

Prepared for:

**Proficient Auto, Inc. dba Proficient Auto
Transport 401(k) Profit Sharing Plan**



Proficient Auto, Inc. dba Proficient Auto Transport 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 Proficient Auto, Inc. dba Proficient Auto Transport 401(k) Profit Sharing 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/retirementaccess, contact your benefits administrator or:

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

ENROLL today

Your employer is participating in the Automatic Enrollment program, which means that if you take no action, you will automatically be signed up to participate in the retirement savings plan offered by your employer according to the plan's Automatic Enrollment settings. While Automatic Enrollment is a quick, easy way to start saving, you do have a few options.

At this time you can:

- (a) take no action, and wait to be automatically enrolled as stated above,
- (b) formally opt out of the Automatic Enrollment program without signing up for the plan, or
- (c) bypass the Automatic Enrollment process by signing yourself up to participate.

If you go with option c, enrolling online is quick and easy at www.massmutual.com/retirementaccess.

1. Click *Login*.
2. Click *Register for Online Access* and follow the prompts to register for your online account. You will need a valid email address and access to a Lan line, mobile line, or voice over IP line to establish your account online.
3. Follow the screens to enter your personal information and contribution election.
4. Enter your investment elections using whole percentages totaling 100%.
5. To designate a beneficiary you can use the beneficiary form in this booklet or contact your plan administrator for one.
6. Please keep a record of your user name, password, and confirmation number. You will need your user name and password to access your account online including during any individual appointments with your plan's advisor or your MassMutual representative.

If you need assistance, please call **1-800-854-0647** during normal business hours, any business day.

EASY ACCESS to your account

Two easy ways to monitor and manage your account.

1. ONLINE

Log into our website at www.massmutual.com/retirementaccess. 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
- Select Systematic Personal Rebalancing (if applicable)
- Transfer (exchange) balances between investment options*
- Check current investment prices and performance
- Request personalized statements
- View and download your quarterly electronic statements**
- Reset/enable your user name and password

If you are having trouble accessing your account for the first time, please contact your Participant Service Center at 1-800-854-0647 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.

**Your statements will be posted to your account online in Portable Document Format (PDF) which requires you to have Adobe® Acrobat® viewer software installed on your personal computer in order to view these documents. This software is available for download, free of charge, from the Adobe® website. If you do not have the ability to access and retain PDF documents on your personal computer, then paper statements are available via U.S. mail – to elect paper delivery of your quarterly statements please contact your Participant Service Center at 1-800-854-0647. Also, if your plan has elected, in addition to the ability to view your statements online, you will automatically receive a paper version of your quarterly participant statement delivered via U.S. mail.

2. BY PHONE

Call the **Retirement Plan Information Line** at **800-854-0647** and choose from three ways to access your account:

1. The automated touch-tone response system is available in English and Spanish, 24 hours a day, 7 days a week.
2. The 24-hour speech recognition system allows you access simply by using your voice. This service is available in English only.
3. The Language Line Service is for those who prefer to receive retirement account information in a language other than English. This service allows you access 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/retirementaccess.
2. Click *Login* at the top right of the screen.
3. Log in to view or manage your account.

Beneficiary Designation Form

Use this form if you want to:

- add a primary or contingent beneficiary to your account
- change an existing primary or contingent beneficiary

If you do not complete, sign (including spouse signature, if required), and submit this form to the plan administrator, you will not have a valid beneficiary designation. If you do not have a valid *Beneficiary Designation Form* on file, the Plan document and applicable law will determine the designated beneficiary upon your death. Please refer to Beneficiary Designation Instructions on page 3 for more information about designating a beneficiary.

• **Married Participants** – If you want to designate a beneficiary other than your spouse, you must obtain spousal consent for that designation. If you divorce or become legally separated, please contact your Plan Administrator to determine whether the divorce or separation automatically results in removal of your former spouse, as beneficiary.

• **Unmarried Participants** – If you are unmarried at the time you complete this form and later marry, this form will no longer be valid because your spouse may have certain claims on your plan benefits under applicable law. At that time if you want to name someone other than your spouse as designated beneficiary, you will need to complete a new form and obtain spousal consent.

Note: If your plan's normal form of benefit is an annuity, please contact your Plan Administrator to obtain a copy of a Qualified Pre-Retirement Survivor Annuity Notice. If you are married, your spouse has survivor rights to your account that are important for you to understand before you complete this form. Refer to your plan's Summary Plan Description to determine the normal form of benefit.

Section A - Plan Information

Plan ID 842901	Plan Name Proficient Auto, Inc. dba Proficient Auto Transport 401(k) Profit Sharing Plan
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Section B - Participant Information

Social Security Number	Participant Name	Daytime Phone Number	
Legal Address	City	State	Zip Code
Marital Status: (select one) <input type="checkbox"/> Married <input type="checkbox"/> Unmarried	Date of Hire		

Section C - Primary Beneficiary

I hereby name the following as my Primary Beneficiary(ies) to receive the Plan's death benefit upon my death:

Name, address and phone no. of Primary Beneficiary(ies)	SSN or Taxpayer ID No.	Date of Birth	Relationship	Whole Percent
			<input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Trust <input type="checkbox"/> Other_____	%
			<input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Trust <input type="checkbox"/> Other_____	%
			<input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Trust <input type="checkbox"/> Other_____	%
			<input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Trust <input type="checkbox"/> Other_____	%

Note: If you intend to name a Trust or Child as a Beneficiary, please see the Instructions on page three (3) before completing this section. **Total 100%**

Section D - Contingent Beneficiary

In the event there is no living Primary Beneficiary(ies) upon my death, I hereby name the following as my Contingent Beneficiary(ies):

Name, address and phone no. of Contingent Beneficiary(ies)	SSN or Taxpayer ID No.	Date of Birth	Relationship	Whole Percent
			<input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Trust <input type="checkbox"/> Other_____	%
			<input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Trust <input type="checkbox"/> Other_____	%
			<input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Trust <input type="checkbox"/> Other_____	%
			<input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Trust <input type="checkbox"/> Other_____	%

Section E - Participant Certification and Authorization (you must sign this section)

I, the participant, hereby instruct the Plan to distribute my death benefit to the designated beneficiary(ies) herein. I acknowledge that:

- If I am married, I must obtain spousal consent if all or a portion of my death benefit is to be paid to someone other than my spouse.
- **If the Plan's normal form of benefit is an annuity**, I have read the Qualified Pre-Retirement Survivor Annuity Notice and provided a properly executed waiver. If not, this designation is not valid.
- I reserve the right to revoke or change any beneficiary designation (with spousal approval, if required) by submitting a new form.
- This form supersedes any prior beneficiary designation and, if my beneficiary designation is valid under the Plan, identifies all current Primary and Contingent beneficiary(ies).
- I understand that if I do not provide a valid beneficiary designation, and the Plan does not provide for a default beneficiary, then my beneficiary will be my estate.

Participant's Signature

Date

Section F - Spousal Consent (complete only if the participant is married)

I certify that I am the spouse of the participant and I hereby voluntarily consent to the participant's (i.e., my spouse) beneficiary designation herein. I acknowledge that:

- If the Plan's normal form of benefit is an annuity, I have received and read the Qualified Pre-Retirement Survivor Annuity Notice.
- I understand the effect of such beneficiary designation is to cause my spouse's (i.e. the Participant) death benefit, or portion of it, to be paid to a beneficiary other than me.
- Each beneficiary designation is not valid unless I consent to it.
- My consent is irrevocable unless my spouse revokes or changes the beneficiary designation.

Participant Spouse's Signature

Date

Section G - Witness Certification and Signature (Plan Administrator or Notary completes)

I certify that the married participant's spouse personally appeared before me and acknowledged that she/he signed the Section F - Spousal Consent as her/his free act and deed.

If the plan administrator does not witness the spouse's signature, a Notary must witness it.

If witnessed by a Notary Public the Signature/Stamp must be also provided below for this form to be considered valid.

Signature of Witness (Plan Administrator or Notary Public)

If signed by a Notary Public, please complete the following:

Sworn before me this day: _____

In the State of _____, County of _____

Commission Expiration Date: _____

Notary Public stamp here:

Participants must submit this form to the Plan Administrator.

Beneficiary Designation Instructions

A beneficiary is a person, institution, charitable organization, or irrevocable or revocable trust named by you, the Plan participant, to receive payment of benefits provided under the Plan in the event of your death. You may designate more than one Primary Beneficiary who will share in the Plan's death benefit. You may also designate one or more Contingent Beneficiary(ies). A Contingent Beneficiary would receive payment only if the Primary Beneficiary(ies) you named were not able to receive payment at the time that payment was to be made.

The beneficiary designation should not include wording such as "either/or" or "and/or." Use only whole-number percentages equaling 100%. For example, designations such as 33 1/3 or 33.3 are not acceptable. If there is more than one designated beneficiary the percent payable under each category must add up to 100%. If multiple beneficiaries are named and no percentages are indicated, the beneficiaries will share equally.

Beneficiary Names: A married individual should be indicated by their full given name and not that of his/her spouse. For example: use Jane Doe and not Mrs. John Doe.

Multiple Beneficiaries: If you name more than one beneficiary in either the Primary or Contingent Beneficiary category, beneficiaries in the affected category will share equally unless you provide specific percentages.

Naming Your Estate: If you designate your estate as the beneficiary you must indicate on the beneficiary form "PAY TO THE ESTATE OF...". You should contact a tax or estate planner before designating your estate as your designated beneficiary.

Naming a Trust: If you designate a revocable or irrevocable trust as your beneficiary, please include the trust's name and address, the date the trust was created, the trustee's name and the trust's Tax Identification Number on the Beneficiary Designation Form. You may wish to provide a copy of the executed trust agreement to the Plan Administrator at the time of your designation. Please note there are special required distribution rules that apply to trusts under Treasury regulations §1.401(a)(9)-4. You should contact a tax or estate planner before designating a trust as your designated beneficiary.

Naming a Minor: If you designate a minor as your beneficiary, you must generally provide information about the appointed guardian (or custodian under the minor beneficiary's state Uniform Gift (or Transfer) to Minor Act) who will act on the behalf of the minor's property from the date of your death until the minor attains legal age. Provide the minor beneficiary's social security number. You cannot designate unborn children as beneficiaries. You should contact a tax or estate planner before designating a minor as your designated beneficiary.

No Beneficiary Designation: If you do not have a valid *Beneficiary Designation Form* on file, the Plan document will determine the designated beneficiary(ies) upon your death, and if the Plan document does not provide the beneficiary, your Plan benefit will be paid to your Estate.

If you would like to name more than four primary and four contingent beneficiaries, make a copy of page 1 and attach it to this form.

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Rolling over Money you have in another Retirement Plan to MassMutual

Why you may consider consolidation¹:

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

MassMutual can help

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



Obtain and complete related forms



Contact financial institutions



Confirm fund transfers

Take action now, don’t wait!

To learn more, please contact your MassMutual representative today or call MassMutual at 1-800-854-0647, 8 a.m. to 8 p.m. ET Mon. – Fri.

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



Proficient Auto, Inc. dba Proficient Auto Transport offers a qualified defined contribution plan which is a 401(k) plan.

The following is a brief overview of important features of your workplace retirement plan. For more information refer to your Summary Plan Description, call your Participant Service Center at 1-800-854-0647 or contact your benefits administrator.

Automatic enrollment

When you become eligible, you'll automatically be enrolled in the plan. As a result, 3% will be deducted from each paycheck and contributed into a before-tax account on your behalf unless (1) you change your contribution to "0" and decline participation in the plan or (2) you elect to contribute at a different percentage rate.

Below are the default fund options for your plan. Should you choose not to select any investment option(s), your contributions will be deferred to one of the below funds that most closely reflects your potential retirement date. Please see your plan administrator for more detailed information.

Investment Name

American Funds Trgt Date Ret 2010 R6
American Funds Trgt Date Ret 2015 R6
American Funds Trgt Date Ret 2020 R6
American Funds Trgt Date Ret 2025 R6
American Funds Trgt Date Ret 2030 R6
American Funds Trgt Date Ret 2035 R6
American Funds Trgt Date Ret 2040 R6
American Funds Trgt Date Ret 2045 R6
American Funds Trgt Date Ret 2050 R6
American Funds Trgt Date Ret 2055 R6
American Funds Trgt Date Ret 2060 R6

To move contributed amounts from these investment(s) and invest them among other investment(s) available in the plan simply call 1-800-854-0647 or log into www.massmutual.com/retirementaccess.

This book contains other investment information. Please refer to the following sections:

- **Asset Class Descriptions** - High-level description of investment types.
- **Investment Option Performance** - Shows investment categories, return information and inception dates.
- **Applicable Fees and Charges** - Shows the investment's applicable fees and expenses.

You may also obtain investment information online at www.massmutual.com/retirementaccess, which keeps this information up to date. To request a copy of an investment's prospectus, please contact your plan administrator.

Automatic enrollment permissible withdrawals

If you are automatically enrolled, you can withdraw automatic contributions for a short time, despite the general limits on plan withdrawals. During the 90 days after automatic contributions are first taken from

your pay, you can withdraw the prior automatic contributions by submitting a Permissible Withdrawal Request to the plan administrator. The amount you withdraw will be adjusted for any gain or loss.

If you take out your automatic contributions, you lose employer contributions that matched the automatic contributions, if any. Also, your withdrawal will be subject to federal income tax (but not the extra 10% tax that normally applies to early distributions). Your request may also be subject to a plan distribution fee. Please contact the plan administrator if you have any questions.

Who is eligible to participate in the plan?

To participate, you must meet the following plan eligibility requirements:

- Completed 6 month(s) of service as defined by the plan

Participation in the plan will occur on the first day of the quarter, as defined by the plan, following completion of the plan's eligibility requirements.

The following employees are not eligible to participate in the plan:

- Employees covered by a collective bargaining agreement
- Non-resident aliens who have no U.S. source of earned income

How can I contribute?

Traditional Before-tax and Roth after-tax contributions

Through the convenience of payroll deductions, you can make combined before-tax or Roth after-tax contributions up to the lesser of \$19,000 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.* Roth contributions will be included as taxable income in the year of contribution. Earnings on Roth contributions will accumulate tax free, and retirement withdrawals may be exempt from federal income tax if certain requirements are met.

*Withdrawals made prior to 59½ are subject to a 10% federal withdrawal penalty unless an exception applies.

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 \$6,000 in 2019 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 1-800-854-0647, visit www.massmutual.com/retirementaccess or contact your benefits administrator.

Can I change how much I contribute?

You have the option to establish a systematic deferral rate increase at a frequency set by you. This voluntary program can be established or modified by accessing the participant website.

If you choose not to automatically increase your contributions, you may change the amount you choose to contribute to the plan at anytime. Also, you can stop making contributions at any time. Once you stop making contributions, there may be a waiting period before you can rejoin the plan.

Will my employer be making contributions?

Your employer reserves the right to make a discretionary matching contribution to your participant account. The match benefits all participants.

The employer match also applies to any catch-up contributions you are allowed to make to the plan.

Employer matching contributions made by Proficient Auto, Inc. dba Proficient Auto Transport, plus any earnings they generate are subject to the following vesting schedule:

Year 1: 20% Year 2: 40% Year 3: 60% Year 4: 80% Year 5: 100%

Profit Sharing Contributions

Proficient Auto, Inc. dba Proficient Auto Transport may make profit-sharing contributions at its discretion which will be allocated annually. The contributions benefit all participants who worked at least 1000 hours and are employed on the last day of the plan year.

Any profit sharing contributions made on your behalf are subject to the following vesting schedule:

Year 1: 20% Year 2: 40% Year 3: 60% Year 4: 80% Year 5: 100%

What are my investment choices?

You are permitted to select investment choices for your entire plan account. You may change your investment choices daily in 1% increments.

Section 404(c) notice

The plan is intended to be an ERISA Section 404(c) plan. This means that you “exercise control” over the investments in your plan account. You will choose which investments to put your money in now and you can choose different investment options as your needs change. This allows you to invest in the way that best meets your personal goals. Your employer and the fiduciaries of the plan may be relieved of liability for any losses that your account may experience as a result of investment choices made by you or your beneficiary.

As a plan participant, you may request certain information from your plan administrator. This information includes: annual operating expenses of the plan investments; financial statements, reports, or other materials relating to plan investments provided to the plan; a list of assets contained in each plan investment portfolio; the value of those assets and fund units or shares; and the past and current performance of each plan investment.

Can I take money out of my account?

Your account assets may generally be withdrawn from your 401(k) plan under the following qualifying circumstances:

- Retirement at plan’s normal retirement age
- Termination of employment
- Disability
- Financial hardship (your plan may limit to a portion of your account)
- After age 59.5 (employer and employee contributions)

Your Summary Plan Description provides more details about making withdrawals from the plan. 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 70½ or retire (whichever is later). Distributions of before-tax contributions and any tax-deferred earnings are subject to ordinary income tax and, if taken prior to age 59½, a 10% federal income tax penalty may apply. Roth contributions and earnings can be withdrawn tax-free if the Roth contributions have been in place for at least five tax years and the withdrawal is made after age 59½ or is due to disability or death. Consult your employer for more details.



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 1-800-854-0647 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/retirementaccess or ask a financial professional for advice.

Your plan makes it easy to start saving.

Your plan is committed to helping you achieve more financial freedom in retirement, and they've made the move of automatically enrolling all eligible employees. That means that as soon as you're eligible, you'll automatically begin contributing 3% of your pay into the plan's default investment option, as selected by your plan.

For more information about the plan's automatic enrollment program, please contact your Plan Administrator.

You're in control.

If you'd prefer to opt out of these automatic features or would like to change your contributions or investments in the future, simply call 1-800-854-0647 or log in to www.massmutual.com/retirementaccess.

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.

Is the Roth after-tax option right for you?

Your plan offers the opportunity to save for retirement through Roth after-tax contributions. The money that you earn is taxed before contribution, so withdrawals taken after age 59½ will be tax free (as long as the account has been funded for five years).

The decision to contribute to a Roth account will depend on your personal financial situation. To help you decide if the Roth option is right for you, try the online Roth calculators at www.massmutual.com/retirementaccess or

seek advice from a financial professional.

Your employer wants to help you save.

Not only does your employer offer you a workplace retirement plan, it provides an additional incentive for you to save for retirement - an employer matching contribution. This benefit may help your account grow faster at no additional cost to you. See your plan administrator for details about your employer's matching program.

Learn more.

To access your account information and our online tools, calculators, and resources, go to www.massmutual.com/retirementaccess. If you have questions and need to talk to a real person, call 1-800-854-0647.



GOOD PLANNING starts with a strategy

You've got options.

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

OPTION 1

Select an asset allocation model.

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

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

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

OPTION 2

Select a target date fund.

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

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

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

OPTION 3

Choose your own investments.

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

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

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



Model My Goals[®]

The **Model My Goals** program makes investing easy. These risk-based asset allocation models already have investment options selected by your employer. There's no need to select individual options—just choose a model based on your investment style. One hundred percent of your account will be invested in that model.

Account rebalancing is important because the percentage of your plan investments in each asset class will change over time, depending on their performance. This can cause your allocation to become out of balance with the strategy you originally selected. By selecting one of the allocation strategies, your account will automatically be rebalanced so that your assets are realigned back to the original strategy.

The Model My Goals program is automatically rebalanced quarterly.

Investment option	Aggressive	Moderately Aggressive	Moderate	Moderately Conservative	Conservative
Specialty					
MFS GLOBAL REAL ESTATE R6	-	-	-	-	-
International/Global					
AMERICAN FUNDS CAP WORLD GROWTH AND INCOME R6	6%	6%	4%	2%	1%
AMERICAN FUNDS EUROPACIFIC GROWTH R6	5%	4%	3%	2%	1%
BLACKROCK ISHARES MSCI EAFE INTRNTL INDEX K	5%	4%	3%	2%	1%
DFA EMERGING MARKETS CORE EQUITY I	5%	4%	3%	2%	1%
DFA INTERNATIONAL VALUE I	5%	4%	3%	2%	1%
THE HARTFORD INTERNATIONAL OPPORTUNITIES R6	-	-	-	-	-
Small-cap					
DFA US SMALL CAP I	-	-	-	-	-
FRANKLIN SMALL CAP VALUE R6	-	-	-	-	-
INVESCO SMALL CAP GROWTH R6	5%	4%	3%	1%	-
VANGUARD SMALL-CAP INDEX ADMIRAL	5%	4%	2%	1%	-
Mid-cap					
LORD ABBETT VALUE OPPORTUNITIES R6	-	-	-	-	-

Investment option	Aggressive	Moderately Aggressive	Moderate	Moderately Conservative	Conservative
THE HARTFORD MIDCAP R6	6%	5%	3%	2%	1%
VANGUARD MID-CAP INDEX ADMIRAL	6%	4%	3%	2%	1%
WELLS FARGO SPECIAL MIDCAP VALUE R6	-	-	-	-	-
Large-cap					
JPMORGAN U.S. EQUITY R6	10%	9%	8%	6%	3%
PIONEER FUNDAMENTAL GROWTH K	10%	9%	8%	6%	3%
THE HARTFORD EQUITY INCOME R6	12%	9%	9%	6%	4%
VANGUARD 500 INDEX ADMIRAL	10%	9%	8%	6%	3%
Asset allocation/Balanced					
AMERICAN FUNDS TRGT DATE RET 2010 R6	-	-	-	-	-
AMERICAN FUNDS TRGT DATE RET 2015 R6	-	-	-	-	-
AMERICAN FUNDS TRGT DATE RET 2020 R6	-	-	-	-	-
AMERICAN FUNDS TRGT DATE RET 2025 R6	-	-	-	-	-
AMERICAN FUNDS TRGT DATE RET 2030 R6	-	-	-	-	-
AMERICAN FUNDS TRGT DATE RET 2035 R6	-	-	-	-	-
AMERICAN FUNDS TRGT DATE RET 2040 R6	-	-	-	-	-
AMERICAN FUNDS TRGT DATE RET 2045 R6	-	-	-	-	-
AMERICAN FUNDS TRGT DATE RET 2050 R6	-	-	-	-	-
AMERICAN FUNDS TRGT DATE RET 2055 R6	-	-	-	-	-
AMERICAN FUNDS TRGT DATE RET 2060 R6	-	-	-	-	-
INVESCO EQUITY AND INCOME R6	-	-	-	-	-
MM RETIRESMART GROWTH I	-	-	-	-	-
MM RETIRESMART MODERATE I	-	-	-	-	-
OPPENHEIMER CAPITAL INCOME I	-	-	-	-	-

Investment option	Aggressive	Moderately Aggressive	Moderate	Moderately Conservative	Conservative
THE HARTFORD BALANCED INCOME R6	-	-	-	-	-
Bonds					
AB GLOBAL BOND Z	5%	5%	9%	8%	10%
EATON VANCE INCOME FUND OF BOSTON R6	1%	4%	5%	8%	10%
OPPENHEIMER INTERMEDIATE INCOME INST	1%	4%	5%	8%	10%
PIONEER STRATEGIC INCOME K	1%	4%	5%	8%	10%
PREMIER BARINGS INFL-PROT AND INC I	1%	4%	5%	8%	10%
PREMIER BARINGS SHORT-DURATION BOND I	-	-	-	-	-
VANGUARD TOTAL BOND MARKET INDEX ADMIRAL	1%	4%	5%	8%	10%
Money market/Stable value					
FIXED ACCOUNT	-	-	6%	12%	20%

Investment option weights for the Model My Goals models are not provided by Mesirow Financial Investment Management, Inc. Mesirow Financial created these risk-based asset allocation models using the following six asset classes: Large Cap Blend; Domestic Equity; Mid Cap Blend Domestic Equity; Small Cap Blend Domestic Equity; Large Cap Blend Foreign Equity; Intermediate-Term Domestic Bond; and Cash Equivalent/Principal Focused-Extended Duration.

Investment options in the Model My Goals program have been selected by your employer. Other investment options having similar risk and return characteristics may be available under the plan. Information on those alternatives may be obtained in the investment option performance section of this book.

Asset Allocation/Balanced funds are not available in the standard Model My Goals program.

In applying particular asset allocation models to individual solutions, participants or beneficiaries should consider their other assets, income and investment (e.g., equity in a home, IRA investments, savings accounts, and interests in other qualified and non-qualified retirement plans) in addition to their interests in this plan.

The information provided in this presentation by Mesirow Financial Investment Management, Inc. is for informational purposes only and should not be construed as a recommendation to purchase or sell any particular security or investment vehicle(s) offered by Mesirow Financial Investment Management, Inc. (MFIM) or affiliates of MFIM. The information contained herein has been obtained from sources believed to be reliable, but is not necessarily complete and its accuracy cannot be guaranteed. Any opinions expressed are subject to change without notice. Mesirow Financial and its affiliated companies and/or individuals may, from time to time, own, have long or short positions in, or options on, or act as a market maker in, any securities or investment strategies discussed herein and may also perform financial advisory or investment banking services for those companies or in regard to those strategies. Further, Mesirow Financial may receive fees for selling or advising on the purchase or sale of products mentioned herein. Additionally, Mesirow Financial may also receive fees paid by manufacturers or distributors of said products in connection to other professional services provided by the applicable Mesirow Financial affiliate. The sale or advice provided is in no way related to or contingent upon the payment received for these other services. It should not be assumed that any recommendation incorporated herein will be profitable or will equal past performance. Mesirow Financial does not provide legal or tax advice. Model performance information and results do not reflect actual trading and the results may not reflect the impact that material economic and market factors may have had on MFIM's decision making if MFIM were actually managing clients' money. Any securities contained or investment strategies used in the model performance results provided herein do not relate or only partially relate to the advisory services currently offered by MFIM. MFIM's clients may have had results materially different from the results provided. Securities offered through Mesirow Financial Investment Management, Inc., member NYSE, SIPC.

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.



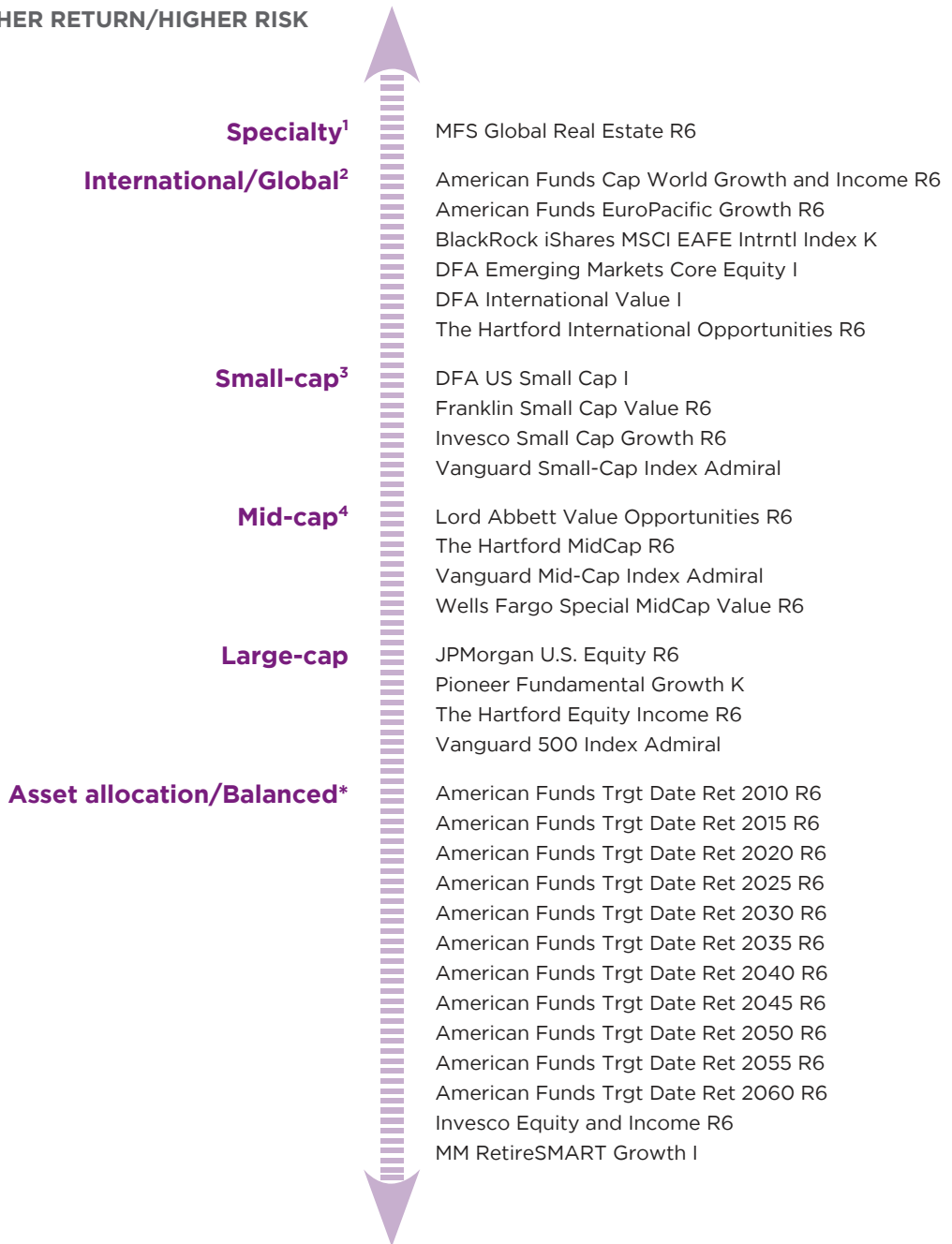
Investment options AT A GLANCE

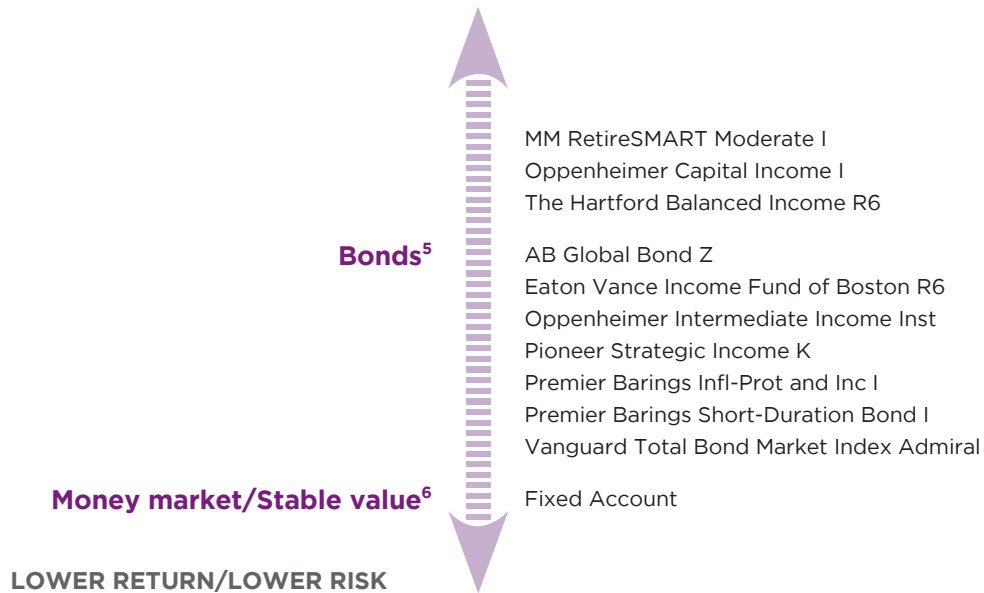
How much risk you are comfortable with is an important consideration in choosing how you allocate your assets. How do you feel about investment risk – the chance that your investments could lose money? You also need to think about inflation risk – the risk that conservative investments such as short-term 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





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. If a money market fund is pending liquidation under the U.S. Treasury Department's Guarantee Program, there may be a period of time in which assets cannot be invested or redeemed.

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

PROFICIENT AUTO, INC. DBA PROFICIENT AUTO TRANSPORT 401(K) PROFIT SHARING PLAN (THE "PLAN") PLAN ID: 842901 As of 4/23/2019

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

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

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

In addition, please be mindful that:

- An investment's past performance is no guarantee of future results.
- To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio.
- Fees and expenses are only one of several factors you should consider when making investment decisions. For more information and an example demonstrating the long-term effect of fees and expenses, please visit: www.dol.gov/ebsa/publications/401k_employee.html

Please review this information carefully, and note that no other action on your part is required at this time. However, if you would like to enroll or make changes to your account, simply log-in to www.massmutual.com/retirementaccess at any time, or call the Participant Service Center at **888-547-1405**. Representatives are available Monday through Friday, 8:00 a.m. – 8:00 p.m. Eastern Time.

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

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

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

**PROFICIENT AUTO, INC.
DBA PROFICIENT AUTO TRANSPORT
ATTN: JOHN DRILLING
10057 103RD STREET
JACKSONVILLE, FL 32210
(904) 772-1175
JOHND@PROFICIENTAUTOTRANSPORT.NET**

PART I

GENERAL PLAN INFORMATION

Your right to direct investments in your Plan account

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

Restrictions that may apply to your investment direction

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

Exercising voting, tender and other rights

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

The Plan's investment options

The Plan provides investment options into which you can direct your contributions. These options include individual designated investment alternatives as well as risk-based asset allocation models, which combine two or more of the investment options that are currently available in your plan, with specific percentage weights. The asset allocation models differ from the individual options in that they are based on combinations of individual investment options selected by your Plan Sponsor and managed by Mesirow Financial where the percentage mix of the selected options will vary from one allocation model to the next. For example, the Aggressive asset allocation model will have the highest percentage of equity investments and the lowest percentage of fixed or stable value investments, while the Conservative asset allocation model will have the lowest percentage of equity investments and the highest percentage of fixed or stable value investments. If you choose to invest in a risk-based asset allocation model, 100% of your account balance will be in the elected model. Please consult your Plan's enrollment materials for more information regarding investments in the Plan's asset allocation models. The investment performance and fees section of this document lists the investment options available in your Plan, and provides information regarding each alternative. A copy of this document, including the chart comparing investment options, is available on the Web site or can be obtained by contacting your Plan Sponsor.

The Plan's investment manager

Envestnet is the Plan's designated investment manager. To obtain additional information regarding Envestnet, please contact your plan sponsor or MassMutual participant service center at 1-888-547-1405.

THE PLAN'S ADMINISTRATIVE FEES AND EXPENSES

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

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

Please note: The fees listed below are shown as full dollar amounts, as a percentage of your account balance, or, if applicable, as a dollar amount per each investment option you select. In addition, any applicable fee minimums or maximums associated with a particular charge will be displayed below. All fees and expenses are displayed as charges on an annualized basis (unless otherwise indicated below in the Charge Frequency column) and subject to change at any time. All fees actually deducted from your account during a particular Plan quarter will be reflected and identified on your Plan's quarterly account statement.

Type of Plan Administrative Fee	Fee Amount/Percentage	Minimum	Maximum	Calculation Method	Charge Frequency	Allocation
PAPER FORM FEE (IF APPLICABLE)	\$50.00	n/a	n/a	Flat Dollar per Transaction	On Request	Not Available

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

Your plan's contract may contain charges and adjustments that apply when the plan contract is discontinued (terminated). For further information, please contact your Plan Sponsor.

THE PLAN'S INDIVIDUAL FEES AND EXPENSES

The Plan assesses certain fees against individual participant accounts, rather than against the Plan as a whole, when individual participants initiate certain transactions or utilize certain plan services. These fees may arise from, among other items, a participant's use of a feature available under the Plan (e.g., participant loans, exercising withdrawal/distribution rights), the addition of a service (e.g., investment advice or brokerage window services), or the application of applicable law (e.g., processing a domestic relations order issued by a court). The following list includes the individual participant fees and expenses that could be charged to you, based on your usage. Your quarterly account statement will show any individual fees charged to your account. In addition, buying, selling or holding some investments may result in charges to an individual account, such as sales charges or redemption fees. For information regarding such investment-related fees and expenses, please refer to the investment performance and fees section of this Notice.

Please note: The fees listed below are shown as full dollar amounts, as a percentage of your account balance, or, if applicable, as a dollar amount per each investment option you select. In addition, any applicable fee minimums or maximums associated with a particular charge will be displayed below. All fees and expenses are displayed as charges on an annualized basis (unless otherwise indicated below in the Charge Frequency column) and subject to change at any time. All fees actually deducted from your account during a particular Plan quarter will be reflected and identified on your Plan's quarterly account statement.

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

Withdrawal/Distribution Fees: Described and listed below are any fees associated with taking a withdrawal or distribution from your Plan account.

Withdrawal/Distribution Fee	Fee Amount/ Percentage	Minimum	Maximum	Calculation Method	Charge Frequency
DISTRIBUTION CANCELLATION FEE	\$75.00	n/a	n/a	Flat Dollar per Transaction	On Request
DISTRIBUTION FEE	\$40.00	n/a	n/a	Flat Dollar per Transaction	On Request
TPA FULL DIST FEE	\$65.00	n/a	n/a	Flat Dollar per Transaction	On Request
TPA FULL DIST FEE CANCEL	\$65.00	n/a	n/a	Flat Dollar per Transaction	On Request
TPA PARTAIL DIST FEE CANCEL	\$65.00	n/a	n/a	Flat Dollar per Transaction	On Request
TPA PARTIAL DIST FEE	\$65.00	n/a	n/a	Flat Dollar per Transaction	On Request

Guidance and Advice Fees: Described and listed below are any fees associated with any investment guidance or investment advice services available through your Plan.

Guidance and Advice Fee(s)	Fee Amount/ Percentage	Minimum	Maximum	Calculation Method	Charge Frequency
PAPER FORM FEE (IF APPLICABLE)	\$50.00	n/a	n/a	Flat Dollar per Transaction	On Request

Other Plan-related Fees: Described and listed below are any other fees associated with your Plan, its services and features.

Other Plan-related Fee(s)	Fee Amount/ Percentage	Minimum	Maximum	Calculation Method	Charge Frequency
PAPER FORM FEE (IF APPLICABLE)	\$50.00	n/a	n/a	Flat Dollar per Transaction	On Request

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

Part II: Investment Option Performance and Applicable Fees and Charges

For the Period Ending March 31, 2019

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/retirementaccess.

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

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 www.dol.gov/ebsa/publications/401k_employee.html.

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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"), 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 The Total Gross Annual Expense Ratio is intended to reflect the effect of the Program and Administration Charge (sometimes referred to as a "separate account charge") applicable to your Plan's contract when added to the Gross Underlying Fund Expense Ratio for this 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.

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.

Part II: Investment Option Performance and Applicable Fees and Charges

For the Period Ending March 31, 2019

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 SI stands for Since Inception. 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.

⁷ Investment option performance shows returns based upon a single investment in the separate account at the beginning of the period being reported and retained throughout the period. Performance is stated after deduction for underlying fund expenses and program and administrative charges of 0.80%. With respect to all performance displayed, where inception of the underlying fund predates inclusion in the separate account, performance is given since the inception of the underlying fund. In such cases, performance given for periods prior to inclusion in the separate account is hypothetical and is based on the actual performance of the underlying fund less the fees that would have been charged had it been included in the separate account during the period. Total return includes capital appreciation, if any, plus reinvested dividends and capital gains.

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).

*Return is since inception of the underlying fund.

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

The MassMutual AviatorSM program is funded by a group variable funding agreement (Form series GP 8000 - not available in PA, WA and WI) or by a group variable annuity contract (Form GP 8100 in PA, WA, WI) issued by Massachusetts Mutual Life Insurance Company, Springfield, MA. The form GP 8000 series includes state variations.

These investment options are available to your plan through a group variable funding agreement issued by Massachusetts Mutual Life Insurance Company offered to fund retirement programs. Your plan does not invest directly in the underlying fund.

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

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

Part II: Investment Option Performance and Applicable Fees and Charges

For the Period Ending March 31, 2019

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Part II: Investment Option Performance and Applicable Fees and Charges

For the Period Ending March 31, 2019

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/retirementaccess.

Fund Name / Share Class Morningstar Category Applicable Benchmark Fees & Restrictions	Annual Underlying Fund Expense Ratio ¹		Applicable Fees & Charges		Investment Option Performance ⁵				Date In Separate Account	
	Gross Net	As a %	Per \$1000 invested	Total Annual Expense Ratio ³	Total Return	Average Annual Return ⁴	Inception Dates ⁷			
					3 Mo.	YTD	1 Yr.	5 Yr.	10 Yr. or 5 Yr. S ⁶	

SPECIALTY

MFS Global Real Estate R6
Global Real Estate

S&P Global REIT TR USD

Fees and Restrictions⁸: N/A

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.

American Funds Cap World Growth and
Income R6
World Large Stock

MSCI ACWI Large Cap NR USD

Fees and Restrictions⁸: N/A

Part II: Investment Option Performance and Applicable Fees and Charges

For the Period Ending March 31, 2019

Fund Name / Share Class Morningstar Category Applicable Benchmark Fees & Restrictions	Annual Underlying Fund Expense Ratio ¹		Applicable Fees & Charges Program and Administrative Charge ²		Total Annual Expense Ratio ³		Investment Option Performance ⁵							
	Gross	Net	Gross	Net	As a %	Per \$1000 invested	3 Mo.	YTD	1 Yr.	5 Yr.	10 Yr. or 5 Yr. S ⁶	Average Annual Return ⁴	Inception Dates ⁷	Date In Separate Account
American Funds EuroPacific Growth R6 Foreign Large Growth	0.49%	0.49%	0.80%		1.29% 1.29%	\$12.90 \$12.90	12.99%	12.99%	-5.42%	3.44%	9.07%	9.07%	4/16/1984	9/16/2015
MSCI ACWI Ex USA Growth NR USD <i>Fees and Restrictions⁸: N/A</i>									-3.05%	4.07%	8.47%			
BlackRock iShares MSCI EAFE Intrntl Index K Foreign Large Blend	0.06%	0.06%	0.80%		0.86% 0.86%	\$8.60 \$8.60	9.91%	9.91%	-4.58%	1.41%	7.86%	7.86%	4/9/1997	3/15/2017
MSCI ACWI Ex USA NR USD <i>Fees and Restrictions⁸: N/A</i>									-4.22%	2.57%	3.16%			
DFA Emerging Markets Core Equity I Diversified Emerging Mkts	0.52%	0.52%	0.80%		1.32% 1.32%	\$13.20 \$13.20	8.40%	8.40%	-10.20%	2.62%	8.98%	8.98%	4/5/2005	3/15/2017
MSCI EM NR USD <i>Fees and Restrictions⁸: N/A</i>									-7.41%	3.68%	8.94%			
DFA International Value I Foreign Large Value	0.63%	0.43%	0.80%		1.43% 1.23%	\$14.30 \$12.30	8.25%	8.25%	-10.03%	0.26%	8.01%	8.01%	2/15/1994	3/15/2017
MSCI ACWI Ex USA Value NR USD <i>Fees and Restrictions⁸: N/A</i>									-5.39%	1.08%	8.19%			

Part II: Investment Option Performance and Applicable Fees and Charges

For the Period Ending March 31, 2019

Fund Name / Share Class Morningstar Category Applicable Benchmark Fees & Restrictions	Annual Underlying Fund Expense Ratio ¹		Applicable Fees & Charges Program and Administrative Charge ²		Total Annual Expense Ratio ³		Investment Option Performance ⁵						
	Gross	Net	Gross	Net	As a %	Per \$1000 invested	3 Mo.	YTD	1 Yr.	5 Yr.	10 Yr. or Since Inception ⁶	Date In Separate Account	
The Hartford International Opportunities R6 Foreign Large Blend	0.71%	0.71%	0.80%		1.51% 1.51%	\$15.10 \$15.10	13.84%	13.84%	-8.06%	2.15%	8.80%	7/22/1996	9/16/2015
MSCI ACWI Ex USA NR USD <i>Fees and Restrictions⁸: N/A</i>									-4.22%	2.57%	3.60%		
SMALL-CAP <i>Small-cap stocks generally have higher risk and reward characteristics than large company stocks.</i>													
DFA US Small Cap I Small Blend	0.37%	0.37%	0.80%		1.17% 1.17%	\$11.70 \$11.70	12.20%	12.20%	-1.62%	5.31%	15.51%	3/19/1992	3/15/2017
Russell 2000 TR USD <i>Fees and Restrictions⁸: N/A</i>									2.05%	7.05%	15.36%		
Franklin Small Cap Value R6 Small Value	0.68%	0.62%	0.80%		1.48% 1.42%	\$14.80 \$14.20	10.87%	10.87%	-1.48%	4.41%	13.78%	3/11/1996	9/16/2015
Russell 2000 Value TR USD <i>Fees and Restrictions⁸: N/A</i>									0.17%	5.59%	8.87%		
Invesco Small Cap Growth R6 Small Growth	0.73%	0.73%	0.80%		1.53% 1.53%	\$15.30 \$15.30	15.82%	15.82%	2.28%	8.24%	15.88%	10/18/1995	9/16/2015
Russell 2000 Growth TR USD <i>Fees and Restrictions⁸: N/A</i>									3.85%	8.41%	12.38%		

Part II: Investment Option Performance and Applicable Fees and Charges

For the Period Ending March 31, 2019

Fund Name / Share Class Morningstar Category Applicable Benchmark Fees & Restrictions	Applicable Fees & Charges				Investment Option Performance ⁵								
	Annual Underlying Fund Expense Ratio ¹		Program and Administrative Charge ²		Total Annual Expense Ratio ³		Average Annual Return ⁴		Inception Dates ⁷				
	Gross	Net	Gross	Net	As a %	Per \$1000 invested	3 Mo.	YTD		1 Yr.	5 Yr.	10 Yr. or 5 ^{1/2} Yr.	
Vanguard Small-Cap Index Admiral Small Blend	0.05%	0.05%	0.80%	0.85%	\$8.50	\$8.50	15.96%	15.96%	4.74%	7.05%	16.05%	10/3/1960	2/17/2016
<i>Russell 2000 TR USD</i>									2.05%	7.05%	15.36%		
Fees and Restrictions⁸: N/A													
MID-CAP													
<i>Mid-cap stocks generally have higher risk and reward characteristics than large company stocks.</i>													
Lord Abbett Value Opportunities R6 Mid-Cap Blend	0.78%	0.78%	0.80%	1.58%	\$15.80	\$15.80	11.79%	11.79%	0.82%	4.63%	12.56%	12/30/2005	9/16/2015
<i>Russell Mid Cap TR USD</i>									6.47%	8.81%	8.59%		
Fees and Restrictions⁸: N/A													
The Hartford MidCap R6 Mid-Cap Growth	0.75%	0.75%	0.80%	1.55%	\$15.50	\$15.50	19.83%	19.83%	6.75%	10.15%	15.53%	12/31/1997	9/16/2015
<i>Russell Mid Cap Growth TR USD</i>									11.51%	10.89%	10.68%		
Fees and Restrictions⁸: N/A													
Vanguard Mid-Cap Index Admiral Mid-Cap Blend	0.05%	0.05%	0.80%	0.85%	\$8.50	\$8.50	16.54%	16.54%	5.13%	7.98%	15.75%	5/21/1998	2/17/2016
<i>Russell Mid Cap TR USD</i>									6.47%	8.81%	16.88%		
Fees and Restrictions⁸: N/A													

Part II: Investment Option Performance and Applicable Fees and Charges

For the Period Ending March 31, 2019

Fund Name / Share Class Morningstar Category Applicable Benchmark Fees & Restrictions	Applicable Fees & Charges			Investment Option Performance ⁵							
	Annual Underlying Fund Expense Ratio ¹	Program and Administrative Charge ²	As a %	Total Annual Expense Ratio ³	Total Return	Average Annual Return ⁴	Inception Dates ⁷				
	Gross Net		Gross Net	Per \$1000 invested	3 Mo.	YTD	1 Yr.	5 Yr.	10 Yr. or Underlying Fund	Date In Separate Account	
Wells Fargo Special MidCap Value R6 Mid-Cap Value	0.73% 0.73%	0.80%	1.53% 1.53%	\$15.30 \$15.30	15.82%	15.82%	2.89%	6.73%	14.73%	12/31/1998	9/16/2015
<i>Russell Mid Cap Value TR USD</i>							2.89%	7.22%	9.81%		
Fees and Restrictions⁸: N/A											
LARGE-CAP											
<i>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.</i>											
JPMorgan U.S. Equity R6 Large Blend	0.50% 0.44%	0.80%	1.30% 1.24%	\$13.00 \$12.40	13.37%	13.37%	7.21%	9.42%	14.93%	9/17/1993	9/16/2015
<i>Russell 1000 TR USD</i>							9.30%	10.63%	13.34%		
Fees and Restrictions⁸: N/A											
Pioneer Fundamental Growth K Large Growth	0.66% 0.66%	0.80%	1.46% 1.46%	\$14.60 \$14.60	14.30%	14.30%	12.48%	11.59%	14.82%	8/22/2002	9/16/2015
<i>Russell 1000 Growth TR USD</i>							12.75%	13.50%	15.85%		
Fees and Restrictions⁸: N/A											
The Hartford Equity Income R6 Large Value	0.66% 0.66%	0.80%	1.46% 1.46%	\$14.60 \$14.60	11.28%	11.28%	5.71%	7.53%	13.59%	8/28/2003	9/16/2015
<i>Russell 1000 Value TR USD</i>							5.67%	7.72%	6.87%		
Fees and Restrictions⁸: N/A											

Part II: Investment Option Performance and Applicable Fees and Charges

For the Period Ending March 31, 2019

Fund Name / Share Class Morningstar Category Applicable Benchmark Fees & Restrictions	Annual Underlying Fund Expense Ratio ¹		Applicable Fees & Charges Program and Administrative Charge ²		Total Annual Expense Ratio ³		Investment Option Performance ⁵						
	Gross	Net	Gross	Net	As a %	Per \$1000 invested	3 Mo.	YTD	1 Yr.	5 Yr.	10 Yr. or Since Inception ⁶	Inception Dates ⁷	
Vanguard 500 Index Admiral Large Blend	0.04%	0.04%	0.80%	0.84%	0.84%	\$8.40	13.43%	13.43%	8.58%	9.99%	14.98%	8/31/1976	2/17/2016
<i>Russell 1000 TR USD</i>									9.30%	10.63%	16.05%		
Fees and Restrictions⁸: N/A													
ASSET ALLOCATION/BALANCED													
<i>Asset Allocation doesn't ensure a profit or protect against loss.</i>													
American Funds Trgt Date Ret 2010 R6 Target-Date 2000-2010	0.33%	0.33%	0.80%	1.13%	1.13%	\$11.30	5.76%	5.76%	3.54%	4.11%	8.38%	2/1/2007	12/16/2015
<i>Morningstar Lifetime Mod 2010 TR USD</i>									4.28%	4.28%	7.50%		
Fees and Restrictions⁸: N/A													
American Funds Trgt Date Ret 2015 R6 Target-Date 2015	0.33%	0.33%	0.80%	1.13%	1.13%	\$11.30	6.28%	6.28%	3.75%	4.39%	8.93%	2/1/2007	12/16/2015
<i>Morningstar Lifetime Mod 2015 TR USD</i>									4.41%	4.62%	8.17%		
Fees and Restrictions⁸: N/A													
American Funds Trgt Date Ret 2020 R6 Target-Date 2020	0.34%	0.34%	0.80%	1.14%	1.14%	\$11.40	6.61%	6.61%	3.78%	4.87%	9.80%	2/1/2007	12/16/2015
<i>Morningstar Lifetime Mod 2020 TR USD</i>									4.50%	5.00%	8.96%		
Fees and Restrictions⁸: N/A													

Part II: Investment Option Performance and Applicable Fees and Charges

For the Period Ending March 31, 2019

Fund Name / Share Class Morningstar Category Applicable Benchmark Fees & Restrictions	Annual Underlying Fund Expense Ratio ¹		Applicable Fees & Charges Program and Administrative Charge ²		Total Annual Expense Ratio ³		Investment Option Performance ⁵						
	Gross	Net	Gross	Net	As a %	Per \$1000 invested	3 Mo.	YTD	1 Yr.	5 Yr.	10 Yr. or Since Inception ⁶	Inception Dates ⁷	Date In Separate Account
American Funds Trgt Date Ret 2025 R6 Target-Date 2025	0.36%	0.36%	0.80%	0.80%	1.16% 1.16%	\$11.60 \$11.60	7.65%	7.65%	3.60%	5.43%	10.94%	2/1/2007	12/16/2015
<i>Morningstar Lifetime Mod 2025 TR USD</i>													
Fees and Restrictions⁸: N/A													
American Funds Trgt Date Ret 2030 R6 Target-Date 2030	0.38%	0.39%	0.80%	0.80%	1.18% 1.18%	\$11.80 \$11.80	8.80%	8.80%	3.65%	6.27%	11.74%	2/1/2007	12/16/2015
<i>Morningstar Lifetime Mod 2030 TR USD</i>													
Fees and Restrictions⁸: N/A													
American Funds Trgt Date Ret 2035 R6 Target-Date 2035	0.39%	0.39%	0.80%	0.80%	1.19% 1.19%	\$11.90 \$11.90	10.44%	10.44%	3.78%	6.92%	12.13%	2/1/2007	12/16/2015
<i>Morningstar Lifetime Mod 2035 TR USD</i>													
Fees and Restrictions⁸: N/A													
American Funds Trgt Date Ret 2040 R6 Target-Date 2040	0.40%	0.40%	0.80%	0.80%	1.20% 1.20%	\$12.00 \$12.00	10.97%	10.97%	3.80%	7.12%	12.31%	2/1/2007	12/16/2015
<i>Morningstar Lifetime Mod 2040 TR USD</i>													
Fees and Restrictions⁸: N/A													

Part II: Investment Option Performance and Applicable Fees and Charges

For the Period Ending March 31, 2019

Fund Name / Share Class Morningstar Category Applicable Benchmark Fees & Restrictions	Annual Underlying Fund Expense Ratio ¹		Applicable Fees & Charges Program and Administrative Charge ²		Total Annual Expense Ratio ³		Investment Option Performance ⁵						
	Gross	Net	Gross	Net	As a %	Per \$1000 invested	3 Mo.	YTD	1 Yr.	5 Yr.	10 Yr. or Since Inception ⁶	Inception Dates ⁷	Date In Separate Account
American Funds Trgt Date Ret 2045 R6 Target-Date 2045	0.40%	0.40%	0.80%		1.20% 1.20%	\$12.00 \$12.00	11.08%	11.08%	3.78%	7.27%	12.37%	2/1/2007	12/16/2015
<i>Morningstar Lifetime Mod 2045 TR USD</i>													
Fees and Restrictions⁸: N/A													
American Funds Trgt Date Ret 2050 R6 Target-Date 2050	0.41%	0.41%	0.80%		1.21% 1.21%	\$12.10 \$12.10	11.25%	11.25%	3.83%	7.34%	12.41%	2/1/2007	12/16/2015
<i>Morningstar Lifetime Mod 2050 TR USD</i>													
Fees and Restrictions⁸: N/A													
American Funds Trgt Date Ret 2055 R6 Target-Date 2055	0.42%	0.42%	0.80%		1.22% 1.22%	\$12.20 \$12.20	11.28%	11.28%	3.81%	7.33%	9.76%*	2/1/2010	12/16/2015
<i>Morningstar Lifetime Mod 2055 TR USD</i>													
Fees and Restrictions⁸: N/A													
American Funds Trgt Date Ret 2060 R6 Target-Date 2060+	0.44%	0.44%	0.80%		1.24% 1.24%	\$12.40 \$12.40	11.21%	11.21%	3.72%	N/A	7.07%*	3/27/2015	12/16/2015
<i>Morningstar Lifetime Mod 2060 TR USD</i>													
Fees and Restrictions⁸: N/A													

Part II: Investment Option Performance and Applicable Fees and Charges

For the Period Ending March 31, 2019

Fund Name / Share Class Morningstar Category Applicable Benchmark Fees & Restrictions	Annual Underlying Fund Expense Ratio ¹		Applicable Fees & Charges Program and Administrative Charge ²		Total Annual Expense Ratio ³		Investment Option Performance ⁵					
	Gross	Net	Gross	Net	As a %	Per \$1000 invested	3 Mo.	YTD	1 Yr.	5 Yr.	10 Yr. or Since Inception ⁶	Inception Dates ⁷
Invesco Equity and Income R6 Allocation--50% to 70% Eq	0.40%	0.39%	0.80%		1.20%	\$12.00	9.43%	9.43%	0.69%	5.16%	10.27%	8/3/1960
<i>Morningstar Mod Tgt Risk TR USD</i>									4.42%	5.40%	6.73%	
<i>Fees and Restrictions⁸: N/A</i>												
MM RetireSMART Growth I Allocation--85%+ Equity	0.73%	0.59%	0.80%		1.53%	\$15.30	12.30%	12.30%	2.72%	5.22%	11.57%	4/1/2014
<i>Morningstar Agg Tgt Risk TR USD</i>									3.76%	7.03%	6.91%	
<i>Fees and Restrictions⁸: N/A</i>												
MM RetireSMART Moderate I Allocation--50% to 70% Eq	0.57%	0.52%	0.80%		1.37%	\$13.70	9.12%	9.12%	2.76%	3.86%	8.67%	4/1/2014
<i>Morningstar Mod Tgt Risk TR USD</i>									4.42%	5.40%	5.34%	
<i>Fees and Restrictions⁸: N/A</i>												
Oppenheimer Capital Income I Allocation--30% to 50% Eq	0.65%	0.60%	0.80%		1.45%	\$14.50	5.97%	5.97%	2.56%	3.11%	7.49%	12/1/1970
<i>Morningstar Mod Con Tgt Risk TR USD</i>									4.62%	4.43%	4.60%	
<i>Fees and Restrictions⁸: N/A</i>												

Part II: Investment Option Performance and Applicable Fees and Charges

For the Period Ending March 31, 2019

Fund Name / Share Class Morningstar Category Applicable Benchmark Fees & Restrictions	Applicable Fees & Charges			Investment Option Performance ⁵				
	Annual Underlying Fund Expense Ratio ¹	Program and Administrative Charge ²	As a % Gross Net	Total Annual Expense Ratio ³	Total Return	Average Annual Return ⁴	Inception Dates ⁷	Date In Separate Account
The Hartford Balanced Income R6 Allocation--30% to 50% Eq	Gross Net 0.58% 0.58%	0.80%	1.38% 1.38%	Per \$1000 invested Gross Net \$13.80 \$13.80	3 Mo. YTD 8.00% 8.00%	1 Yr. 5 Yr. 10 Yr. or 5.20% 5.34% 10.28%	7/31/2006	9/16/2015
<i>Morningstar Mod Con Tgt Risk TR USD</i>						4.62% 4.43% 4.51%		
Fees and Restrictions⁸: N/A								
BONDS								
<i>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.</i>								
AB Global Bond Z World Bond	0.51% 0.50%	0.80%	1.31% 1.30%	\$13.10 \$13.00	3.11% 3.11%	3.00% 2.79% 5.29%	3/27/1992	9/16/2015
<i>FTSE WGBI NonUSD USD</i>						-4.55% -0.06% 0.36%		
Fees and Restrictions⁸: N/A								
Eaton Vance Income Fund of Boston R6 High Yield Bond	0.66% 0.66%	0.80%	1.46% 1.46%	\$14.60 \$14.60	6.49% 6.49%	4.09% 3.40% 9.71%	6/15/1972	9/16/2015
<i>ICE BofAML US High Yield TR USD</i>						5.94% 4.70% 4.39%		
Fees and Restrictions⁸: N/A								
Oppenheimer Intermediate Income Inst Corporate Bond	0.51% 0.41%	0.80%	1.31% 1.21%	\$13.10 \$12.10	4.70% 4.70%	2.71% 2.32% 3.84%*	8/2/2010	9/16/2015
<i>BBgBarc US Corp Bond TR USD</i>						4.94% 3.72% 3.14%		
Fees and Restrictions⁸: N/A								

Part II: Investment Option Performance and Applicable Fees and Charges

For the Period Ending March 31, 2019

Fund Name / Share Class Morningstar Category Applicable Benchmark Fees & Restrictions	Annual Underlying Fund Expense Ratio ¹		Applicable Fees & Charges Program and Administrative Charge ²		Total Annual Expense Ratio ³		Investment Option Performance ⁵								
	Gross Net		Gross Net		Per \$1000 invested		Total Return		Average Annual Return ⁴		Inception Dates ⁷				
	0.62% 0.62%		0.80%		As a % Gross Net		3 Mo. YTD		1 Yr. 5 Yr.		10 Yr. or Underlying Fund				
Pioneer Strategic Income K Multisector Bond	0.62% 0.62%		0.80%		1.42% 1.42%		\$14.20 \$14.20		3.39% 3.39%		2.23% 2.52%		6.43%	4/15/1999	9/16/2015
<i>BBgBarc US Universal TR USD</i>															
<i>Fees and Restrictions⁸: N/A</i>															
Premier Barings Infl-Profit and Inc I Inflation-Protected Bond	1.74% 0.48%		0.80%		2.54% 1.28%		\$25.40 \$12.80		2.85% 2.85%		1.75% 1.26%		2.64%	12/31/2003	9/16/2015
<i>BBgBarc US Treasury US TIPS TR USD</i>															
<i>Fees and Restrictions⁸: N/A</i>															
Premier Barings Short-Duration Bond I Short-Term Bond	0.39% 0.39%		0.80%		1.19% 1.19%		\$11.90 \$11.90		1.42% 1.42%		2.63% 1.35%		2.68%	10/3/1994	9/16/2015
<i>BBgBarc US Govt/Credit 1-5 Yr TR USD</i>															
<i>Fees and Restrictions⁸: N/A</i>															
Vanguard Total Bond Market Index Admiral Intermediate-Term Bond	0.05% 0.05%		0.80%		0.85% 0.85%		\$8.50 \$8.50		2.74% 2.74%		3.62% 1.85%		2.86%	12/11/1986	2/17/2016
<i>BBgBarc US Agg Bond TR USD</i>															
<i>Fees and Restrictions⁸: N/A</i>															

Part II: 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	Rate of Interest/Return	Term
Fixed Account	1.80%	Quarterly

Fees and Restrictions⁸:

Rate quoted is an effective annual yield.

Certain special rules apply to the Fixed Account investment option upon contract discontinuance. If your employer discontinues the contract and moves the plan's assets to another provider, amounts invested in the Fixed Account may be subject to a market value adjustment, which may alter the amount paid at discontinuance based on the formula set forth in the contract, or may be paid out over a set period of years as specified in the contract. 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 1.00%. 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 www.massmutual.com/retirementaccess or contact MassMutual at **888-547-1405**.

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