

Information Access and Services

The JourneySM, MassMutual's interactive retirement planning web site, helps you learn how to set and save for your retirement goals. You can view account information, execute transactions or take advantage of Morningstar Associates retirement planning tools. There are four regions you can choose from to manage your account and receive customized educational and planning solutions for your retirement.

The JourneySM

www.massmutual.com/retire

My Account

Choose from the following areas to view your account activity and execute transactions.

Account Summary – Monitor your total account balance based upon each investment option's closing value as of 4 p.m. Eastern Time on the date the investment option was last valued.

Account Balances – View your account balance by investment account, by source or by investment account by source based on the date the investment option was last valued.

Balance Transfers – Transfer portions of your current balance to the investment options of your choice (*subject to certain restrictions*).

Investment Performance – Review unit/share values, year-to-date, 12-month and daily rates of return (updated each business day) or calendar year and average rates of return (updated monthly). Learn the characteristics of different categories of investments or research your plan's investment options using detailed information provided. Profiles by Morningstar, Inc. are available for select investment options.

Investment Selection – Change your investment allocation for future contributions (to transfer existing balances, go to Balance Transfers).

Loan Balances (available only if your plan has a loan option) – Track loan balances, available loan amounts and interest rates for new loans.

Loan Modeling (available only if your plan has a loan option) – Model and/or request a home or personal loan. See the effect the loan could have on your future retirement savings.

Statement of Account – View or print the activity on your account for the business days during the period you select. A statement of account is available for any period between one day and 12 months for the last two years.

Learn

Access a variety of tools to help you understand more about investing or explore different ways to save for your retirement goals.

The Learning Station – Expand or refresh your existing knowledge with beginner, intermediate or advanced investing education and information provided by Morningstar Associates.

Quick Study – Discover how participating in your retirement plan can help you reach your retirement savings goals using a variety of financial calculators.

Research

Study investment performance or gain detailed information about your plan's investment options, including profiles and analysis prepared by Morningstar, Inc.

Solutions

Plan for the future with solutions from MassMutual and Morningstar Associates. Each solution provides varying degrees of detail and customization to help you design an investment strategy that's right for you.

Security

If it's the first time you are using The JourneySM or FLASHSM, please change the temporary PIN assigned to you.

You can do this by visiting The JourneySM at our web site at www.massmutual.com/retire or by calling the FLASHSM line at 1-800-74-FLASHSM (35274).

Use the same PIN to access the FLASHSM system.

Acceso a Información en Español

El sistema de respuestas grabadas de FLASHSM está disponible en español. Usted puede llamar al 1-800-743-5274, 24 horas al día. Por otra parte, usted puede optar por comunicarse con un representante multilingüe, llamando al mismo número de lunes a viernes desde las 8 a.m. hasta las 8 p.m.

The JourneySM's recommended internet browsers are Microsoft Internet Explorer (version 4.0 or greater) or Netscape Communicator (version 4.0 or greater).

Morningstar Associates, LLC is a registered investment advisor and wholly owned subsidiary of Morningstar, Inc.



You can't predict. You can prepare.®

INVEST

INSURE

RETIRE



FLASHSM

1-800-74-FLASHSM (35274)

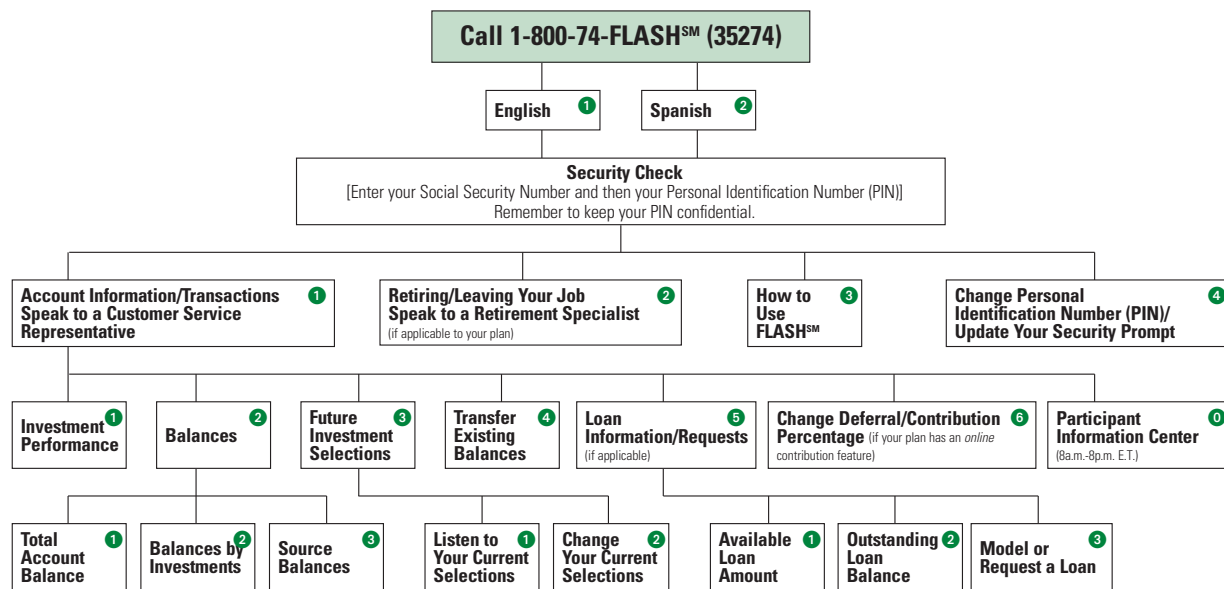
FLASHSM provides access to information on your retirement account from any touch-tone telephone, 24 hours a day, 365 days a year. Account information is updated daily. The following menu will help you access account information or conduct transactions.

- Make your choice by pressing the keys corresponding to the numbers in the boxes. Some features may not apply to your plan. Other plans may have additional features.
- For plans that allow electronic enrollment, you will be able to enroll the first time you access 1-800-74-FLASHSM (35274).

If you elect to participate in the plan, choose English or Spanish (1 or 2) and proceed through the security check (Social Security Number and Personal Identification Number). You will then be prompted to enroll in the plan.

- * Will bring you to the last menu.
- 9 Will end your call.
- To skip over the scripted messages, interrupt by making your choice.

Before enrolling, investors should consider an investment's objectives, risks, charges and expenses carefully before investing. For this and other information, see a fact sheet or the applicable prospectus available from MassMutual by calling 1-800-309-3539. Read it carefully before investing.



Make your choice by pressing the keys corresponding to the numbers in the boxes. Some features may not apply to your plan. Other plans may have additional features. Account transactions will usually be processed within 24 hours.



Participant Information Center

1-800-74-FLASHSM (35274)

MassMutual's Participant Information Center (PIC) is staffed with highly trained customer service professionals who can answer your questions and guide you through FLASHSM and The JourneySM transactions.

- Call 1-800-74-FLASHSM (35274) and follow the menu prompts to speak with a customer service representative or a retirement specialist.

- Access to interpreters through the AT&T Language Line.
- Contact representatives anytime, Monday through Friday, 8 a.m. to 8 p.m., Eastern Time.

Securities offered through registered representatives of MML Investors Services, Inc., 1295 State Street, Springfield MA 01111.

