access powerful retirement planning tools and calculators, and manage your account — anytime, from virtually anywhere.

You'll be able to:

- Obtain current account balances
- Change your investment options
- Perform account transactions
- Transfer (exchange) balances between investment options*
- Check current investment prices and performance
- View and download your quarterly electronic statements
- Reset/enable your PIN and user ID

If you are having trouble accessing your account for the first time, please contact your Participant Service Center at 1-800-528-9009 for assistance.

* You are allowed to submit a total of 20 transfer requests each calendar year for your participant account by any permitted means. Once these 20 transfers have been requested, you may submit any additional transfer requests only in writing by U.S. mail. Transfers as a result of dollar-cost averaging (if applicable) do not count toward the 20-transfer limit. Each calendar year, MassMutual resets your transfers to allow 20 new transfers by all approved methods.

BY PHONE

1-800-528-9009

With our touch-tone telephone system, you control the call to get the information you need from any telephone, at any time. You will be able to get account highlights, hear your account balance, listen to recent transaction status, and hear customized menus

With our improved routing, simply provide your user ID and PIN when prompted. This will help expedite your call should you need to speak with a MassMutual customer service representative.

The system will ask you to state the reason for your call. Simply listen to the prompts, select the reason, and the system will respond accordingly.

Do you prefer receiving your retirement account information in a language other than English? Access to the Language Line is available in over 140 languages through a Customer Service Representative during normal business hours.

QUICK LINK TIP

Want quick access to your account?

1. Go to **www.massmutual.com/serve**.
2. Click *Login* at the top right of the screen.
3. Log in to view or manage your account.

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MassMutual

Enrollment Form 457(b) Governmental

MassMutual, PO Box 1583, Hartford, CT 06144-1583 Fax No.:877-526-2531 or 800-678-8645

Group No. 107667	SSN
Employer: Thurston County	Dept/ Location:
Employee Name: (*Last, First, M.I.*)	
*Mailing Address:	

City:	State:	Zip:	Sex: ☐ M ☐ F
Home Phone:	Work Phone:	Date of Birth:	Date of Hire:

*For your mailing address, provide either a street address or P.O. Box, not both. If you provide both, MassMutual will follow USPS Guidelines and use the PO Box as your mailing address.

A. CONTRIBUTIONS

	$ or % Amount		*Frequency**		*Annual Contibution*		*Total*
Employee		X		=		=	

Current Annual Salary $ ______

*** Frequency**		
Monthly	=	12
Bi-Weekly	=	26
Semi-Monthly	=	24
Weekly	=	52
Other: ________		

☐ I am utilizing the plan's age 50+ catch-up provision
If you are utilizing the plan's pre-retirement catch-up provision, contact a MassMutual representative to request a form.

B. SIGNATURES

I understand that all values provided by the contract, when based on investment experience of the above named investment choices (except the General Account), are variable and are not guaranteed as to a fixed dollar amount. Receipt of a currently effective variable annuity prospectus or disclosure document, whichever is applicable, is acknowledged. Further I wish to participate in the Deferred Compensation Plan and hereby agree to defer my right to receive compensation to the extent of the annual contribution noted above. I understand and agree to the provisions contained in my Employer's Deferred Compensation Plan. Together with my heirs, successors, and assigns, I will hold harmless my Employer from any liability hereunder for all acts performed in good faith, including those related to the investment of deferred amounts and/or my Employer's investment preference(s) under my Employer's Deferred Compensation Plan. I acknowledge that I have read and understand the Fraud Warning Statement, as applicable to my state, located on the last page of this form.

Signed in the state of _____________on____
Date

____
Participant Signature

This document has been received and accepted by the Plan Administrator.

____
Plan Administrator Signature Date

TO BE COMPLETED BY THE REGISTERED REPRESENTATIVE
(For Home Office Administration Purposes Only)

Printed Name of Registered Representative Registered Representative Signature

Registered Representative Tax ID/Producer Code

Selling Firm Name Selling Firm Tax ID

C. INVESTMENT ELECTION

I elect to have all future contributions invested among the investment options I have selected below. I understand that this Enrollment Form is to be used to record my initial investment option election and may not be used for investment option transfers or investment option allocation changes. To make investment changes please call 1-800-528-9009 or visit rmassmutual.com/serve.
Note: An X or check marked next to one of the investments will indicate you wish to invest 100% of your account.

SECTION 1
Selections must be in whole percentages totaling 100%.

_____% 2O American Century Disciplined Core Value INV
_____% 6A American Century International Growth INV
_____% 1O American Century Ultra INV
_____% 2P American Century Value INV
_____% 2H AMG Managers Skyline Special Equities N
_____% M4 BlackRock S&P 500 Index V.I. I
_____% LQ BNY Mellon Midcap Index Inv
_____% 1N Calvert VP SRI Balanced Portfolio
_____% DM Columbia Seligman Comm and Information A
_____% 2I DWS Core Equity S
_____% 1T Fidelity Advisor Balanced M
_____% 40 General Account
_____% 1L Hartford Balanced HLS IA
_____% 1J Hartford Capital Appreciation HLS IA
_____% 3Q Hartford Disciplined Equity HLS IA
_____% 1C Hartford Dividend and Growth HLS IA
_____% 4E Hartford Healthcare HLS IA
_____% 1M Hartford International Opportunities HLS IA
_____% 2Q Hartford MidCap HLS IA
_____% 1I Hartford Small Company HLS IA
_____% 1B Hartford Total Return Bond HLS IA
_____% 1G Hartford Ultrashort Bond HLS IA
_____% X5 Invesco American Value A
_____% QK Invesco Diversified Dividend INV
_____% JR Invesco Real Estate A
_____% 9K Invesco Small Cap Growth INV
_____% 2U Janus Henderson Balanced T
_____% 3W Janus Henderson Enterprise T
_____% ZZ MFS Core Equity A
_____% 5U MFS Utilities A
_____% D5 MM RetireSMART by JP Morgan 2020 R4
_____% D6 MM RetireSMART by JP Morgan 2025 R4
_____% D9 MM RetireSMART by JP Morgan 2030 R4
_____% EW MM RetireSMART by JP Morgan 2035 R4
_____% G2 MM RetireSMART by JP Morgan 2040 R4
_____% G4 MM RetireSMART by JP Morgan 2045 R4
_____% G6 MM RetireSMART by JP Morgan 2050 R4
_____% G9 MM RetireSMART by JP Morgan 2055 R4
_____% G8 MM RetireSMART by JP Morgan In Retirement R4
_____% XG Putnam Emerging Markets Equity A
_____% 2T Putnam High Yield A
_____% SC T. Rowe Price Growth Stock R

All investment options may not be available in all jurisdictions. Please consult your Plan Sponsor to determine which are available.

Fraud Warning Statements

The following states require insurance applicants to acknowledge a fraud warning statement specific to that state. Please refer to the specific fraud warning statement for your state as indicated below. If your state is not separately listed, please refer to the NAIC Model Fraud Statement below.

NAIC Model Fraud Statement - Any person who knowingly presents a false or fraudulent claim for payment of a loss of benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison

Alabama - Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.

Arkansas and West Virginia - Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Colorado - It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Services.

District of Columbia - Warning: It is a crime to provide false or misleading information to an insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

Florida - Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Kentucky - Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

Maine - It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

Maryland - Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty or a crime and may be subject to fines and confinement in prison.

New Jersey - Any person who knowingly includes any false or misleading information on an application for an insurance policy, or files a statement of claim containing any false or misleading information, is subject to criminal and civil penalties.

New Mexico for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

New York - Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Ohio - Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement, is guilty of insurance fraud.

Oklahoma - Warning: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Oregon - Any person who knowingly , and with INTENT TO DEFRAUD or solicit another to defraud an insurer (1) by submitting an application , or (2) by filing a claim containing a false statement as to any MATERIAL FACT, MAY BE violating state law.

Pennsylvania - Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Tennessee - It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

Virginia and Washington - It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

MassMutual

NONFINCHG

Beneficiary Designation/ Name & Address Change - 457(b) and 401(a)

MassMutual, PO Box 1583, Hartford, CT 06144-1583

Fax Number: 877-526-2531 or 800-678-8645

Group No. 107667	SSN	Employer Thurston County
Employee Name: *Last, First, M.I.* ☐ Name Change? Please provide documentation		
*Mailing Address ☐ New?		Daytime Phone No
City	State	Zip

*For your mailing address, provide either a street address or P.O. Box, not both. If you provide both, MassMutual will follow USPS Guidelines and use the PO Box as your mailing address.

BENEFICIARY INFORMATION

Please complete the Beneficiary Designation including name, address, phone number, Social Security Number, date of birth, relationship and percentage of death benefit. The percent of benefit must total 100% for all primary beneficiaries named. If naming contingent beneficiary(ies) the total percentage for this designation must equal 100%. Married residents of community property states may want to seek legal advice if naming a non-spouse Primary Beneficiary.

Primary Beneficiary(ies) name, address and phone no.	Social Security No.	Date of Birth	Relationship	%
			PRIMARY TOTAL:	**100%**

Contingent Beneficiary(ies) name, address and phone no.	Social Security No.	Date of Birth	Relationship	%
			CONTINGENT TOTAL:	**100%**

Please see the following page for examples of proper beneficiary designations.

The execution and the delivery of this form to the offices of MassMutual revokes all prior beneficiary designations that I have made. I understand that this beneficiary designation will not take effect until it has been received in good order by MassMutual.

Mail this Beneficiary Designation to MassMutual at the address above. Keep a copy for your records.
Please provide a copy of this Beneficiary Designation to your Employer.

Employee Signature ____________________ Date ____________

Beneficiary Designation

A. A married woman should be indicated by her given name, not that of her husband.
For example, Mary N. Jones, not Mrs. John R. Jones.

B. Please complete the Beneficiary Designation *including* name, address, phone number, Social Security Number, date of birth, relationship and percentage of death benefit. The percent of benefit must total 100% for all primary beneficiaries named. If naming contingent beneficiary(ies) the total percentage for this designation must equal 100%.

Listed below are some common beneficiary designations:

One Primary Beneficiary: Jane Doe, wife, 100%

Two or more Primary Beneficiaries:

John Doe, son, 33% Carol Smith, daughter, 33% Mark Doe, son, 34%	***or***	John Doe, son, Carol Smith, daughter, Mark Doe, son ***equally among the survivors***	***or***	John Doe, son, 33% Carol Smith, daughter, 33% Mark Doe, son 34% per stirpes ***(designates their share to their children)***

Contingent Beneficiaries:

John Doe, son, 33% Carol Smith, daughter, 33% Mark Doe, son 34%	***or***	John Doe, son Carol Smith, daughter, Mark Doe, son ***equally among the survivors***	***or***	John Doe, son, 33% Carol Smith, daughter, 33% Mark Doe, son 34% per stirpes ***(designates their share to their children)***

Sample wording for use in completing this form:

To Designate	*Use This Wording*
1. Your estate	Executors or Administrators of my estate
2. The trustee of the Trust established under your Will	(Name of trustee) as trustee, or the then acting trustee, of the Trust established under (your name) Will dated (date of Will)
3. The trustee of your Revocable or Irrevocable Trust	(Name of trustee) as trustee, or the then acting trustee, of the (name of Trust) established on (date of Trust)

Trust as Beneficiary:

Before designating a trust as the beneficiary of your plan benefit, you should consult an attorney with expertise in trusts and estates law. Some of the factors to consider include:
1. Who is going to be the beneficiary - your spouse, a minor child - and what are their financial needs?
2. Are the protections of a trust desirable?
3. What are the income tax consequences of designating a trust as beneficiary?

The following requirements must be satisfied before your trust beneficiaries will be treated as your retirement plan's designated beneficiary:
1. The trust must be valid under state law.
2. The trust must be irrevocable or must, by its terms, become irrevocable on your death.
3. The trust's beneficiaries must be identifiable from the trust instrument.
4. You must provide trust documentation to the retirement plan administrator.
5. All trust beneficiaries must be individuals.

PLAN highlights

Thurston County offers a 457 deferred compensation plan.

The following is a brief overview of important features of your workplace retirement plan. For more information call your Participant Service Center at 1-800-528-9009 or contact your benefits administrator.

Who is eligible to participate in the plan?

You are eligible to participate in the plan immediately upon employment.

Participation in the plan will occur immediately.

How can I contribute?

Traditional Before-tax contributions

Through the convenience of payroll deductions, you can make before-tax contributions up to the lesser of $19,500 or 100% of includible compensation. Your before-tax contributions – and any earnings – will accumulate tax deferred until withdrawn (generally at retirement), at which time withdrawals will be taxed as ordinary income.

Catch-up contributions

If you are 50 years of age or older during the calendar year, you may be able to contribute up to an additional $6,500 in 2020 into your plan as a “catch-up” contribution.

Your contributions are always 100% vested.

Are rollovers accepted?

Your plan may allow you to roll additional retirement assets into the plan at any time. For more information, call your Participant Service Center at 1-800-528-9009, visit www.massmutual.com/serve or contact your benefits administrator.

Can I change how much I contribute?

You may start, stop, increase or decrease your contribution as often as your employer allows. If you stop contributions and start again at a later date, certain restrictions may apply.

What are my investment choices?

The contract offers a wide variety of investment options to meet your needs, including a General (Declared Rate) Account which provides a credited rate of interest. You can direct your contributions into one or more of the available investment options. See the investment section of this booklet for more information.

Competing investment option restrictions

You have the flexibility to transfer amounts from one investment option to another. The transfer of assets presently held in the General (Declared Rate) Account, or which were held in the General (Declared Rate) Account at any time during the preceding three months, to any account that we determine is a competing investment option, is prohibited.

What are the fees and charges associated with this plan?

There are costs associated with the underlying investment options offered under MassMutual's program. For a complete listing of these fees and charges, please refer to the Investment Option Fee Schedule in the investment section of this booklet.

In addition, you may be subject to a Contingent Deferred Sales Charge (see details later in this section).

There may be other administrative fees that apply, all of which are outlined in this booklet.

Additional plan expenses and other expenses including Third Party Administrator fees, if applicable are deducted and paid as directed by your plan administrator. Please contact MassMutual at 1-800-528-9009 for questions relating to additional plan expenses that may apply.

Can I take money out of my account?

Your account assets may generally be withdrawn from your 457 plan under the following qualifying circumstances:

- Attainment of age 70½
- Retirement
- Separation from service
- Unforeseeable emergency ("hardship") withdrawal (your plan may limit to a portion of your account)
- Death of participant

Withdrawals are subject to the authorization of your employer. However, you must begin liquidating your account balances no later than April 1st of the calendar year following the year in which you attain the age of 72 (age 70½ if born prior to 7/1/1949) or retire (whichever is later). Distributions of before-tax contributions and any tax-deferred earnings are subject to ordinary income tax.

Withdrawal/surrender charges

Your account may be subject to a contingent deferred sales charge/surrender charge "CDSC". The schedule is based on your effective date with MassMutual's program as follows:

Participant Contract Year	1-2	3-4	5	6	7	8+
CDSC	5%	4%	3%	2%	1%	0

The CDSC is waived for payments made directly to you or your beneficiary because of:

- Death
- Separation from service
- Retirement
- Unforeseeable emergency ("hardship")
- Annuity payout option

LEARN more

It pays to plan for life in retirement.
What are your retirement goals? How do you plan to achieve them? A large part of retirement is the flexibility to do what you want when you want, and that kind of flexibility takes planning. Your employer's retirement savings plan can help.

It's automatic.
Choosing to save and invest through your workplace retirement plan means that your contribution will come out of your paycheck before you even see your take-home pay. You'll never have to worry about writing a check, remembering to make a deposit, or spending money you intended to save.

It pays to consolidate.
If you have retirement assets from prior plans or IRAs, think about consolidating them into this plan. The process is easy and can help you simplify your retirement planning. To get started, call 1-800-528-9009 to learn what types of contributions your current retirement plan will accept. Our team of Rollover Specialists will be happy to help you with the required paperwork to simplify the roll-in process.

Inflation matters.
Retirement is expensive enough already – factor in inflation, and the costs can be stunning. Just eating in retirement can cost two people over $200,000 - $5 a meal, 3 meals a day, over 20 years. Adding a modest 3% annual inflation rate, the cost swells to nearly $300,000.

How you live in retirement may be determined by what you can afford when the time comes. By preparing today, you may have more choices for your life tomorrow.

How much should you save?
It depends on how much money you'd like to have in retirement and when you start investing. The earlier you start, the more time your money has to work for you.

To help you decide how much to save, check out the Retirement Goal Planner at www.massmutual.com/serve or ask a financial professional for advice.

You may save on taxes immediately.
The contributions you authorize for investment in your plan may be deducted from your gross pay before current federal (and, in most cases, state) income taxes are withheld. This is known as before-tax savings. Because this reduces your current taxable income, you'll probably take home more of your pay than if you were investing on an after-tax basis.

In addition to your contributions, any potential earnings in your account are tax-deferred (not taxed until they are withdrawn) as well. Over time, tax-deferred savings may dramatically increase the value of your account.

Learn more.
To access your account information and our online tools, calculators, and resources, go to www.massmutual.com/serve. If you have questions and need to talk to a real person, call 1-800-528-9009.

UNDERSTANDING YOUR INVESTMENT OPTIONS.

Your plan offers a variety of investments, which are made up of different types of securities, as described below.

Money market/Stable value investments
These short-term investments are designed to provide a steady rate of return, greater investment stability, and a relatively lower level of risk. Although the portfolio seeks to preserve the value of your investment at $1.00 per share, it is possible to lose money in a stable value investment, and the yield will fluctuate with changes in market conditions. Over time, these investments have provided lower returns than stock or bond funds. Investments in a money market account are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency.

Bonds
Bonds represent “loans” investors make to corporations, governments or agencies, and are designed to provide stability, income, and some appreciation in value. If held to maturity, bonds offer a fixed rate of return and a fixed principal value. Bonds generally offer a potentially higher return than money market/stable value investments and a lower return than stocks. The value of bonds usually fluctuates less than stocks. However, corporate bonds, U.S. Treasury bills, and government bonds will fluctuate in value, and the return of principal is not guaranteed if sold before maturity.

Stocks
Stocks represent part ownership in a business and are meant to provide long-term growth by increasing in value. Some stocks also provide dividend income. Historically, stocks have outperformed other types of investments over the long term. However, stocks fluctuate in value more than money market/stable value investments or bonds, and when sold may be worth more or less than their original cost. Keep in mind that you can’t predict future results based on how the market performed in the past.

Balanced investments
Balanced investments consider the risk and return potential of each asset class and invest a percentage of assets in both stocks and bonds, along with a small amount in stable value investments for liquidity.

International stocks
Investments in stocks issued by foreign businesses provide investors with potential long-term growth of capital while helping to diversify their portfolios. Foreign stocks may offer greater returns than U.S. investments but also involve higher risks relating to interest and currency exchange rates, securities regulation, and taxes, as well as unstable economic or political conditions. International stocks fluctuate in value and may be worth more or less than their original cost. Global investments have assets in both foreign and U.S. stocks.

Large-cap* stocks
Large-cap stocks are shares in large, financially established “blue chip” companies with a market cap of over $10 billion. The goal of these investments is the long-term growth of capital. Risk and return are typically moderate to high.

Mid-cap* stocks
These shares in companies in the $2 billion to $10 billion market cap range seek long-term growth. Since mid-cap stocks may fluctuate more widely than the more stable large-cap stocks, there is a potential for greater long-term growth as well as higher risk.

Small-cap* stocks
Small-cap stocks represent companies with a market cap of $300 million to $2 billion. Over long periods of time, small-cap stocks have had higher returns than large-cap stocks, which makes them attractive to aggressive investors. At the same time, they are much more volatile and have higher short-term risk.

Specialty stocks
Specialty investments are concentrated in a specific area of the market, such as technology or health care. Because they are focused on a small market segment, these investments tend to have both a higher risk and higher potential for return than more diversified investments.

All investments possess some element of risk, including possible loss of principal. Past performance is no guarantee of future results.

*The term “cap” is short for market capitalization, which is calculated by multiplying the price of a stock by the number of outstanding shares. Generally speaking, this represents the market’s estimate of a company’s value.

Investment options AT A GLANCE

How much risk you are comfortable with is an important consideration in choosing how you allocate your assets. How do you feel about investment risk – the chance that your investments could lose money? You also need to think about inflation risk – the risk that conservative investments such as short-term investments may not keep pace with inflation. Investing in more than one asset class – or a blend of them – may help you to balance your risk.

Investment Options RISK/RETURN SPECTRUM

For illustrative purposes only; please consult an investment profile or prospectus for detailed risk/return information.

HIGHER RETURN/HIGHER RISK

Specialty[1]	Columbia Seligman Comm and Information A Hartford Healthcare HLS IA Invesco Real Estate A MFS Utilities A
International/Global[2]	American Century International Growth INV Hartford International Opportunities HLS IA Putnam Emerging Markets Equity A
Small-cap[3]	AMG Managers Skyline Special Equities N Hartford Small Company HLS IA Invesco Small Cap Growth INV
Mid-cap[4]	BNY Mellon Midcap Index Inv Hartford MidCap HLS IA Invesco American Value A Janus Henderson Enterprise T
Large-cap	American Century Disciplined Core Value INV American Century Ultra INV American Century Value INV BlackRock S&P 500 Index V.I. I DWS Core Equity S Hartford Capital Appreciation HLS IA Hartford Disciplined Equity HLS IA Hartford Dividend and Growth HLS IA Invesco Diversified Dividend INV MFS Core Equity A T. Rowe Price Growth Stock R
Asset allocation/Balanced*	Calvert VP SRI Balanced Portfolio Fidelity Advisor Balanced M Hartford Balanced HLS IA Janus Henderson Balanced T MM RetireSMART by JP Morgan 2020 R4 MM RetireSMART by JP Morgan 2025 R4 MM RetireSMART by JP Morgan 2030 R4

MM RetireSMART by JP Morgan 2035 R4
MM RetireSMART by JP Morgan 2040 R4
MM RetireSMART by JP Morgan 2045 R4
MM RetireSMART by JP Morgan 2050 R4
MM RetireSMART by JP Morgan 2055 R4
MM RetireSMART by JP Morgan In Retirement R4

Bonds[5]

Hartford Total Return Bond HLS IA
Hartford Ultrashort Bond HLS IA
Putnam High Yield A

Money market/Stable value[6]

General (Declared Rate) Account

LOWER RETURN/LOWER RISK

[1] The fund's investments are concentrated in a specific industry or sector, and are subject to greater risk than traditional diversified equity funds.

[2] Investing in foreign issuers and non-dollar securities may involve different and additional risks associated with foreign currencies, investment disclosure, accounting, securities regulation, commissions, taxes, political or social instability, war, or expropriation.

[3] Small company investing involves specific risks not necessarily encountered in large company investing, such as increased volatility.

[4] Mid-cap stocks generally have higher risk characteristics than large-company stocks.

[5] Securities rated "BB" and below are referred to as "high yield, high risk" securities or "junk bonds." High yield bonds generally involve greater credit risk and may be more volatile than investment-grade bonds.

[6] Money market funds are not insured or guaranteed by The Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at $1.00 per share (unit), it is possible to lose money investing it in the fund.

* Does not include asset allocation models, if available in your plan.

Investment Option Performance and Applicable Fees and Charges

For the Period Ending August 31, 2020

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. For performance data current to the most recent month-end, visit our website at **www.massmutual.com/serve.**

The following table 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.

While past performance is never a guarantee of future performance, it's especially important to remember this when evaluating a fund's performance over a short period of time (e.g., less than one year). Short-term results – positive or negative – may be due to one-time or extraordinary events, which may lead to unusual performance which is not a fair representation of the fund's longer-term performance potential.

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 cumulative effect of fees and expenses can substantially reduce the growth of your retirement plan account. Visit the Department of Labor's Web site 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.

[1] With respect to mutual fund investment options, the gross annual underlying expense ratio is presented as the total annual fund or class operating expenses, before waivers and disbursements, that have been paid by the fund and stated as a percent of the fund's total net assets. The net annual underlying expense ratio is presented as the annual fund or class operating expenses, less any expense waivers and disbursements 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, these expense ratios are intended to present similar information, but may have been calculated using methodologies that differ from those used for mutual fund investment options. Underlying Fund Expense Ratios presented here do not reflect the effect of the Program and Administration Charge (sometimes referred to as a “separate account charge”, or a “mortality, expense risk and administrative charge”) applicable to your Plan's contract.

[2] A Program and Administrative Charge may be deducted from the returns on the investment options in the Plan, assessed against participant accounts on a quarterly basis or paid directly by the plan sponsor to cover certain administrative services under the Plan's contract. For further information, please refer to "The Plan's Administrative Fees and Expenses." If Plan Administrative fees are charged to your account balance, the actual dollar amount will be reported to you in the calendar quarter following the quarter in which the charge occurs. Please refer to your quarterly account statement for information on any fees actually charged to your account.

[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. The Total Net 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 Net Annual Underlying Fund Expense Ratio for each applicable investment option.

Investment Option Performance and Applicable Fees and Charges

For the Period Ending August 31, 2020

[4] 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. Total returns that are less than one year are not annualized.
[5] 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.
[6] Since inception return is used for funds fewer than 10 years old. The performance returns reflected in this chart are calculated to the inception date of the initial class of the fund. 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.
[8] 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, or surrender charges).
[9] A contingent deferred sales charge (CDSC) shall be subtracted from amounts withdrawn during the following years of participation:

Participant Contract Year	1-2	3-4	5	6	7	8+
CDSC	5%	4%	3%	2%	1%	0

[12] The fund's investments are concentrated in a specific industry or sector, and are subject to greater risk than traditional diversified equity funds.
[13] Investments in foreign securities may involve different and additional risks associated with foreign currencies, investment disclosure, accounting, securities regulation, commissions, taxes, political or social instability, war or expropriation.
[14] Small company stocks generally have higher risk reward characteristics than large company stocks.
[15] Mid Cap stocks generally have higher risk and reward characteristics than large company stocks.
[16] Securities rated below investment grade, "BBB", are commonly referred to as "high yield, high risk securities" or "junk bonds."

Competing funds may include, but not necessarily be limited to, fixed accounts of annuity contracts or funding agreements, money market funds, short-term bond funds, short-term lifecycle funds and stable value funds. Non-competing funds are generally equity or stock funds, or bond funds with a duration of more than three years. Other types of investment options may also be non-competing. For further information, please contact your Plan sponsor or the Participant Service Center.

There are specific risks associated with certain investment options. For additional details, please refer to the Investment Option Sheets included in this Enrollment Book.

Investment options are available under group variable annuity contracts (HL-20325, HL-15811, HVL-11002 and HVL-21002 series, HVL-14000, HVL-14001 HVL-20000 and HL-17402). All contracts are issued by Talcott Resolution Insurance Company. Effective January 1, 2013, contracts HVL-11002 and HVL-21002 series, HVL-14000, HVL-14001 and HVL-20000 are underwritten by MML Distributors, LLC. Contracts are administered by Massachusetts Mutual Life Insurance Company.

Investment Option Performance and Applicable Fees and Charges

For the Period Ending August 31, 2020

Performance is stated after deduction for total fund operating expenses, applicable separate account charges, and all other applicable contract fees.

The methodology used in the hypothetical performance calculations for the Janus investment options may differ from the methodology used by Janus. Therefore, the performance returns shown may differ from those provided directly by Janus for the same underlying funds for the same time periods, and may differ significantly at a particular point in time. Janus approves the use of an alternative method that is accepted in the industry to calculate hypothetical performance.

This table shows only the asset-based fees, charges and expenses associated with the investment choices of the group variable annuity contract. Please refer to the product prospectus or disclosure documents, as applicable, 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.

Investment Option Performance and Applicable Fees and Charges

For the Period Ending August 31, 2020

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 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. For performance data current to the most recent month-end, visit our website at **www.massmutual.com/serve.**

Fund Name / Share Class Morningstar Category Applicable Benchmark Fees & Restrictions	Applicable Fees & Charges: Annual Underlying Fund Expense Ratio[1] Gross | Net	Program and Administrative Charge[2]	Total Annual Expense Ratio[3]: As a % Gross | Net	Total Annual Expense Ratio[3]: Per $1000 invested Gross | Net	Investment Option Performance[5] Total Return: 3 Mo.	Total Return: YTD	Average Annual Return[4]: 1 Yr.	5 Yr.	10 Yr.	Since Incept[6]	Inception Date
SPECIALTY											
Columbia Seligman Comm and Information A $FOCA$ST$$	1.24% | 1.24%	0.75%	1.99% | 1.99%	$19.90 | $19.90	6.13%	11.59%	29.34%	21.34%	16.00%	N/A	06/23/1983
Morningstar US Technology TR USD							*58.04%*	*27.03%*	*21.38%*	*N/A*	

Fees and Restrictions[8]:

Contingent Deferred Sales Charge (CDSC)[9]: A contingent deferred sales charge (CDSC) shall be subtracted from amounts withdrawn during the years of participation outlined in the schedule above. The CDSC charge may be subject to waiver in certain circumstances. For further information, please contact the Participant Service Center.

Fund Name / Share Class	Annual Underlying Fund Expense Ratio	Program and Administrative Charge	As a %	Per $1000 invested	3 Mo.	YTD	1 Yr.	5 Yr.	10 Yr.	Since Incept	Inception Date
Hartford Healthcare HLS IA $FOCA$SH$$	0.92% | 0.92%	0.75%	1.67% | 1.67%	$16.70 | $16.70	6.12%	10.72%	31.91%	11.77%	16.33%	N/A	05/01/2000
S&P 1500 Health Care TR							*22.38%*	*11.31%*	*16.99%*	*N/A*	

Fees and Restrictions[8]:

Contingent Deferred Sales Charge (CDSC)[9]: A contingent deferred sales charge (CDSC) shall be subtracted from amounts withdrawn during the years of participation outlined in the schedule above. The CDSC charge may be subject to waiver in certain circumstances. For further information, please contact the Participant Service Center.

Investment Option Performance and Applicable Fees and Charges

For the Period Ending August 31, 2020

Fund Name / Share Class Morningstar Category Applicable Benchmark Fees & Restrictions	Applicable Fees & Charges: Annual Underlying Fund Expense Ratio[1] Gross | Net	Program and Administrative Charge[2]	Total Annual Expense Ratio[3] As a % Gross | Net	Total Annual Expense Ratio[3] Per $1000 invested Gross | Net	Investment Option Performance[5]: Total Return 3 Mo.	Total Return YTD	Average Annual Return[4] 1 Yr.	5 Yr.	10 Yr.	Since Incept[6]	Inception Date
Invesco Real Estate A[12] $FOCA$SR$$	1.23% | 1.23%	0.75%	1.98% | 1.98%	$19.80 | $19.80	-0.22%	-15.07%	-15.23%	3.87%	6.80%	N/A	12/31/1996
S&P United States REIT TR USD							*-12.59%*	*5.06%*	*8.59%*	*N/A*	

***Fees and Restrictions*[8]:**

Contingent Deferred Sales Charge (CDSC)[9]: A contingent deferred sales charge (CDSC) shall be subtracted from amounts withdrawn during the years of participation outlined in the schedule above. The CDSC charge may be subject to waiver in certain circumstances. For further information, please contact the Participant Service Center.

Fund Name / Share Class	Annual Underlying Fund Expense Ratio	Program and Administrative Charge	As a %	Per $1000 invested	3 Mo.	YTD	1 Yr.	5 Yr.	10 Yr.	Since Incept	Inception Date
MFS Utilities A[12] $FOCA$SU$$	1.01% | 1.01%	0.75%	1.76% | 1.76%	$17.60 | $17.60	2.76%	-7.39%	-5.94%	7.14%	7.68%	N/A	02/14/1992
S&P 1500 Utilities TR							*-3.82%*	*10.70%*	*11.03%*	*N/A*	

***Fees and Restrictions*[8]:**

Contingent Deferred Sales Charge (CDSC)[9]: A contingent deferred sales charge (CDSC) shall be subtracted from amounts withdrawn during the years of participation outlined in the schedule above. The CDSC charge may be subject to waiver in certain circumstances. For further information, please contact the Participant Service Center.

INTERNATIONAL/GLOBAL

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.

Fund Name / Share Class	Annual Underlying Fund Expense Ratio	Program and Administrative Charge	As a %	Per $1000 invested	3 Mo.	YTD	1 Yr.	5 Yr.	10 Yr.	Since Incept	Inception Date
American Century International Growth INV[13] $FOCA$FG$$	1.18% | 1.18%	0.75%	1.93% | 1.93%	$19.30 | $19.30	11.45%	9.86%	20.87%	8.06%	6.36%	N/A	05/09/1991
MSCI ACWI Ex USA Growth NR USD							*20.00%*	*9.51%*	*7.55%*	*N/A*	

***Fees and Restrictions*[8]:**

Contingent Deferred Sales Charge (CDSC)[9]: A contingent deferred sales charge (CDSC) shall be subtracted from amounts withdrawn during the years of participation outlined in the schedule above. The CDSC charge may be subject to waiver in certain circumstances. For further information, please contact the Participant Service Center.

Investment Option Performance and Applicable Fees and Charges

For the Period Ending August 31, 2020

Fund Name / Share Class Morningstar Category Applicable Benchmark Fees & Restrictions	Applicable Fees & Charges: Annual Underlying Fund Expense Ratio[1] Gross | Net	Applicable Fees & Charges: Program and Administrative Charge[2]	Total Annual Expense Ratio[3]: As a % Gross | Net	Total Annual Expense Ratio[3]: Per $1000 invested Gross | Net	Investment Option Performance[5]: Total Return: 3 Mo.	Total Return: YTD	Average Annual Return[4]: 1 Yr.	Average Annual Return[4]: 5 Yr.	Average Annual Return[4]: 10 Yr.	Average Annual Return[4]: Since Incept[6]	Inception Date
Hartford International Opportunities HLS IA[13] $FOCA$FB$$	0.74% | 0.74%	0.75%	1.49% | 1.49%	$14.90 | $14.90	8.85%	2.10%	11.24%	5.85%	5.07%	N/A	07/02/1990
MSCI ACWI Ex USA NR USD							*8.31%*	*5.75%*	*5.26%*	*N/A*	

Fees and Restrictions*[8]*:

Contingent Deferred Sales Charge (CDSC)[9]: A contingent deferred sales charge (CDSC) shall be subtracted from amounts withdrawn during the years of participation outlined in the schedule above. The CDSC charge may be subject to waiver in certain circumstances. For further information, please contact the Participant Service Center.

Putnam Emerging Markets Equity A $FOCA$EM$$	1.74% | 1.29%	0.75%	2.49% | 2.04%	$24.90 | $20.40	14.74%	16.22%	29.98%	12.20%	3.32%	N/A	09/29/2008
MSCI EM NR USD							*14.49%*	*8.66%*	*3.76%*	*N/A*	

Fees and Restrictions*[8]*:

Contingent Deferred Sales Charge (CDSC)[9]: A contingent deferred sales charge (CDSC) shall be subtracted from amounts withdrawn during the years of participation outlined in the schedule above. The CDSC charge may be subject to waiver in certain circumstances. For further information, please contact the Participant Service Center.

SMALL-CAP

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

AMG Managers Skyline Special Equities N $FOCA$SB$$	1.21% | 1.18%	0.75%	1.96% | 1.93%	$19.60 | $19.30	5.55%	-19.21%	-11.54%	1.50%	7.71%	N/A	02/09/1993
Russell 2000 TR USD							*6.02%*	*7.65%*	*11.53%*	*N/A*	

Fees and Restrictions*[8]*:

Contingent Deferred Sales Charge (CDSC)[9]: A contingent deferred sales charge (CDSC) shall be subtracted from amounts withdrawn during the years of participation outlined in the schedule above. The CDSC charge may be subject to waiver in certain circumstances. For further information, please contact the Participant Service Center.

Investment Option Performance and Applicable Fees and Charges

For the Period Ending August 31, 2020

Fund Name / Share Class Morningstar Category Applicable Benchmark Fees & Restrictions	Applicable Fees & Charges: Annual Underlying Fund Expense Ratio[1] Gross | Net	Program and Administrative Charge[2]	Total Annual Expense Ratio[3] As a % Gross | Net	Total Annual Expense Ratio[3] Per $1000 invested Gross | Net	Investment Option Performance[5]: Total Return 3 Mo.	Total Return YTD	Average Annual Return[4] 1 Yr.	5 Yr.	10 Yr.	Since Incept[6]	Inception Date
Hartford Small Company HLS IA[14] $FOCA$SG$$	0.79% | 0.79%	0.75%	1.54% | 1.54%	$15.40 | $15.40	14.33%	19.31%	33.44%	14.92%	13.22%	N/A	08/09/1996
Russell 2000 Growth TR USD							*17.28%*	*10.45%*	*14.08%*	*N/A*	

Fees and Restrictions[8]:

Contingent Deferred Sales Charge (CDSC)[9]**:** A contingent deferred sales charge (CDSC) shall be subtracted from amounts withdrawn during the years of participation outlined in the schedule above. The CDSC charge may be subject to waiver in certain circumstances. For further information, please contact the Participant Service Center.

Invesco Small Cap Growth INV[14] $FOCA$SG$$	1.13% | 1.13%	0.75%	1.88% | 1.88%	$18.80 | $18.80	13.57%	19.23%	29.61%	13.14%	13.23%	N/A	10/18/1995
Russell 2000 Growth TR USD							*17.28%*	*10.45%*	*14.08%*	*N/A*	

Fees and Restrictions[8]:

Contingent Deferred Sales Charge (CDSC)[9]**:** A contingent deferred sales charge (CDSC) shall be subtracted from amounts withdrawn during the years of participation outlined in the schedule above. The CDSC charge may be subject to waiver in certain circumstances. For further information, please contact the Participant Service Center.

MID-CAP

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

BNY Mellon Midcap Index Inv[15] $FOCA$MB$$	0.51% | 0.50%	0.75%	1.26% | 1.25%	$12.60 | $12.50	4.46%	-9.49%	-3.41%	6.78%	9.14%	N/A	06/19/1991
Russell Mid Cap TR USD							*8.73%*	*9.76%*	*13.11%*	*N/A*	

Fees and Restrictions[8]:

Contingent Deferred Sales Charge (CDSC)[9]**:** A contingent deferred sales charge (CDSC) shall be subtracted from amounts withdrawn during the years of participation outlined in the schedule above. The CDSC charge may be subject to waiver in certain circumstances. For further information, please contact the Participant Service Center.

Investment Option Performance and Applicable Fees and Charges

For the Period Ending August 31, 2020

Fund Name / Share Class Morningstar Category Applicable Benchmark Fees & Restrictions	Applicable Fees & Charges: Annual Underlying Fund Expense Ratio[1] (Gross | Net)	Program and Administrative Charge[2]	Total Annual Expense Ratio[3]: As a % (Gross | Net)	Total Annual Expense Ratio[3]: Per $1000 invested (Gross | Net)	Investment Option Performance[5]: Total Return 3 Mo.	Total Return YTD	Average Annual Return[4] 1 Yr.	5 Yr.	10 Yr.	Since Incept[6]	Inception Date
Hartford MidCap HLS IA $FOCA$MG$$	0.70% | 0.70%	0.75%	1.45% | 1.45%	$14.50 | $14.50	4.24%	-1.40%	5.17%	10.91%	11.98%	N/A	07/14/1997
Russell Mid Cap Growth TR USD							*23.56%*	*14.94%*	*16.03%*	*N/A*	

***Fees and Restrictions*[8]:**

Contingent Deferred Sales Charge (CDSC)[9]: A contingent deferred sales charge (CDSC) shall be subtracted from amounts withdrawn during the years of participation outlined in the schedule above. The CDSC charge may be subject to waiver in certain circumstances. For further information, please contact the Participant Service Center.

Fund Name / Share Class	Annual Underlying Fund Expense Ratio	Program and Administrative Charge	As a %	Per $1000 invested	3 Mo.	YTD	1 Yr.	5 Yr.	10 Yr.	Since Incept	Inception Date
Invesco American Value A $FOCA$MV$$	1.19% | 1.19%	0.75%	1.94% | 1.94%	$19.40 | $19.40	1.90%	-18.61%	-12.18%	1.48%	6.30%	N/A	10/18/1993
Russell Mid Cap Value TR USD							*-1.30%*	*6.14%*	*10.94%*	*N/A*	

***Fees and Restrictions*[8]:**

Contingent Deferred Sales Charge (CDSC)[9]: A contingent deferred sales charge (CDSC) shall be subtracted from amounts withdrawn during the years of participation outlined in the schedule above. The CDSC charge may be subject to waiver in certain circumstances. For further information, please contact the Participant Service Center.

Fund Name / Share Class	Annual Underlying Fund Expense Ratio	Program and Administrative Charge	As a %	Per $1000 invested	3 Mo.	YTD	1 Yr.	5 Yr.	10 Yr.	Since Incept	Inception Date
Janus Henderson Enterprise T[15] $FOCA$MG$$	0.91% | 0.91%	0.75%	1.66% | 1.66%	$16.60 | $16.60	6.89%	-0.41%	5.25%	13.82%	13.22%	N/A	09/01/1992
Russell Mid Cap Growth TR USD							*23.56%*	*14.94%*	*16.03%*	*N/A*	

***Fees and Restrictions*[8]:**

Contingent Deferred Sales Charge (CDSC)[9]: A contingent deferred sales charge (CDSC) shall be subtracted from amounts withdrawn during the years of participation outlined in the schedule above. The CDSC charge may be subject to waiver in certain circumstances. For further information, please contact the Participant Service Center.

Investment Option Performance and Applicable Fees and Charges

For the Period Ending August 31, 2020

Fund Name / Share Class Morningstar Category Applicable Benchmark Fees & Restrictions	Applicable Fees & Charges: Annual Underlying Fund Expense Ratio[1] Gross | Net	Program and Administrative Charge[2]	Total Annual Expense Ratio[3] As a % Gross | Net	Total Annual Expense Ratio[3] Per $1000 invested Gross | Net	Investment Option Performance[5]: Total Return 3 Mo.	Total Return YTD	Average Annual Return[4] 1 Yr.	5 Yr.	10 Yr.	Since Incept[6]	Inception Date
LARGE-CAP											
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.											
American Century Disciplined Core Value INV $FOCA$LV$$	0.67% | 0.67%	0.75%	1.42% | 1.42%	$14.20 | $14.20	7.04%	-0.36%	6.76%	10.07%	10.77%	N/A	12/17/1990
Russell 1000 Value TR USD							*0.84%*	*7.53%*	*11.05%*	*N/A*	

Fees and Restrictions*[8]*:

Contingent Deferred Sales Charge (CDSC)[9]: A contingent deferred sales charge (CDSC) shall be subtracted from amounts withdrawn during the years of participation outlined in the schedule above. The CDSC charge may be subject to waiver in certain circumstances. For further information, please contact the Participant Service Center.

American Century Ultra INV $FOCA$LG$$	0.97% | 0.97%	0.75%	1.72% | 1.72%	$17.20 | $17.20	15.09%	31.70%	46.98%	20.38%	16.85%	N/A	11/02/1981
Russell 1000 Growth TR USD							*44.34%*	*20.66%*	*19.02%*	*N/A*	

Fees and Restrictions*[8]*:

Contingent Deferred Sales Charge (CDSC)[9]: A contingent deferred sales charge (CDSC) shall be subtracted from amounts withdrawn during the years of participation outlined in the schedule above. The CDSC charge may be subject to waiver in certain circumstances. For further information, please contact the Participant Service Center.

American Century Value INV $FOCA$LV$$	1.00% | 1.00%	0.75%	1.75% | 1.75%	$17.50 | $17.50	2.43%	-17.19%	-9.13%	4.85%	7.55%	N/A	09/01/1993
Russell 1000 Value TR USD							*0.84%*	*7.53%*	*11.05%*	*N/A*	

Fees and Restrictions*[8]*:

Contingent Deferred Sales Charge (CDSC)[9]: A contingent deferred sales charge (CDSC) shall be subtracted from amounts withdrawn during the years of participation outlined in the schedule above. The CDSC charge may be subject to waiver in certain circumstances. For further information, please contact the Participant Service Center.

Investment Option Performance and Applicable Fees and Charges

For the Period Ending August 31, 2020

Fund Name / Share Class Morningstar Category Applicable Benchmark Fees & Restrictions	Applicable Fees & Charges: Annual Underlying Fund Expense Ratio[1] Gross | Net	Program and Administrative Charge[2]	Total Annual Expense Ratio[3] As a % Gross | Net	Total Annual Expense Ratio[3] Per $1000 invested Gross | Net	Investment Option Performance[5]: Total Return 3 Mo.	Total Return YTD	Average Annual Return[4] 1 Yr.	5 Yr.	10 Yr.	Since Incept[6]	Inception Date
BlackRock S&P 500 Index V.I. I $FVCA$LB$$	0.15% | 0.15%	0.75%	0.90% | 0.90%	$9.00 | $9.00	8.70%	4.86%	14.09%	13.05%	12.56%	N/A	12/13/1996
Russell 1000 TR USD							*22.50%*	*14.31%*	*15.19%*	*N/A*	

Fees and Restrictions[8]:

Contingent Deferred Sales Charge (CDSC)[9]: A contingent deferred sales charge (CDSC) shall be subtracted from amounts withdrawn during the years of participation outlined in the schedule above. The CDSC charge may be subject to waiver in certain circumstances. For further information, please contact the Participant Service Center.

DWS Core Equity S $FOCA$LB$$	0.57% | 0.57%	0.75%	1.32% | 1.32%	$13.20 | $13.20	8.07%	1.56%	10.18%	11.69%	12.38%	N/A	11/13/1984
Russell 1000 TR USD							*22.50%*	*14.31%*	*15.19%*	*N/A*	

Fees and Restrictions[8]:

Contingent Deferred Sales Charge (CDSC)[9]: A contingent deferred sales charge (CDSC) shall be subtracted from amounts withdrawn during the years of participation outlined in the schedule above. The CDSC charge may be subject to waiver in certain circumstances. For further information, please contact the Participant Service Center.

Hartford Capital Appreciation HLS IA $FOCA$LG$$	0.67% | 0.67%	0.75%	1.42% | 1.42%	$14.20 | $14.20	9.76%	5.55%	13.79%	11.44%	10.72%	N/A	04/02/1984
Russell 1000 Growth TR USD							*44.34%*	*20.66%*	*19.02%*	*N/A*	

Fees and Restrictions[8]:

Contingent Deferred Sales Charge (CDSC)[9]: A contingent deferred sales charge (CDSC) shall be subtracted from amounts withdrawn during the years of participation outlined in the schedule above. The CDSC charge may be subject to waiver in certain circumstances. For further information, please contact the Participant Service Center.

Investment Option Performance and Applicable Fees and Charges

For the Period Ending August 31, 2020

Fund Name / Share Class Morningstar Category Applicable Benchmark Fees & Restrictions	Applicable Fees & Charges: Annual Underlying Fund Expense Ratio[1] Gross | Net	Program and Administrative Charge[2]	Total Annual Expense Ratio[3] As a % Gross | Net	Total Annual Expense Ratio[3] Per $1000 invested Gross | Net	Investment Option Performance[5]: Total Return 3 Mo.	Total Return YTD	Average Annual Return[4] 1 Yr.	5 Yr.	10 Yr.	Since Incept[6]	Inception Date
Hartford Disciplined Equity HLS IA $FOCA$LB$$	0.73% | 0.73%	0.75%	1.48% | 1.48%	$14.80 | $14.80	9.67%	4.67%	14.09%	12.87%	13.95%	N/A	05/29/1998
Russell 1000 TR USD							*22.50%*	*14.31%*	*15.19%*	*N/A*	

Fees and Restrictions[8]*:*

Contingent Deferred Sales Charge (CDSC)[9]**:** A contingent deferred sales charge (CDSC) shall be subtracted from amounts withdrawn during the years of participation outlined in the schedule above. The CDSC charge may be subject to waiver in certain circumstances. For further information, please contact the Participant Service Center.

Fund Name / Share Class	Annual Underlying Fund Expense Ratio Gross | Net	Program and Administrative Charge	Total Annual Expense Ratio As a % Gross | Net	Per $1000 invested Gross | Net	3 Mo.	YTD	1 Yr.	5 Yr.	10 Yr.	Since Incept	Inception Date
Hartford Dividend and Growth HLS IA $FOCA$LV$$	0.68% | 0.68%	0.75%	1.43% | 1.43%	$14.30 | $14.30	5.74%	-6.49%	0.44%	9.79%	10.40%	N/A	03/08/1994
Russell 1000 Value TR USD							*0.84%*	*7.53%*	*11.05%*	*N/A*	

Fees and Restrictions[8]*:*

Contingent Deferred Sales Charge (CDSC)[9]**:** A contingent deferred sales charge (CDSC) shall be subtracted from amounts withdrawn during the years of participation outlined in the schedule above. The CDSC charge may be subject to waiver in certain circumstances. For further information, please contact the Participant Service Center.

Fund Name / Share Class	Annual Underlying Fund Expense Ratio Gross | Net	Program and Administrative Charge	Total Annual Expense Ratio As a % Gross | Net	Per $1000 invested Gross | Net	3 Mo.	YTD	1 Yr.	5 Yr.	10 Yr.	Since Incept	Inception Date
Invesco Diversified Dividend INV $FOCA$LV$$	0.76% | 0.75%	0.75%	1.51% | 1.50%	$15.10 | $15.00	3.55%	-12.34%	-7.98%	4.49%	8.19%	N/A	12/31/2001
Russell 1000 Value TR USD							*0.84%*	*7.53%*	*11.05%*	*N/A*	

Fees and Restrictions[8]*:*

Contingent Deferred Sales Charge (CDSC)[9]**:** A contingent deferred sales charge (CDSC) shall be subtracted from amounts withdrawn during the years of participation outlined in the schedule above. The CDSC charge may be subject to waiver in certain circumstances. For further information, please contact the Participant Service Center.

Investment Option Performance and Applicable Fees and Charges

For the Period Ending August 31, 2020

Fund Name / Share Class Morningstar Category Applicable Benchmark Fees & Restrictions	Applicable Fees & Charges: Annual Underlying Fund Expense Ratio[1] Gross | Net	Program and Administrative Charge[2]	Total Annual Expense Ratio[3] As a % Gross | Net	Total Annual Expense Ratio[3] Per $1000 invested Gross | Net	Investment Option Performance[5]: Total Return 3 Mo.	Total Return YTD	Average Annual Return[4] 1 Yr.	5 Yr.	10 Yr.	Since Incept[6]	Inception Date
MFS Core Equity A $FOCA$LB$$	1.00% | 1.00%	0.75%	1.75% | 1.75%	$17.50 | $17.50	8.12%	5.01%	13.64%	13.53%	12.64%	N/A	01/02/1996
Russell 1000 TR USD							*22.50%*	*14.31%*	*15.19%*	*N/A*	

Fees and Restrictions[8]*:*

Contingent Deferred Sales Charge (CDSC)[9]**:** A contingent deferred sales charge (CDSC) shall be subtracted from amounts withdrawn during the years of participation outlined in the schedule above. The CDSC charge may be subject to waiver in certain circumstances. For further information, please contact the Participant Service Center.

T. Rowe Price Growth Stock R $FOCA$LG$$	1.18% | 1.18%	0.75%	1.93% | 1.93%	$19.30 | $19.30	11.80%	21.10%	32.83%	16.94%	15.34%	N/A	04/11/1950
Russell 1000 Growth TR USD							*44.34%*	*20.66%*	*19.02%*	*N/A*	

Fees and Restrictions[8]*:*

Contingent Deferred Sales Charge (CDSC)[9]**:** A contingent deferred sales charge (CDSC) shall be subtracted from amounts withdrawn during the years of participation outlined in the schedule above. The CDSC charge may be subject to waiver in certain circumstances. For further information, please contact the Participant Service Center.

ASSET ALLOCATION/BALANCED

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

Calvert VP SRI Balanced Portfolio $FVCA$MA$$	0.62% | 0.62%	0.75%	1.37% | 1.37%	$13.70 | $13.70	6.32%	6.39%	11.42%	9.09%	8.41%	N/A	09/02/1986
Morningstar Mod Tgt Risk TR USD							*11.20%*	*8.10%*	*8.16%*	*N/A*	

Fees and Restrictions[8]*:*

Contingent Deferred Sales Charge (CDSC)[9]**:** A contingent deferred sales charge (CDSC) shall be subtracted from amounts withdrawn during the years of participation outlined in the schedule above. The CDSC charge may be subject to waiver in certain circumstances. For further information, please contact the Participant Service Center.

Investment Option Performance and Applicable Fees and Charges

For the Period Ending August 31, 2020

Fund Name / Share Class Morningstar Category Applicable Benchmark Fees & Restrictions	Applicable Fees & Charges: Annual Underlying Fund Expense Ratio[1] Gross | Net	Program and Administrative Charge[2]	Total Annual Expense Ratio[3] As a % Gross | Net	Total Annual Expense Ratio[3] Per $1000 invested Gross | Net	Investment Option Performance[5]: Total Return 3 Mo.	Total Return YTD	Average Annual Return[4] 1 Yr.	5 Yr.	10 Yr.	Since Incept[6]	Inception Date
Fidelity Advisor Balanced M $FOCA$MA$$	1.11% | 1.11%	0.75%	1.86% | 1.86%	$18.60 | $18.60	7.41%	8.92%	16.41%	9.84%	8.91%	N/A	01/06/1987
Morningstar Mod Tgt Risk TR USD							*11.20%*	*8.10%*	*8.16%*	*N/A*	

***Fees and Restrictions**[8]:*

Contingent Deferred Sales Charge (CDSC)[9]: A contingent deferred sales charge (CDSC) shall be subtracted from amounts withdrawn during the years of participation outlined in the schedule above. The CDSC charge may be subject to waiver in certain circumstances. For further information, please contact the Participant Service Center.

Hartford Balanced HLS IA $FOCA$MA$$	0.66% | 0.63%	0.75%	1.41% | 1.38%	$14.10 | $13.80	4.65%	1.33%	7.71%	7.82%	8.24%	N/A	03/31/1983
Morningstar Mod Tgt Risk TR USD							*11.20%*	*8.10%*	*8.16%*	*N/A*	

***Fees and Restrictions**[8]:*

Contingent Deferred Sales Charge (CDSC)[9]: A contingent deferred sales charge (CDSC) shall be subtracted from amounts withdrawn during the years of participation outlined in the schedule above. The CDSC charge may be subject to waiver in certain circumstances. For further information, please contact the Participant Service Center.

Janus Henderson Balanced T $FOCA$MA$$	0.83% | 0.83%	0.75%	1.58% | 1.58%	$15.80 | $15.80	6.64%	6.04%	11.51%	10.25%	8.80%	N/A	09/01/1992
Morningstar Mod Tgt Risk TR USD							*11.20%*	*8.10%*	*8.16%*	*N/A*	

***Fees and Restrictions**[8]:*

Contingent Deferred Sales Charge (CDSC)[9]: A contingent deferred sales charge (CDSC) shall be subtracted from amounts withdrawn during the years of participation outlined in the schedule above. The CDSC charge may be subject to waiver in certain circumstances. For further information, please contact the Participant Service Center.

Investment Option Performance and Applicable Fees and Charges

For the Period Ending August 31, 2020

Fund Name / Share Class Morningstar Category Applicable Benchmark Fees & Restrictions	Applicable Fees & Charges: Annual Underlying Fund Expense Ratio[1] Gross | Net	Program and Administrative Charge[2]	Total Annual Expense Ratio[3] As a % Gross | Net	Total Annual Expense Ratio[3] Per $1000 invested Gross | Net	Investment Option Performance[5]: Total Return 3 Mo.	Total Return YTD	Average Annual Return[4] 1 Yr.	5 Yr.	10 Yr.	Since Incept[6]	Inception Date
MM RetireSMART by JP Morgan 2020 R4 $FOCA$TE$$	0.98% | 0.94%	0.75%	1.73% | 1.69%	$17.30 | $16.90	3.64%	1.10%	4.44%	5.98%	6.00%	N/A	12/31/2003
Morningstar Lifetime Mod 2020 TR USD							*10.96%*	*7.76%*	*6.17%*	*N/A*	

Fees and Restrictions[8]*:*

Contingent Deferred Sales Charge (CDSC)[9]**:** A contingent deferred sales charge (CDSC) shall be subtracted from amounts withdrawn during the years of participation outlined in the schedule above. The CDSC charge may be subject to waiver in certain circumstances. For further information, please contact the Participant Service Center.

Fund Name / Share Class	Annual Underlying Fund Expense Ratio Gross | Net	Program and Administrative Charge	Total Annual Expense Ratio As a %	Per $1000 invested	3 Mo.	YTD	1 Yr.	5 Yr.	10 Yr.	Since Incept	Inception Date
MM RetireSMART by JP Morgan 2025 R4 $FOCA$TG$$	1.02% | 0.93%	0.75%	1.77% | 1.68%	$17.70 | $16.80	4.33%	0.28%	4.70%	6.82%	6.66%	N/A	04/01/2010
Morningstar Lifetime Mod 2025 TR USD							*11.19%*	*8.28%*	*6.54%*	*N/A*	

Fees and Restrictions[8]*:*

Contingent Deferred Sales Charge (CDSC)[9]**:** A contingent deferred sales charge (CDSC) shall be subtracted from amounts withdrawn during the years of participation outlined in the schedule above. The CDSC charge may be subject to waiver in certain circumstances. For further information, please contact the Participant Service Center.

Fund Name / Share Class	Annual Underlying Fund Expense Ratio Gross | Net	Program and Administrative Charge	Total Annual Expense Ratio As a %	Per $1000 invested	3 Mo.	YTD	1 Yr.	5 Yr.	10 Yr.	Since Incept	Inception Date
MM RetireSMART by JP Morgan 2030 R4 $FOCA$TH$$	0.99% | 0.97%	0.75%	1.74% | 1.72%	$17.40 | $17.20	4.78%	-0.73%	4.64%	7.19%	6.93%	N/A	12/31/2003
Morningstar Lifetime Mod 2030 TR USD							*11.20%*	*8.76%*	*6.83%*	*N/A*	

Fees and Restrictions[8]*:*

Contingent Deferred Sales Charge (CDSC)[9]**:** A contingent deferred sales charge (CDSC) shall be subtracted from amounts withdrawn during the years of participation outlined in the schedule above. The CDSC charge may be subject to waiver in certain circumstances. For further information, please contact the Participant Service Center.

Investment Option Performance and Applicable Fees and Charges

For the Period Ending August 31, 2020

Fund Name / Share Class Morningstar Category Applicable Benchmark Fees & Restrictions	Applicable Fees & Charges: Annual Underlying Fund Expense Ratio[1] Gross | Net	Program and Administrative Charge[2]	Total Annual Expense Ratio[3] As a % Gross | Net	Total Annual Expense Ratio[3] Per $1000 invested Gross | Net	Investment Option Performance[5]: Total Return 3 Mo.	Total Return YTD	Average Annual Return[4] 1 Yr.	5 Yr.	10 Yr.	Since Incept[6]	Inception Date
MM RetireSMART by JP Morgan 2035 R4 $FOCA$TI$$	1.06% | 0.99%	0.75%	1.81% | 1.74%	$18.10 | $17.40	5.45%	-1.63%	4.51%	7.30%	7.08%	N/A	04/01/2010
Morningstar Lifetime Mod 2035 TR USD							*10.91%*	*9.04%*	*6.96%*	*N/A*	

***Fees and Restrictions*[8]:**

Contingent Deferred Sales Charge (CDSC)[9]: A contingent deferred sales charge (CDSC) shall be subtracted from amounts withdrawn during the years of participation outlined in the schedule above. The CDSC charge may be subject to waiver in certain circumstances. For further information, please contact the Participant Service Center.

Fund Name / Share Class	Annual Underlying Fund Expense Ratio Gross | Net	Program and Administrative Charge	As a % Gross | Net	Per $1000 invested Gross | Net	3 Mo.	YTD	1 Yr.	5 Yr.	10 Yr.	Since Incept	Inception Date
MM RetireSMART by JP Morgan 2040 R4 $FOCA$TJ$$	1.04% | 0.99%	0.75%	1.79% | 1.74%	$17.90 | $17.40	5.91%	-2.55%	4.26%	7.27%	7.07%	N/A	12/31/2003
Morningstar Lifetime Mod 2040 TR USD							*10.56%*	*9.13%*	*6.94%*	*N/A*	

***Fees and Restrictions*[8]:**

Contingent Deferred Sales Charge (CDSC)[9]: A contingent deferred sales charge (CDSC) shall be subtracted from amounts withdrawn during the years of participation outlined in the schedule above. The CDSC charge may be subject to waiver in certain circumstances. For further information, please contact the Participant Service Center.

Fund Name / Share Class	Annual Underlying Fund Expense Ratio Gross | Net	Program and Administrative Charge	As a % Gross | Net	Per $1000 invested Gross | Net	3 Mo.	YTD	1 Yr.	5 Yr.	10 Yr.	Since Incept	Inception Date
MM RetireSMART by JP Morgan 2045 R4 $FOCA$TK$$	1.14% | 0.98%	0.75%	1.89% | 1.73%	$18.90 | $17.30	6.26%	-3.13%	4.10%	7.35%	7.30%	N/A	04/01/2010
Morningstar Lifetime Mod 2045 TR USD							*10.29%*	*9.09%*	*6.85%*	*N/A*	

***Fees and Restrictions*[8]:**

Contingent Deferred Sales Charge (CDSC)[9]: A contingent deferred sales charge (CDSC) shall be subtracted from amounts withdrawn during the years of participation outlined in the schedule above. The CDSC charge may be subject to waiver in certain circumstances. For further information, please contact the Participant Service Center.

Investment Option Performance and Applicable Fees and Charges

For the Period Ending August 31, 2020

Fund Name / Share Class Morningstar Category Applicable Benchmark Fees & Restrictions	Applicable Fees & Charges: Annual Underlying Fund Expense Ratio[1] Gross | Net	Program and Administrative Charge[2]	Total Annual Expense Ratio[3] As a % Gross | Net	Total Annual Expense Ratio[3] Per $1000 invested Gross | Net	Investment Option Performance[5]: Total Return 3 Mo.	Total Return YTD	Average Annual Return[4] 1 Yr.	5 Yr.	10 Yr.	Since Incept[6]	Inception Date
MM RetireSMART by JP Morgan 2050 R4 $FOCA$TN$$	1.10% | 0.98%	0.75%	1.85% | 1.73%	$18.50 | $17.30	6.17%	-3.16%	4.00%	7.65%	7.43%	N/A	12/17/2007
Morningstar Lifetime Mod 2050 TR USD							*10.11%*	*9.01%*	*6.73%*	*N/A*	

Fees and Restrictions[8]:

Contingent Deferred Sales Charge (CDSC)[9]: A contingent deferred sales charge (CDSC) shall be subtracted from amounts withdrawn during the years of participation outlined in the schedule above. The CDSC charge may be subject to waiver in certain circumstances. For further information, please contact the Participant Service Center.

Fund Name / Share Class	Annual Underlying Fund Expense Ratio Gross | Net	Program and Administrative Charge	As a % Gross | Net	Per $1000 invested Gross | Net	3 Mo.	YTD	1 Yr.	5 Yr.	10 Yr.	Since Incept	Inception Date
MM RetireSMART by JP Morgan 2055 R4 $FOCA$TL$$	1.37% | 0.96%	0.75%	2.12% | 1.71%	$21.20 | $17.10	6.16%	-3.16%	4.07%	7.74%	N/A	5.33%	09/17/2013
Morningstar Lifetime Mod 2055 TR USD							*9.99%*	*8.95%*	*N/A*	*6.64%*	

Fees and Restrictions[8]:

Contingent Deferred Sales Charge (CDSC)[9]: A contingent deferred sales charge (CDSC) shall be subtracted from amounts withdrawn during the years of participation outlined in the schedule above. The CDSC charge may be subject to waiver in certain circumstances. For further information, please contact the Participant Service Center.

Fund Name / Share Class	Annual Underlying Fund Expense Ratio Gross | Net	Program and Administrative Charge	As a % Gross | Net	Per $1000 invested Gross | Net	3 Mo.	YTD	1 Yr.	5 Yr.	10 Yr.	Since Incept	Inception Date
MM RetireSMART by JP Morgan In Retirement R4 $FOCA$RI$$	1.12% | 0.96%	0.75%	1.87% | 1.71%	$18.70 | $17.10	3.57%	1.23%	4.11%	4.34%	3.94%	N/A	12/31/2003
Morningstar Lifetime Mod Incm TR USD							*9.14%*	*5.96%*	*4.77%*	*N/A*	

Fees and Restrictions[8]:

Contingent Deferred Sales Charge (CDSC)[9]: A contingent deferred sales charge (CDSC) shall be subtracted from amounts withdrawn during the years of participation outlined in the schedule above. The CDSC charge may be subject to waiver in certain circumstances. For further information, please contact the Participant Service Center.

Investment Option Performance and Applicable Fees and Charges

For the Period Ending August 31, 2020

Fund Name / Share Class Morningstar Category Applicable Benchmark Fees & Restrictions	Applicable Fees & Charges: Annual Underlying Fund Expense Ratio[1] Gross | Net	Program and Administrative Charge[2]	Total Annual Expense Ratio[3] As a % Gross | Net	Total Annual Expense Ratio[3] Per $1000 invested Gross | Net	Investment Option Performance[5]: Total Return 3 Mo.	Total Return YTD	Average Annual Return[4] 1 Yr.	5 Yr.	10 Yr.	Since Incept[6]	Inception Date
BONDS *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.*											
Hartford Total Return Bond HLS IA $FOCA$PI$$	0.51% | 0.51%	0.75%	1.26% | 1.26%	$12.60 | $12.60	1.42%	6.52%	7.16%	4.34%	3.58%	N/A	08/31/1977
BBgBarc US Universal TR USD							*6.41%*	*4.61%*	*3.97%*	*N/A*	

***Fees and Restrictions*[8]:**

Contingent Deferred Sales Charge (CDSC)[9]: A contingent deferred sales charge (CDSC) shall be subtracted from amounts withdrawn during the years of participation outlined in the schedule above. The CDSC charge may be subject to waiver in certain circumstances. For further information, please contact the Participant Service Center.

Fund Name / Share Class	Annual Underlying Fund Expense Ratio	Program and Administrative Charge	As a %	Per $1000 invested	3 Mo.	YTD	1 Yr.	5 Yr.	10 Yr.	Since Incept	Inception Date
Hartford Ultrashort Bond HLS IA $FOCA$UB$$	0.45% | 0.45%	0.75%	1.20% | 1.20%	$12.00 | $12.00	-0.03%	0.87%	1.18%	0.80%	0.05%	N/A	06/30/1980
BBgBarc Govt/Corp 1 Yr Duration TR USD							*3.32%*	*1.82%*	*1.44%*	*N/A*	

***Fees and Restrictions*[8]:**

Contingent Deferred Sales Charge (CDSC)[9]: A contingent deferred sales charge (CDSC) shall be subtracted from amounts withdrawn during the years of participation outlined in the schedule above. The CDSC charge may be subject to waiver in certain circumstances. For further information, please contact the Participant Service Center.
Competing funds: Before you can transfer any assets held in the General Account to this investment option, or to any other competing fund applicable to your Plan, you must first transfer the funds into a non-competing investment option for at least three months.

Fund Name / Share Class	Annual Underlying Fund Expense Ratio	Program and Administrative Charge	As a %	Per $1000 invested	3 Mo.	YTD	1 Yr.	5 Yr.	10 Yr.	Since Incept	Inception Date
Putnam High Yield A[16] $FOCA$HY$$	1.02% | 1.02%	0.75%	1.77% | 1.77%	$17.70 | $17.70	4.24%	-0.77%	1.65%	4.81%	4.69%	N/A	03/25/1986
ICE BofA US High Yield TR USD							*3.71%*	*6.28%*	*6.70%*	*N/A*	

***Fees and Restrictions*[8]:**

Contingent Deferred Sales Charge (CDSC)[9]: A contingent deferred sales charge (CDSC) shall be subtracted from amounts withdrawn during the years of participation outlined in the schedule above. The CDSC charge may be subject to waiver in certain circumstances. For further information, please contact the Participant Service Center.

Investment Option Performance and Applicable Fees and Charges

FIXED RETURN INVESTMENT OPTION
The table below focuses on investment options that have a fixed or stated return.

Fixed Return Investment	1st Q 2020	2nd Q 2020	3rd Q 2020	4th Q 2020
General Account	4.00%	4.00%	4.00%	4.00%

Fees and Restrictions[8]:
Competing funds: Before you can transfer any assets held in this investment option to the Hartford Ultrashort Bond HLS Inv Opt, or to any other competing fund applicable to your Plan, you must first transfer the funds into a non-competing investment option for at least three months.

Up to 1/6th of the total General Account value for your Plan's contract can be transferred from the General Account per twelve-month period or contract year, as applicable, subject to the competing fund 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 10/01/20, the Declared Rate is 4.00%. Rates quoted are effective annual yields.

Contingent Deferred Sales Charge (CDSC)[9]: A contingent deferred sales charge (CDSC) shall be subtracted from amounts withdrawn during the years of participation outlined in the schedule above. 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 4.00%. 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

Investment Option Performance and Applicable Fees and Charges

www.massmutual.com/serve or contact MassMutual at **888-945-6559**.

Investment Option Performance and Applicable Fees and Charges

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.

Investment Option Performance and Applicable Fees and Charges

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.

MassMutual

Privacy Notice

At MassMutual, we recognize that our relationships with you are based on integrity and trust. As part of that trust relationship, we are committed to keeping your personal information private. We also want you to be aware of how we protect, collect, and disclose your personal information.

We protect your personal information by:

- Maintaining physical, electronic and procedural safeguards to protect your personal information;
- Restricting access to your personal information to employees with a business need to know;
- Requiring that any MassMutual business partners with whom we share your personal information protect it and use it exclusively for the purpose for which it was shared;
- Ensuring personal information is only shared with third parties as necessary for standard business purposes or as authorized by you; and
- Ensuring medical and health information is only shared with third parties to perform business, professional or insurance functions on our behalf or as authorized by you.

We may collect personal information about you from:

- Our interactions with you, including applications and other forms, interviews, communications and visits to our web site;
- Your transactions with us or our affiliated companies; and
- Information we obtain from third parties such as consumer or other reporting agencies and medical or health care providers.

We may share personal information about you with:

- Agents, brokers and others who provide our products and services to you;
- Our affiliated companies, such as insurance or investment companies, insurance agencies or broker-dealers;
- Nonaffiliated companies in order to perform standard business functions on our behalf including those related to processing transactions you request or authorize, or maintaining your account or policy;
- Courts and government agencies in response to court orders or legal investigations;
- Credit bureau reports; and
- Other financial institutions with whom we may jointly market products, if permitted in your state.

Consistent with our commitments stated above, please know that if any sharing of your personal information will require us to give you the option to opt-out of or opt-in to the information sharing, we will provide you with this option.

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