

Dear Valued Client.

It is my pleasure to announce that effective January 1, 2013, Massachusetts Mutual Life Insurance Company (MassMutual) completed the transaction to acquire The Hartford's Retirement Plans Group (RPG).

THERE IS NOTHING YOU NEED TO DO

Our primary objective is to ensure a smooth transition as we welcome you to MassMutual. We will maintain the high levels of service that you have come to expect.

While your retirement plan is now administered by MassMutual, there will be no immediate changes to your service contacts, phone numbers, mailing addresses or websites at this time. You can continue to access your account at www.retire.hartfordlife.com. All of your plan's features, including investment options, will remain the same unless specific changes are made by your plan sponsor.

WHAT YOU CAN EXPECT

- Should you receive any electronic correspondence from MassMutual, the email will come from a new address, @massmutual.com.
- As we progress into 2013, MassMutual will incrementally incorporate its brand and messaging throughout the customer experience, as applicable.
- Prior to implementing any significant changes, we will provide you with ample notice and direction.

ADDITIONAL ITEM OF NOTE

MassMutual has no affiliation, and Hartford Retirement Services, LLC and the RPG business no longer have any affiliation, with The Hartford Financial Services Group or any of its subsidiaries. MassMutual has been appointed by Hartford Life Insurance Company (HLIC) to provide all administrative services necessary to support the insurance contracts issued by HLIC in connection with the RPG business.

For more information or if you have any questions, please call MassMutual at 1-800-528-9009 or visit www.retire.hartfordlife.com.

If you'd like to learn more about MassMutual, visit www.massmutual.com or find MassMutual on Facebook, Twitter, LinkedIn, YouTube and Google+.

With best wishes for a prosperous New Year,

Massachusetts Mutual Life Insurance Company (MassMutual)

- Founded in 1851.
- Mutually-owned. We operate for the benefit of our members and participating policyowners.
- 161-year tradition of strength, stability and performance, with financial strength ratings¹ among the highest in the industry:
 - A.M. Best Company: A++ (Superior) Fitch Ratings: AA+ (Very Strong) Moody's Investors Service: Aa2 (Excellent) Standard & Poor's: AA+ (Very strong)
- Fortune 500 company² and ranked among the "World's Most Admired Companies" in the life and health insurance industry category.3

Retirement Services Division

- Serving retirement plans for more than 65 years.
- More than \$120 billion in combined assets under management as of 9/30/12.4
- Retirement Leader of the Year.5
- Call Center recognized by ContactCenterWorld as a top performer in delivering outstanding customer service for the fourth consecutive year.6



Executive Vice President, MassMutual Retirement Services Chairman and CEO, MassMutual International, LLC











² Applies to Massachusetts Mutual Life Insurance Company – FORTUNE Magazine, May 21, 2012.

³ Applies to Massachusetts Mutual Life Insurance Company – FORTUNE Magazine, March 19, 2012.

⁵ 2012 "Retirement Leader of the Year" Award sponsored by Fund Industry Intelligence (a Euromoney Institutional Investor publication), April 5, 2012.

⁶ Awards announced June 21, 2012 at ContactCenterWorld's 2012 Top Ranking Performers Americas Conference in Orlando, FL



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¹ Massachusetts Mutual Life Insurance Company and its subsidiaries, C.M. Life Insurance Company and MML Bay State Life Insurance Company. Ratings are as of November 30, 2012. For current ratings, visit www.massmutual.com/ratings.

⁴ MassMutual's retirement plan assets under management (AUM) were \$69 billion as of September 30, 2012. After the close, with the addition of The Hartford's Retirement Plans Business, we anticipate the division will surpass \$120 billion of combined Retirement Plans AUM.