

PROFICIENT AUTO TRANS 401K PS PLAN (THE "PLAN")

PLAN ID: 842901

As of 04/21/22

IMPORTANT NOTICE

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

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

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

In addition, please be mindful that:

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

Please review this information carefully, and note that no other action on your part is required at this time. However, if you would like to enroll or make changes to your account, simply log-in to **www.massmutual.com/retirementaccess** at any time, or call the Participant Service Center at **1-800-854-0647**. 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 TRANS 401K PS PLAN, DBA PROFICIENT AUTO TRANSPORT, ATTN:CARLA LANE, 10057 103RD ST, JACKSONVILLE FL 32210 8625.

GETTING STARTED

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

Notice Summary

Part I:

General Plan information, including:

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

Part II:

Plan Investment Option Information, including, where applicable:

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

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., allocated/divided based on the relative size of each participant account) or per capita basis (i.e., a flat fee divided by the number of participants with a balance or 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. In addition to the fees listed below, some of the Plan's Administrative fees may have been paid through revenue sharing arrangements for one or more of the Plan's investment options listed in Part II of this Notice and, if applicable, (2) Program and Administrative Charges, as listed in this section and/or on Part II of this Notice.

Type of Plan Administrative Fee	Fee Amount/Percentage	Minimum	Maximum	Calculation Method	Charge Frequency	Allocation
None		N/A	N/A	Not Available	Not Available	Not Available

THE PLAN'S INDIVIDUAL FEES AND EXPENSES:

THE PLAN'S INDIVIDUAL FEES AND EXPENSES (CONTINUED):

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 Fee

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
RAPID DELIVERY FEE	\$30.00	N/A	N/A	Flat Dollar per Transaction	On-Request
PAPER FORM FEE	\$0.00	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
TPA PARTAIL DIST FEE CANCEL	\$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 FULL DIST FEE	\$65.00	N/A	N/A	Flat Dollar per Transaction	On-Request
DISTRIBUTION FEE	\$50.00	N/A	N/A	Flat Dollar per Transaction	On-Request
DISTRIBUTION CANCELLATION FEE	\$75.00	N/A	N/A	Flat Dollar per Transaction	On-Request

Loan Fee

Described and listed below are any fees associated with taking a loan from your Plan account.

Loan Fee	Fee Amount/Percentage	Minimum	Maximum	Calculation Method	Charge Frequency
RAPID DELIVERY FEE	\$30.00	N/A	N/A	Flat Dollar per Transaction	On-Request
PAPER FORM FEE	\$0.00	N/A	N/A	Flat Dollar per Transaction	On-Request
TPA LOAN SETUP FEE CANCEL	\$100.00	N/A	N/A	Flat Dollar per Transaction	On-Request
TPA LOAN SETUP FEE	\$100.00	N/A	N/A	Flat Dollar per Transaction	On-Request
LOAN MAINTENANCE FEE	\$10.00	N/A	N/A	Flat Dollar per Loan	Quarterly

Qualified Domestic Relations (QDRO) Fee

Described and listed below are any fees associated with the processing of any Domestic Relations Order (DRO) issued by a court with respect to the assets maintained in your Plan account.

Qualified Domestic Relations (QDRO) Fee	Fee Amount/Percentage	Minimum	Maximum	Calculation Method	Charge Frequency
None		N/A	N/A	Not Available	Not Available

Managed Account Fee

Manage My Retirement (MMR) is an optional managed account service made available by your plan. Under MMR, NextCapital Advisors has been engaged by your plan sponsor to provide investment advisory services including investment allocation recommendations and account monitoring. If you elect the MMR managed account service, this fee is deducted on a monthly basis from your participant account as follows:

Managed Account Fee	Fee Amount/Percentage (Annual)	Minimum	Maximum	Calculation Method	Charge Frequency
None		N/A	N/A	Not Available	Not Available

Other Fee

Described and listed below are any other fees associated with your Plan, its services and features.

Other Fee	Fee Amount/Percentage	Minimum	Maximum	Calculation Method	Charge Frequency
None		N/A	N/A	Not Available	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

PART II

YOUR PLAN'S INVESTMENT OPTIONS

03/31/22

INTRODUCTION:

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

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

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

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

www.massmutual.com/retirementaccess.

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

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

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

VARIABLE RETURN INVESTMENT OPTIONS

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

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares/units, when redeemed, may be worth more or less than their original cost. Please visit www.massmutual.com/retirementaccess or call the participant service center at 1-800-854-0647 to obtain performance data current to the most recent month-end.

As of 03/31/22

ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Underlying Fund Expense Ratio ¹	Program and Administrative Charge ²	Total Gross Annual Expense Ratio ³		Investment Option Performance ⁴			Inception Date
			As a %	Per \$1000 invested	Average Annual Return ⁵ 1 Yr.	5 Yr.	10 Yr./ Since Inception*	
BOND								
AB GLOBAL BOND Z	0.50%	0.80%	1.30%	\$13.00	-4.40%	1.00%	1.86%	03/27/92
World Bond-USD Hedged								
Bloomberg Global Aggregate TR Hdg USD					-3.92%	2.25%	2.88%	N/A
Fees and Restrictions: ⁶ N/A								
BLACKROCK TOTAL RETURN K	0.38%	0.80%	1.18%	\$11.80	-5.27%	1.83%	2.57%	12/07/01
Intermediate Core-Plus Bond								
Bloomberg US Universal TR USD					-4.23%	2.31%	2.57%	N/A
Fees and Restrictions: ⁶ N/A								

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares/units, when redeemed, may be worth more or less than their original cost. Please visit www.massmutual.com/retirementaccess or call the participant service center at 1-800-854-0647 to obtain performance data current to the most recent month-end.

ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Underlying Fund Expense Ratio ¹	Program and Administrative Charge ²	Total Gross Annual Expense Ratio ³		Investment Option Performance ⁴			Inception Date
			As a %	Per \$1000 invested	1 Yr.	5 Yr.	10 Yr./ Since Inception*	
BOND								
EATON VANCE INC FD OF BOSTON R6	0.67%	0.80%	1.47%	\$14.70	1.20%	3.72%	4.56%	06/15/72
High Yield Bond								
ICE BofA US High Yield TR USD					-0.29%	4.56%	4.39%	N/A
Fees and Restrictions: ⁶ N/A								
MassMutual Inf-Prot and Inc I	0.47%	0.80%	1.27%	\$12.70	3.04%	3.68%	1.97%	12/31/03
Inflation-Protected Bond								
Bloomberg US Treasury US TIPS TR USD					4.29%	4.43%	2.69%	N/A
Fees and Restrictions: ⁶ N/A								

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares/units, when redeemed, may be worth more or less than their original cost. Please visit www.massmutual.com/retirementaccess or call the participant service center at 1-800-854-0647 to obtain performance data current to the most recent month-end.

ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Underlying Fund Expense Ratio ¹	Program and Administrative Charge ²	Total Gross Annual Expense Ratio ³		Investment Option Performance ⁴			Inception Date
			As a %	Per \$1000 invested	Average Annual Return ⁵ 1 Yr. 5 Yr. 10 Yr./ Since Inception*			
BOND								
PIMCO INCOME INST Multisector Bond	0.62%	0.80%	1.42%	\$14.20	-2.33%	2.77%	5.13%	03/30/07
Bloomberg US Universal TR USD					-4.23%	2.31%	2.57%	N/A
Fees and Restrictions: ⁶ N/A								
VANGUARD TOTAL BOND MKT IND ADM Intermediate Core Bond	0.05%	0.80%	0.85%	\$8.50	-4.85%	1.31%	1.39%	12/11/86
Bloomberg US Agg Bond TR USD					-4.15%	2.14%	2.24%	N/A
Fees and Restrictions: ⁶ N/A								

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.

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares/units, when redeemed, may be worth more or less than their original cost. Please visit www.massmutual.com/retirementaccess or call the participant service center at 1-800-854-0647 to obtain performance data current to the most recent month-end.

ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Underlying Fund Expense Ratio ¹	Program and Administrative Charge ²	Total Gross Annual Expense Ratio ³		Investment Option Performance ⁴			Inception Date
			As a %	Per \$1000 invested	1 Yr.	5 Yr.	10 Yr./ Since Inception*	
ASSET ALLOCATION/BALANCED								
HARTFORD BALANCED INCOME R6	0.53%	0.80%	1.33%	\$13.30	3.44%	6.47%	6.96%	07/31/06
Allocation--30% to 50% Equity								
Morningstar Mod Con Tgt Risk TR USD					0.36%	6.27%	5.41%	N/A
Fees and Restrictions: ⁶ N/A								
MassMutual 20/80 Allocation I	0.54%	0.80%	1.34%	\$13.40	-1.66%	4.14%		04/01/14
Allocation--15% to 30% Equity								
Morningstar Con Tgt Risk TR USD					-1.70%	4.12%	3.48%	N/A
Fees and Restrictions: ⁶ N/A								

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares/units, when redeemed, may be worth more or less than their original cost. Please visit www.massmutual.com/retirementaccess or call the participant service center at 1-800-854-0647 to obtain performance data current to the most recent month-end.

ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Underlying Fund Expense Ratio ¹	Program and Administrative Charge ²	Total Gross Annual Expense Ratio ³		Investment Option Performance ⁴			Inception Date
			As a %	Per \$1000 invested	Average Annual Return ⁵			
					1 Yr.	5 Yr.	10 Yr./ Since Inception*	
ASSET ALLOCATION/BALANCED								
MassMutual 80/20 Allocation I Allocation--70% to 85% Equity	0.63%	0.80%	1.43%	\$14.30	4.61%	10.04%		04/01/14
Morningstar Mod Agg Tgt Risk TR USD					4.01%	9.73%	7.96%	N/A
Fees and Restrictions: ⁶ N/A								
MassMutual 40/60 Allocation I Allocation--30% to 50% Equity	0.54%	0.80%	1.34%	\$13.40	0.74%	6.58%		04/01/14
Morningstar Mod Con Tgt Risk TR USD					0.36%	6.27%	5.27%	N/A
Fees and Restrictions: ⁶ N/A								

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares/units, when redeemed, may be worth more or less than their original cost. Please visit www.massmutual.com/retirementaccess or call the participant service center at 1-800-854-0647 to obtain performance data current to the most recent month-end.

ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Underlying Fund Expense Ratio ¹	Program and Administrative Charge ²	Total Gross Annual Expense Ratio ³		Investment Option Performance ⁴			Inception Date
			As a %	Per \$1000 invested	Average Annual Return ⁵ 1 Yr.	5 Yr.	10 Yr./ Since Inception*	
ASSET ALLOCATION/BALANCED								
MassMutual 60/40 Allocation I Allocation--50% to 70% Equity	0.56%	0.80%	1.36%	\$13.60	4.24%	8.89%		04/01/14
Morningstar Mod Tgt Risk TR USD					2.26%	8.02%	6.65%	N/A
Fees and Restrictions: ⁶ N/A								
AMER FUNDS TRGT DATE RET 2060 R6 Target-Date 2060	0.38%	0.80%	1.18%	\$11.80	2.87%	10.93%	9.15%	03/27/15
Morningstar Lifetime Mod 2060 TR USD					4.52%	10.17%	8.74%	N/A
Fees and Restrictions: ⁶ N/A								

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares/units, when redeemed, may be worth more or less than their original cost. Please visit www.massmutual.com/retirementaccess or call the participant service center at 1-800-854-0647 to obtain performance data current to the most recent month-end.

ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Underlying Fund Expense Ratio ¹	Program and Administrative Charge ²	Total Gross Annual Expense Ratio ³		Investment Option Performance ⁴			Inception Date
			As a %	Per \$1000 invested	Average Annual Return ⁵ 1 Yr.	5 Yr.	10 Yr./ Since Inception*	
ASSET ALLOCATION/BALANCED								
AMER FUNDS TRGT DATE RET 2055 R6	0.38%	0.80%	1.18%	\$11.80	2.94%	10.97%	10.37%	02/01/10
Target-Date 2055								
Morningstar Lifetime Mod 2055 TR USD					4.69%	10.25%	9.45%	N/A
Fees and Restrictions: ⁶ N/A								
AMER FUNDS TRGT DATE RET 2050 R6	0.37%	0.80%	1.17%	\$11.70	3.28%	11.06%	10.43%	02/01/07
Target-Date 2050								
Morningstar Lifetime Mod 2050 TR USD					4.81%	10.29%	9.53%	N/A
Fees and Restrictions: ⁶ N/A								

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares/units, when redeemed, may be worth more or less than their original cost. Please visit www.massmutual.com/retirementaccess or call the participant service center at 1-800-854-0647 to obtain performance data current to the most recent month-end.

ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Underlying Fund Expense Ratio ¹	Program and Administrative Charge ²	Total Gross Annual Expense Ratio ³		Investment Option Performance ⁴			Inception Date
			As a %	Per \$1000 invested	Average Annual Return ⁵			
					1 Yr.	5 Yr.	10 Yr./ Since Inception*	

ASSET ALLOCATION/BALANCED

AMER FUNDS TRGT DATE RET 2045 R6	0.37%	0.80%	1.17%	\$11.70	3.73%	11.00%	10.40%	02/01/07
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Target-Date 2045

Morningstar Lifetime Mod 2045 TR USD					4.80%	10.25%	9.56%	N/A
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Fees and Restrictions: ⁶ N/A

AMER FUNDS TRGT DATE RET 2040 R6	0.36%	0.80%	1.16%	\$11.60	3.83%	10.83%	10.27%	02/01/07
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Target-Date 2040

Morningstar Lifetime Mod 2040 TR USD					4.46%	9.98%	9.43%	N/A
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Fees and Restrictions: ⁶ N/A

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares/units, when redeemed, may be worth more or less than their original cost. Please visit www.massmutual.com/retirementaccess or call the participant service center at 1-800-854-0647 to obtain performance data current to the most recent month-end.

ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Underlying Fund Expense Ratio ¹	Program and Administrative Charge ²	Total Gross Annual Expense Ratio ³		Investment Option Performance ⁴			Inception Date
			As a %	Per \$1000 invested	Average Annual Return ⁵ 1 Yr.	5 Yr.	10 Yr./ Since Inception*	

ASSET ALLOCATION/BALANCED

AMER FUNDS TRGT DATE RET 2035 R6	0.35%	0.80%	1.15%	\$11.50	3.73%	10.26%	9.90%	02/01/07
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Target-Date 2035

Morningstar Lifetime Mod 2035 TR USD					3.89%	9.44%	9.03%	N/A
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Fees and Restrictions: ⁶ N/A

AMER FUNDS TRGT DATE RET 2030 R6	0.33%	0.80%	1.13%	\$11.30	3.10%	8.83%	9.05%	02/01/07
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Target-Date 2030

Morningstar Lifetime Mod 2030 TR USD					3.33%	8.76%	8.38%	N/A
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Fees and Restrictions: ⁶ N/A

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares/units, when redeemed, may be worth more or less than their original cost. Please visit www.massmutual.com/retirementaccess or call the participant service center at 1-800-854-0647 to obtain performance data current to the most recent month-end.

ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Underlying Fund Expense Ratio ¹	Program and Administrative Charge ²	Total Gross Annual Expense Ratio ³		Investment Option Performance ⁴			Inception Date
			As a %	Per \$1000 invested	Average Annual Return ⁵ 1 Yr.	5 Yr.	10 Yr./ Since Inception*	

ASSET ALLOCATION/BALANCED

AMER FUNDS TRGT DATE RET 2025 R6	0.31%	0.80%	1.11%	\$11.10	2.82%	7.76%	8.13%	02/01/07
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Target-Date 2025

Morningstar Lifetime Mod 2025 TR USD					2.92%	8.06%	7.60%	N/A
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Fees and Restrictions: ⁶ N/A

AMER FUNDS TRGT DATE RET 2020 R6	0.30%	0.80%	1.10%	\$11.00	3.00%	6.71%	7.03%	02/01/07
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Target-Date 2020

Morningstar Lifetime Mod 2020 TR USD					2.69%	7.48%	6.89%	N/A
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Fees and Restrictions: ⁶ N/A

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares/units, when redeemed, may be worth more or less than their original cost. Please visit www.massmutual.com/retirementaccess or call the participant service center at 1-800-854-0647 to obtain performance data current to the most recent month-end.

ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Underlying Fund Expense Ratio ¹	Program and Administrative Charge ²	Total Gross Annual Expense Ratio ³		Investment Option Performance ⁴			Inception Date
			As a %	Per \$1000 invested	Average Annual Return ⁵			
					1 Yr.	5 Yr.	10 Yr./ Since Inception*	
ASSET ALLOCATION/BALANCED								
AMER FUNDS TRGT DATE RET 2015 R6	0.29%	0.80%	1.09%	\$10.90	2.99%	6.18%	6.37%	02/01/07
Target-Date 2015								
Morningstar Lifetime Mod 2015 TR USD					2.56%	7.00%	6.30%	N/A
Fees and Restrictions: ⁶ N/A								
AMER FUNDS TRGT DATE RET 2010 R6	0.28%	0.80%	1.08%	\$10.80	2.76%	5.69%	5.80%	02/01/07
Target-Date 2000-2010								
Morningstar Lifetime Mod 2010 TR USD					2.48%	6.56%	5.81%	N/A
Fees and Restrictions: ⁶ N/A								

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

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ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Underlying Fund Expense Ratio ¹	Program and Administrative Charge ²	Total Gross Annual Expense Ratio ³		Investment Option Performance ⁴			Inception Date
			As a %	Per \$1000 invested	Average Annual Return ⁵ 1 Yr.	5 Yr.	10 Yr./ Since Inception*	
LARGE-CAP								
HARTFORD EQUITY INCOME R6	0.65%	0.80%	1.45%	\$14.50	14.61%	10.84%	11.12%	08/28/03
Large Value								
Russell 1000 Value TR USD					11.67%	10.29%	9.32%	N/A
Fees and Restrictions: ⁶ N/A								
JPMORGAN US EQUITY R6	0.47%	0.80%	1.27%	\$12.70	15.71%	16.26%	14.53%	09/17/93
Large Blend								
Russell 1000 TR USD					13.27%	15.82%	14.53%	N/A
Fees and Restrictions: ⁶ N/A								

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ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Underlying Fund Expense Ratio ¹	Program and Administrative Charge ²	Total Gross Annual Expense Ratio ³		Investment Option Performance ⁴			Inception Date
			As a %	Per \$1000 invested	Average Annual Return ⁵ 1 Yr.	5 Yr.	10 Yr./ Since Inception*	
LARGE-CAP								
MassMutual Blue Chip Growth I	0.63%	0.80%	1.43%	\$14.30	2.90%	17.01%	15.01%	06/01/01
Large Growth								
Russell 1000 Growth TR USD					14.98%	20.88%	17.04%	N/A
Fees and Restrictions: ⁶ N/A								
VANGUARD 500 INDEX ADM	0.04%	0.80%	0.84%	\$8.40	14.67%	15.03%	13.69%	08/31/76
Large Blend								
Russell 1000 TR USD					13.27%	15.82%	14.53%	N/A
Fees and Restrictions: ⁶ N/A								

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

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ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Underlying Fund Expense Ratio ¹	Program and Administrative Charge ²	Total Gross Annual Expense Ratio ³		Investment Option Performance ⁴			Inception Date
			As a %	Per \$1000 invested	Average Annual Return ⁵ 1 Yr.	5 Yr.	10 Yr./ Since Inception*	
MID-CAP								
JPMORGAN MID CAP GROWTH R6	0.74%	0.80%	1.54%	\$15.40	-4.13%	17.30%	14.08%	03/02/89
Mid-Cap Growth								
Russell Mid Cap Growth TR USD					-0.89%	15.10%	13.52%	N/A
Fees and Restrictions: ⁶ N/A								
ALLSPRING SPEC MIDCAP VALUE R6	0.70%	0.80%	1.50%	\$15.00	12.29%	9.98%	12.15%	12/31/98
Mid-Cap Value								
Russell Mid Cap Value TR USD					11.45%	9.99%	11.12%	N/A
Fees and Restrictions: ⁶ N/A								

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ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Underlying Fund Expense Ratio ¹	Program and Administrative Charge ²	Total Gross Annual Expense Ratio ³		Investment Option Performance ⁴			Inception Date
			As a %	Per \$1000 invested	Average Annual Return ⁵ 1 Yr.	5 Yr.	10 Yr./ Since Inception*	
MID-CAP								
VANGUARD MID-CAP INDEX ADM	0.05%	0.80%	0.85%	\$8.50	7.95%	12.10%	12.04%	05/21/98
Mid-Cap Blend								
Russell Mid Cap TR USD					6.92%	12.62%	12.85%	N/A
Fees and Restrictions: ⁶ N/A								
Mid-cap stocks generally have higher risk and reward characteristics than large company stocks.								
SMALL-CAP								
FRANKLIN SMALL CAP VALUE R6	0.69%	0.80%	1.49%	\$14.90	1.05%	9.03%	9.92%	03/11/96
Small Value								
Russell 2000 Value TR USD					3.32%	8.57%	10.15%	N/A
Fees and Restrictions: ⁶ N/A								

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ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Underlying Fund Expense Ratio ¹	Program and Administrative Charge ²	Total Gross Annual Expense Ratio ³		Investment Option Performance ⁴			Inception Date
			As a %	Per \$1000 invested	Average Annual Return ⁵ 1 Yr. 5 Yr. 10 Yr./ Since Inception*			
SMALL-CAP								
VANGUARD SMALL-CAP INDEX ADM	0.05%	0.80%	0.85%	\$8.50	-0.12%	10.45%	11.22%	10/03/60
Small Blend								
Russell 2000 TR USD					-5.79%	9.74%	11.04%	N/A
Fees and Restrictions: ⁶ N/A								
DELAWARE IVY SMALL CAP GROWTH R6	0.87%	0.80%	1.67%	\$16.70	-8.61%	12.27%	11.59%	09/21/92
Small Growth								
Russell 2000 Growth TR USD					-14.33%	10.33%	10.02%	N/A
Fees and Restrictions: ⁶ N/A								

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

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ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Underlying Fund Expense Ratio ¹	Program and Administrative Charge ²	Total Gross Annual Expense Ratio ³		Investment Option Performance ⁴			Inception Date
			As a %	Per \$1000 invested	Average Annual Return ⁵ 1 Yr.	5 Yr.	10 Yr./ Since Inception*	
INTERNATIONAL/GLOBAL								
AMERICAN FUNDS CAP WORLD G&I R6	0.42%	0.80%	1.22%	\$12.20	1.18%	9.32%	9.04%	03/26/93
World Large-Stock Blend								
MSCI ACWI NR USD					7.28%	11.64%	10.00%	N/A
Fees and Restrictions: ⁶ N/A								
AMERICAN FUNDS EUROPACIFIC GR R6	0.46%	0.80%	1.26%	\$12.60	-10.07%	7.15%	6.47%	04/16/84
Foreign Large Growth								
MSCI ACWI Ex USA Growth NR USD					-6.16%	8.60%	6.70%	N/A
Fees and Restrictions: ⁶ N/A								

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ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Underlying Fund Expense Ratio ¹	Program and Administrative Charge ²	Total Gross Annual Expense Ratio ³		Investment Option Performance ⁴			Inception Date
			As a %	Per \$1000 invested	1 Yr.	5 Yr.	10 Yr./ Since Inception*	
INTERNATIONAL/GLOBAL								
HARTFORD INTERNATIONAL OPPS R6	0.69%	0.80%	1.49%	\$14.90	-2.64%	6.47%	5.89%	07/22/96
Foreign Large Blend								
MSCI ACWI Ex USA NR USD					-1.48%	6.76%	5.17%	N/A
Fees and Restrictions: ⁶ N/A								
BLACKROCK ISH MSCI EAFE INT IX K	0.04%	0.80%	0.84%	\$8.40	-0.46%	5.76%	5.25%	04/09/97
Foreign Large Blend								
MSCI ACWI Ex USA NR USD					-1.48%	6.76%	5.55%	N/A
Fees and Restrictions: ⁶ N/A								

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares/units, when redeemed, may be worth more or less than their original cost. Please visit www.massmutual.com/retirementaccess or call the participant service center at 1-800-854-0647 to obtain performance data current to the most recent month-end.

ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Underlying Fund Expense Ratio ¹	Program and Administrative Charge ²	Total Gross Annual Expense Ratio ³		Investment Option Performance ⁴			Inception Date
			As a %	Per \$1000 invested	Average Annual Return ⁵ 1 Yr. 5 Yr. 10 Yr./ Since Inception*			
INTERNATIONAL/GLOBAL								
COLUMBIA OVERSEAS VALUE I-3	0.88%	0.80%	1.68%	\$16.80	-1.26%	5.28%	5.58%	03/31/08
Foreign Large Value								
MSCI ACWI Ex USA Value NR USD					3.31%	4.67%	3.67%	N/A
Fees and Restrictions: ⁶ N/A								
DELAWARE EMERGING MARKETS R6	1.23%	0.80%	2.03%	\$20.30	-18.51%	5.59%	4.81%	06/10/96
Diversified Emerging Mkts								
Fees and Restrictions: ⁶ N/A								

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.

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ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Underlying Fund Expense Ratio ¹	Program and Administrative Charge ²	Total Gross Annual Expense Ratio ³		Investment Option Performance ⁴			Inception Date
			As a %	Per \$1000 invested	Average Annual Return ⁵ 1 Yr.	5 Yr.	10 Yr./ Since Inception*	
SPECIALTY								
MFS GLOBAL REAL ESTATE R6	0.87%	0.80%	1.67%	\$16.70	14.33%	9.60%	8.98%	03/11/09
Global Real Estate								
S&P Global REIT TR USD					19.97%	8.24%	8.37%	N/A
Fees and Restrictions: ⁶ N/A								
DFA REAL ESTATE SECURITIES I	0.20%	0.80%	1.00%	\$10.00	23.10%	9.84%	9.36%	01/05/93
Real Estate								
S&P United States REIT TR USD					26.33%	9.54%	9.63%	N/A
Fees and Restrictions: ⁶ N/A								

* 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.

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

FIXED RETURN INVESTMENT OPTIONS

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

Fixed Return Investment	Rate of Interest/Return	Term
FIXED ACCOUNT	1.25%	Quarterly

Fees and Restrictions:

Up to 1/6th of the total Fixed Account value for your Plan's contract can be transferred from the Fixed Account per twelve-month period or contract year, as applicable, subject to the competing fund restrictions.

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 1%. 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 call 1-800-854-0647.

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

Please consider an investment option's objectives, risks, charges and expenses carefully before investing. This and other information about the investment option can be found in the applicable prospectuses (and/or summary prospectuses, if available), if any, or fact sheets for the investment options listed, which are available from your plan sponsor, on the participant website at www.massmutual.com/retirementaccess or

by contacting our participant service center at 1-800-854-0647 between 8:00 a.m. and 8:00 p.m. ET, Monday through Friday. Please read them carefully before investing.

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