

Guaranteed Interest Account (GIA)

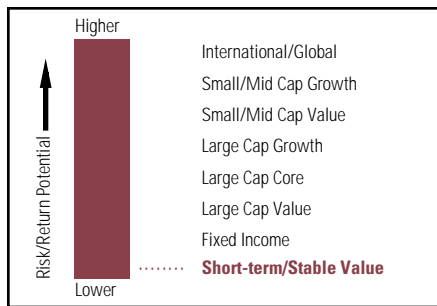
Managed by MassMutual. Subadvised by Babson Capital Management, LLC

Short-term/Stable Value

Fourth Quarter 2009



Category



Investing involves risks including the possible loss of principal. The risk/return indicator is for comparative purposes and is based on the general comparative risks of these categories.

Portfolio Manager Profile

Babson Capital Management LLC

Established in 1940, Babson Capital Management LLC and its affiliates manage more than \$117.8 billion in assets as of December 31, 2009.

Mary Wilson-Kibbe

Portfolio Manager

Education:

B.S. - Merrimack College

Strategy

Guaranteed Interest Account (GIA)

The Guaranteed Interest Account, backed by MassMutual's general assets, is designed to provide stable, long-term investment growth. The diversified portfolio is composed primarily of high-quality, fixed-income investments including public bonds, private placements, commercial mortgage loans and short-term investments. Babson Capital Management LLC professionals subject investments to a thorough credit analysis. Investments are made using a conservative approach by matching assets to liabilities.

Participants are guaranteed preservation of principal and a stated rate of return regardless of economic events while their MassMutual investment agreement (the "Agreement") is active. The guaranteed interest rate is determined in advance thus allowing plan sponsors and participants to make informed decisions regarding current allocations.

Participants' accounts invested in the Guaranteed Interest Account (the "GIA") are available for participant-initiated transactions (at book value), including transfers to other investment options, loans and distributions in the event of hardship and upon a participant's retirement, death, disability and certain separations from service. Because these participant-initiated transactions occur at book value, participants' investments are not subject to changes in value due to market conditions, whereas market value investment options are subject to such increases and decreases in value. MassMutual backs its commitments with its own surplus and capital.

If the Agreement is fully or partially terminated, participants will receive the liquidation value of the GIA instead of the book value. The liquidation value is determined in accordance with a formula contained in the Agreement, which is designed to reflect the value of the assets in the GIA. The liquidation value may be more or less than the book value of the plan's investment in the GIA. This means that upon partial or full termination of the Agreement, a participant's account balance in the GIA may be either increased or decreased.

Investors should consider an investment's objectives, risks, charges and expenses carefully before investing. For current interest rate information please contact your plan sponsor, visit [The JourneySM at www.massmutual.com/retire](http://www.massmutual.com/retire), or call [FLASHSM \(1-800-743-5274\)](tel:1-800-743-5274) Monday - Friday, 8 a.m. to 8 p.m., E.T.

General Investment Account

The Guaranteed Interest Account ("GIA") is not a separate investment account and is only available through a group annuity contract issued by MassMutual. The GIA invests in MassMutual's general investment account and MassMutual is not an investment Fiduciary with respect to the GIA. MassMutual's Retirement Services Investment Management Group does not monitor the manager of the GIA.

Public Bonds and Private Placements.....	61.3%
Policy Loans	10.6%
Mortgage Loans	14.7%
Cash and Short-term Investments	3.3%
Other	10.1%

General Investment Account information as of 12/31/09 data subject to change.

All required disclosures pertaining to this investment option are provided on this page.