



May 6, 2011

To Our Valued Policy and Contract Owners:

We have enclosed a Prospectus Supplement describing changes to the MML NASDAQ-100® Fund, one of the underlying investment choices for your MassMutual variable product.

This Fund seeks to approximate as closely as practicable (before fees and expenses) the total return of the NASDAQ-100 Index®*. Due to the reconstitution of the Index on May 2, 2011, we expect that the Fund will need to operate as a non-diversified investment company going forward in order to meet its investment objective, even though the Fund is registered with the Securities and Exchange Commission as a diversified company. Based on discussions with the SEC Staff and MassMutual's recommendation, the Fund's Board of Trustees has authorized the Fund's subadviser to operate the Fund as a non-diversified investment company in order to meet the Fund's investment objective following the reconstitution of the Index.

The Prospectus Supplement, which is printed on the reverse side of this letter, provides more detailed information, including information regarding the risks of non-diversification. Please read the Supplement and retain it for future reference.

The MassMutual Financial Group companies value the opportunity to assist you in the pursuit of your financial goals. For more information about which funds are available under your variable annuity contract or variable life insurance policy, please check your prospectus, or contact your financial professional. You may also contact the MassMutual Customer Service Center by calling (800) 272-2216, Monday through Friday, between 8 a.m. and 8 p.m. eastern time, or by visiting www.massmutual.com on the Internet. For Corporate and Bank Owned Life Insurance Policies, call (800) 548-0073 between 8 a.m. and 5 p.m. eastern time.

* NASDAQ®, NASDAQ-100® and NASDAQ-100 Index® are trademarks of The NASDAQ Stock Market, Inc. (together with its affiliates, "NASDAQ") and are licensed for use by the Fund. The Fund has not been passed on by NASDAQ as to its legality or suitability. The Fund is not issued, endorsed, sold or promoted by NASDAQ. **NASDAQ MAKES NO WARRANTIES AND BEARS NO LIABILITY WITH RESPECT TO THE FUND.**

*Variable annuity contracts and variable life insurance policies
issued by Massachusetts Mutual Life Insurance Company (MassMutual) and its subsidiaries,
C.M. Life Insurance Company and MML Bay State Life Insurance Company.*

(See reverse for Prospectus Supplement)

MassMutual Financial Group is a marketing designation (or fleet name) for
Massachusetts Mutual Life Insurance Company and its affiliates.

MML SERIES INVESTMENT FUND
MML NASDAQ-100® Fund
Supplement dated May 6, 2011 to the
Summary Prospectus dated May 1, 2011

This supplement provides new and additional information beyond that contained in the Summary Prospectus. It should be retained and read in conjunction with the Summary Prospectus.

Important Information Concerning the MML NASDAQ-100® Fund

The investment objective of the MML NASDAQ-100 Fund is to seek to approximate as closely as practicable (before fees and expenses) the total return of the NASDAQ-100 Index®*. The Fund's subadviser, *Northern Trust Investments, Inc.* ("NTI"), has informed the Fund that, as the result of the reconstitution of the Index in May 2011 increasing the number of companies each representing more than 5% of the Index, NTI expects that it will be necessary for the Fund to operate as a non-diversified investment company. On the basis of discussions with the Staff of the Securities and Exchange Commission and MassMutual's recommendation, the Fund's Board of Trustees has authorized NTI to operate the Fund as a *non-diversified investment company* to the extent necessary and appropriate, in the judgment of NTI, to comply with the Fund's investment objective following the reconstitution of the Index. If the Fund operates as a non-diversified investment company, it may hold larger positions in a smaller number of stocks than a fund that operates as a diversified investment company.

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*The following information supplements the information found under **Principal Risks**:*

Non-Diversification Risk Because the Fund may invest its assets in a more limited number of issuers than a mutual fund which operates as a diversified fund, a decline in the market value of a particular security may affect the Fund's value more than if the Fund were operated as a diversified fund.

PLEASE RETAIN THIS SUPPLEMENT FOR FUTURE REFERENCE