

PERFORMANCE

Funded by a Group Variable Annuity

PAST PERFORMANCE IS NOT INDICATIVE OF FUTURE RESULTS. Total return includes capital appreciation (depreciation), realized gains (losses), plus dividend or interest income. The investment return and principal value of an investment will fluctuate so that when units/shares are redeemed they may be worth more, or less, than the original cost. Results shown do not take into account personal income taxes or capital gains taxes. Current performance may be lower or higher than the performance data quoted. For current performance information to the most recent month-end, refer to our website at <http://retirement.massmutual.com/rsgovnp/>.

* Returns are net of total fund operating expenses and a mortality, expense risk and administrative charge (ME&A). The maximum ME&A charge for your plan is 1.25%; however, your plan's exact ME&A charge may be lower. Refer to a current fee schedule for charges applicable to your plan.

Sales-Adjusted returns are calculated to the inception date of the underlying fund. Standardized returns are calculated to the date the underlying fund was added to the separate account in which the underlying assets are held. Both the Sales-Adjusted returns and Standardized returns assume a \$1,000 investment and deductions for total fund operating charges, a mortality, expense risk and administrative charge, an assumed \$30 annual maintenance fee, and maximum contingent deferred sales charges of 5%, 4%, 3%, 2%, 1%, 0% in years 1-5, respectively. The maximum mortality, expense risk and administration charge (ME&A) allowed in your plan's program is 1.25%. Your actual ME&A may be lower. Refer to a current fee schedule for charges applicable to your plan.

Investment choices are available through group variable annuity contracts (HL-15420 with riders HL-16957, HL-17063, and HL-17064; HL-20320, HL-20320(CA)) issued by Talcott Resolution Life Insurance Company (formerly named Hartford Life Insurance Company) (Windsor, CT). Effective January 1, 2013, the contracts are underwritten by MML Distributors, LLC. Contracts are administered by Massachusetts Mutual Life Insurance Company.

Collective Investment Trusts (CIT), Unregistered Separate Investment Accounts (SIA), Company Stock Accounts (STK), and Unitized Investments (UI), unlike Mutual Funds (MF) and Registered Separate Investment Accounts (RSIA), are not registered with the Securities and Exchange Commission (SEC). None of these are insured by the Federal Deposit Insurance Commission (FDIC), and are not guaranteed by any other government agency, any bank, insurance company or credit union. These investment types may lose value and are subject to investment risk, including the possible loss of the principal amount invested. Fixed Rate Stable Value (FSV) investments provide a guarantee of principal backed by a book value guarantor and by the claims paying ability of the issuing insurance company.

This material must be preceded or accompanied by the current prospectus where applicable. Investors should consider an investment's objectives, risks, charges and expenses carefully before investing. Read this information carefully before you invest or send money. Questions should be directed to your local Financial Professional, our Customer Service Center at 1-800-528-9009, or our website at <http://retirement.massmutual.com/rsgovnp/>.

Registered products distributed by MML Distributors, LLC, Enfield, CT Member FINRA and SIPC (www.finra.org and www.sipc.org)

- ¹ Investments in foreign securities may involve different and additional risks associated with foreign currencies, investment disclosure, accounting, securities regulation, commissions, taxes, political or social instability, war or expropriation.
- ² The fund's investments are concentrated in a specific industry or sector, and are subject to greater risk than traditional diversified equity funds.
- ³ Small Cap stocks generally have higher risk and return characteristics than large-company stocks.
- ⁴ Mid Cap stocks generally have higher risk and return characteristics than large-company stocks.
- ⁵ Generally target retirement date (lifecycle) investment options are designed to be held beyond the presumed retirement date to offer a continuing investment option for the investor in retirement. The year in the investment option name refers to the approximate year an investor in the option would plan to retire and likely would stop making new contributions to the investment option. However, investors may choose a date other than their presumed retirement date to be more conservative or aggressive depending on their own risk tolerance. Target retirement date (lifecycle) investment options are designed for participants who plan to withdraw the value of their accounts gradually after retirement. Each of these options follows its own asset allocation path ("glide path") to progressively reduce its equity exposure and become more conservative allocation in their target date year. Investors should consider their own personal risk tolerance, circumstances and financial situation. These options should not be selected solely on a single factor such as age or retirement date. Please consult the prospectus (if applicable) pertaining to the options to determine if their glide path is consistent with your long-term financial plan. Target retirement date investment options' stated asset allocation may be subject to change. **Investments in these options are not guaranteed and you may experience losses, including losses near, at, or after the target date. Additionally, there is no guarantee that the options will provide adequate income at and through retirement.**
- ⁶ Securities rated below investment grade "BBB" are commonly referred to as "high yield, high risk" securities, or "junk bonds."

Monthly Sales Adjusted Returns as of July 31, 2020				
Average Annual Total Return				Underlying Fund Inception Date
1 Yr.	5 Yr.	10 Yr.	Since Incept	

Quarterly Standardized Returns as of June 30, 2020				
Average Annual Total Return				Inception in Separate Account
1 Yr.	5 Yr.	10 Yr.	Since Incept	

PERFORMANCE

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	Monthly Sales Adjusted Returns as of July 31, 2020					Quarterly Standardized Returns as of June 30, 2020				
	Average Annual Total Return				Underlying Fund Inception Date	Average Annual Total Return				Inception in Separate Account
	1 Yr.	5 Yr.	10 Yr.	Since Incept		1 Yr.	5 Yr.	10 Yr.	Since Incept	
SPECIALTY										
AB Sustain Global ^{1,2}	15.01%	9.56%	7.80%	N/A	03/01/1982	6.04%	7.94%	8.04%	N/A	05/01/2020
AllianzGI Water	3.57%	5.75%	7.62%	N/A	03/31/2008	-5.99%	3.93%	7.94%	N/A	05/01/2020
INTERNATIONAL/GLOBAL										
AF EuroPacific Grth ¹	0.76%	2.08%	3.84%	N/A	04/16/1984	-5.65%	0.91%	4.37%	3.93%	07/07/2005
Invesco Dev Mkts ¹	-2.91%	4.25%	0.99%	N/A	01/11/1994	-8.44%	1.12%	1.15%	1.28%	05/01/2010
MFS Intl Int Value ¹	7.18%	6.23%	8.64%	N/A	10/24/1995	-0.14%	5.76%	8.88%	9.69%	05/01/2009
Prem Inv Adv Inc Glb	4.47%	5.09%	8.48%	N/A	12/31/2004	-2.04%	4.24%	8.97%	N/A	05/01/2020
SMALL CAP										
BNY Mel SmCp Stk Ind ³	-16.30%	2.07%	8.72%	N/A	06/30/1997	-18.78%	1.01%	9.05%	5.04%	07/07/2005
Goldman SachsSmCap ³	-25.75%	-1.99%	6.12%	N/A	10/22/1992	-27.10%	-2.84%	6.64%	2.72%	05/01/2006
MFS New Discovery ³	7.14%	10.04%	11.92%	N/A	01/02/1997	3.50%	8.95%	N/A	7.42%	05/01/2011
PI Adv Inc SC Opps	-7.03%	2.40%	9.35%	N/A	07/17/1998	-10.91%	1.09%	9.55%	N/A	05/01/2020
MID CAP										
BNY Mell Midcap Indx ⁴	-11.70%	2.61%	8.65%	N/A	06/19/1991	-14.70%	1.67%	8.99%	5.54%	07/07/2005
Sel TR Pr/Fron MC Gr ⁴	1.11%	8.18%	12.79%	N/A	05/31/2000	-3.13%	7.25%	12.89%	N/A	05/01/2014
Victory Syc Est Val ⁴	-13.63%	3.14%	8.89%	N/A	08/16/1983	-15.66%	2.97%	9.30%	10.79%	05/01/2009
LARGE CAP										
AmCent Equity Income	-10.82%	5.31%	7.76%	N/A	08/01/1994	-12.85%	4.86%	7.99%	N/A	
BNY Mel S&P 500 Ind	2.81%	7.92%	11.33%	N/A	01/02/1990	-1.42%	7.19%	11.57%	6.02%	06/13/2008
Calvert Eqty	8.87%	11.71%	13.01%	N/A	08/24/1987	4.18%	10.88%	13.13%	7.49%	07/07/2005
Sel TRw Pr/LS BC Gr	15.65%	13.35%	16.22%	N/A	06/01/2001	9.85%	13.15%	16.32%	N/A	
Sel Well/T.Rowe PrEO	-7.29%	6.77%	11.61%	N/A	05/01/2000	-9.75%	5.60%	12.14%	N/A	07/01/2006

PERFORMANCE

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	Monthly Sales Adjusted Returns as of July 31, 2020					Quarterly Standardized Returns as of June 30, 2020				
	Average Annual Total Return				Underlying Fund Inception Date	Average Annual Total Return				Inception in Separate Account
	1 Yr.	5 Yr.	10 Yr.	Since Incept		1 Yr.	5 Yr.	10 Yr.	Since Incept	
ASSET ALLOCATION/BALANCED										
MM RetSM JPM 2025 ⁵	-2.66%	2.60%	5.55%	N/A	04/01/2010	-5.94%	1.93%	N/A	1.87%	05/01/2014
MM RetSM JPM 2035 ⁵	-3.69%	2.75%	5.97%	N/A	04/01/2010	-7.47%	2.00%	N/A	2.00%	05/01/2014
MM RetSM JPM 2045 ⁵	-4.67%	2.63%	6.22%	N/A	04/01/2010	-8.93%	1.78%	N/A	1.91%	05/01/2014
MM RetSM JPM Ret ⁵	-2.84%	0.92%	2.25%	N/A	12/31/2003	-5.53%	0.31%	N/A	0.25%	05/01/2014
BOND										
BNY Mel Bnd Mkt Indx ⁶	1.26%	0.73%	0.34%	N/A	04/28/1994	0.12%	0.57%	0.32%	1.31%	06/13/2008
PIMCO Total Ret ESG	1.47%	0.79%	0.77%	N/A	05/01/1991	-0.31%	0.69%	N/A	0.27%	05/01/2012
Prem Barings HYld	-7.02%	1.93%	4.77%	N/A	09/05/2000	-10.64%	0.89%	4.73%	N/A	05/01/2014
Sel West Strat Bond	1.53%	1.95%	2.10%	N/A	12/31/2004	-0.65%	1.64%	2.01%	N/A	05/01/2014
Templeton Global Bnd ¹	-15.30%	-2.85%	-0.62%	N/A	09/18/1986	-13.77%	-3.00%	-0.20%	2.79%	05/01/2006

Period Ending July 31, 2020	Total Return			Avg Annual Total Return			
	Month	3 Mo.	YTD	1 Yr.	3 Yr.	5 Yr.	10 Yr.
BENCHMARK INDICES							
S&P 500 Index ¹	5.64%	12.87%	2.38%	11.96%	12.01%	11.49%	13.84%
BarCap Gov/Corp Indx ²	2.01%	3.49%	9.36%	12.06%	6.42%	5.01%	4.22%
NASDAQ ³	6.82%	20.88%	19.76%	31.43%	19.18%	15.94%	16.90%

Market indices have been provided for comparison purposes only. We believe that the indices are representative of the investment objectives of the investment options in your plan. These indices are unmanaged and are not available for direct investment.

¹ S&P is an index which measures broad-based changes in stock market conditions based on the average performance of 500 widely held common stocks.

² The Barclay's Capital Government/Corporate Bond Index, an unmanaged list of U.S. Treasury/Agency and investment grade corporate debt securities, is used as a general measure of performance of fixed income securities.

³ NASDAQ is a computerized system that provides brokers and dealers with price quotations for securities traded over the counter as well as for many NYSE listed securities.

PERFORMANCE

Funded by a Group Variable Annuity

Period Ending July 31, 2020		Total Return			Annual Total Return*					Inception
INVESTMENT CHOICES	Morningstar Category	Month	3 Mo.	YTD	1 Yr.	3 Yr.	5 Yr.	10 Yr.	Since Incept	Date
SPECIALTY										
AB Sustain Global ^{1,2}	World Large Stock	8.34%	21.46%	16.12%	24.53%	14.18%	12.71%	10.39%	N/A	3/1/1982
AllianzGI Water	Natural Resources	7.38%	13.06%	1.02%	12.16%	8.18%	8.78%	9.80%	N/A	3/31/2008
INTERNATIONAL/GLOBAL										
AF EuroPacific Grth ¹	Foreign Large Growth	5.69%	18.85%	0.29%	9.28%	4.56%	5.36%	6.45%	N/A	4/16/1984
Invesco Dev Mkts ¹	Diversified Emerging Mkts	8.02%	20.57%	-2.54%	5.39%	3.60%	7.30%	3.96%	N/A	1/11/1994
MFS Intl Int Value ¹	Foreign Large Growth	5.75%	15.13%	6.59%	16.07%	9.47%	9.33%	10.82%	N/A	10/24/1995
Prem Inv Adv Inc Glb	World Large Stock	5.96%	18.80%	4.19%	13.24%	9.49%	8.34%	10.69%	N/A	12/31/2004
SMALL CAP										
BNY Mel SmCp Stk Ind ³	Small Blend	4.05%	12.60%	-14.62%	-8.96%	1.16%	5.00%	10.58%	N/A	6/30/1997
Goldman SachsSmCap ³	Small Blend	2.42%	8.51%	-23.07%	-19.06%	-4.30%	1.01%	8.03%	N/A	10/22/1992
MFS New Discovery ³	Small Growth	5.49%	21.18%	10.42%	16.18%	19.78%	13.29%	13.94%	N/A	1/2/1997
PI Adv Inc SC Opps	Small Blend	4.73%	15.66%	-6.97%	0.94%	3.82%	5.52%	11.24%	N/A	7/17/1998
MID CAP										
BNY Mell Midcap Indx ⁴	Mid-Cap Blend	4.59%	13.53%	-9.05%	-4.03%	3.13%	5.63%	10.58%	N/A	6/19/1991
Sel TR Pr/Fron MC Gr ⁴	Mid-Cap Growth	5.69%	18.23%	4.65%	9.70%	12.68%	11.25%	14.66%	N/A	5/31/2000
Victory Syc Est Val ⁴	Mid-Cap Value	3.32%	9.98%	-12.19%	-6.15%	2.96%	6.08%	10.83%	N/A	8/16/1983
LARGE CAP										
AmCent Equity Income	Large Value	3.40%	6.08%	-8.90%	-3.17%	4.57%	8.14%	9.87%	N/A	8/1/1994
BNY Mel S&P 500 Ind	Large Blend	5.61%	12.76%	2.06%	11.40%	11.45%	10.92%	13.29%	N/A	1/2/1990
Calvert Eqty	Large Growth	5.81%	12.83%	9.82%	17.88%	19.96%	14.77%	15.02%	N/A	8/24/1987
Sel TRw Pr/LS BC Gr	Large Growth	6.47%	18.03%	17.62%	25.19%	19.12%	16.34%	18.00%	N/A	6/1/2001
Sel Well/T.Rowe PrEO	Large Blend	4.04%	8.07%	-5.85%	0.60%	9.30%	9.78%	13.45%	N/A	5/1/2000
ASSET ALLOCATION/BALANCED										
MM RetSM JPM 2025 ⁵	Target-Date 2025	3.66%	9.48%	0.00%	5.56%	6.01%	5.79%	7.87%	N/A	4/1/2010
MM RetSM JPM 2035 ⁵	Target-Date 2035	4.24%	11.31%	-2.40%	4.47%	5.88%	5.93%	8.24%	N/A	4/1/2010

PERFORMANCE

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Period Ending July 31, 2020		Total Return			Annual Total Return*				Inception	
INVESTMENT CHOICES	Morningstar Category	Month	3 Mo.	YTD	1 Yr.	3 Yr.	5 Yr.	10 Yr.	Since Incept	Date
ASSET ALLOCATION/BALANCED										
MM RetSM JPM 2045 ⁵	Target-Date 2045	4.73%	12.62%	-4.16%	3.43%	5.63%	5.81%	8.46%	N/A	4/1/2010
MM RetSM JPM Ret ⁵	Target-Date Retirement	3.15%	7.97%	1.20%	5.37%	4.52%	4.18%	4.96%	N/A	12/31/2003
BOND										
BNY Mel Bnd Mkt Indx ⁶	Intermediate Core Bond	1.43%	2.54%	7.75%	9.70%	5.30%	4.05%	3.41%	N/A	4/28/1994
PIMCO Total Ret ESG	Intermediate Core-Plus Bond	1.85%	3.64%	7.66%	9.93%	5.24%	4.11%	3.76%	N/A	5/1/1991
Prem Barings HYld	High Yield Bond	4.81%	10.11%	-1.91%	0.93%	2.93%	5.03%	7.11%	N/A	9/5/2000
Sel West Strat Bond	Intermediate Core-Plus Bond	2.61%	6.24%	6.34%	10.00%	5.62%	5.19%	4.93%	N/A	12/31/2004
Templeton Global Bnd ¹	Nontraditional Bond	-0.27%	-0.13%	-4.69%	-7.90%	-1.07%	0.44%	2.25%	N/A	9/18/1986

GENERAL (DECLARED RATE) ACCOUNT

3rd Q 20: 1.80% 2nd Q 20: 1.80% 1st Q 20: 1.80%

The Declared Rate set forth above is credited through the close of the calendar year on contributions received during the designated calendar quarter. For contributions received prior to January 1, 2020, the Declared Rate is 1.80%. Rates quoted are effective annual yields.

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- ⁶ Securities rated below investment grade "BBB" are commonly referred to as "high yield, high risk" securities, or "junk bonds."

Investment Option Menu Disclosure Chart

Funded by a Group Variable Annuity

Period Ending July 31, 2020			Expenses (%)				
	Underlying Fund Share Class	Fees/Payments We Receive from the Funds ^{††† *}	Total Annual Underlying Fund Operating Expenses [†]		Mortality, Expenses, and Administration Charge ^{††}	Total (A + B)	
			Gross	Net(A)			(B)
INVESTMENT CHOICES							
SPECIALTY							
	AB Sustain Global	Adv	0.30%	1.02%	1.02%	0.00%	1.02%
	AllianzGI Water	Inst	0.00%	1.18%	0.93%	0.00%	0.93%
INTERNATIONAL/GLOBAL							
	AF EuroPacific Grth	R3	0.65%	1.12%	1.12%	0.00%	1.12%
	Invesco Dev Mkts	A	0.55%	1.39%	1.38%	0.00%	1.38%
	MFS Intl Int Value	R3	0.55%	1.09%	0.98%	0.00%	0.98%
	Prem Inv Adv Inc Glb	R5	0.15%	0.94%	0.94%	0.00%	0.94%
SMALL CAP							
	BNY Mel SmCp Stk Ind	Inv	0.35%	0.51%	0.50%	0.00%	0.50%
	Goldman SachsSmCap	A	0.55%	1.35%	1.33%	0.00%	1.33%
	MFS New Discovery	R3	0.55%	1.31%	1.31%	0.00%	1.31%
	PI Adv Inc SC Opps	R5	0.15%	0.80%	0.80%	0.00%	0.80%
MID CAP							
	BNY Mell Midcap Indx	Inv	0.30%	0.51%	0.50%	0.00%	0.50%
	Sel TR Pr/Fron MC Gr	R5	0.15%	0.81%	0.81%	0.00%	0.81%
	Victory Syc Est Val	A	0.55%	0.95%	0.92%	0.00%	0.92%
LARGE CAP							
	AmCent Equity Income	INV	0.35%	0.92%	0.92%	0.00%	0.92%
	BNY Mel S&P 500 Ind		0.35%	0.51%	0.50%	0.00%	0.50%
	Calvert Eqty	A	0.45%	1.00%	0.99%	0.00%	0.99%

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Period Ending July 31, 2020			Expenses (%)				
	Underlying Fund Share Class	Fees/Payments We Receive from the Funds ^{††† *}	Total Annual Underlying Fund Operating Expenses [†]		Mortality, Expenses, and Administration Charge ^{††}	Total	
			Gross	Net(A)	(B)	(A + B)	
INVESTMENT CHOICES							
LARGE CAP							
	Sel TRw Pr/LS BC Gr	R5	0.15%	0.74%	0.74%	0.00%	0.74%
	Sel Well/T.Rowe PrEO	R5	0.15%	0.84%	0.84%	0.00%	0.84%
ASSET ALLOCATION/BALANCED							
	MM RetSM JPM 2025 ¹	R4	0.50%	1.02%	0.93%	0.00%	0.93%
	MM RetSM JPM 2035	R4	0.50%	1.06%	0.99%	0.00%	0.99%
	MM RetSM JPM 2045	R4	0.50%	1.14%	0.98%	0.00%	0.98%
	MM RetSM JPM Ret	R4	0.50%	1.12%	0.96%	0.00%	0.96%
BOND							
	BNY Mel Bnd Mkt Indx	INV	0.30%	0.41%	0.40%	0.00%	0.40%
	PIMCO Total Ret ESG	Admin	0.25%	1.09%	1.09%	0.00%	1.09%
	Prem Barings HYld	R5	0.15%	0.64%	0.64%	0.00%	0.64%
	Sel West Strat Bond	R5	0.15%	0.59%	0.59%	0.00%	0.59%
	Templeton Global Bnd	A	0.25%+ .10% + \$12/participant	0.92%	0.92%	0.00%	0.92%

You should carefully consider the investment objectives, risks, charges and expenses of the Investment Options before investing. This and other information can be found in the prospectus or summary prospectus (if applicable), fund fact sheets or other disclosure documents. To obtain these documents please call 1-800-528-9009. Read them carefully before investing.

This table shows only the asset-based fees, charges and expenses associated with the investment choices of the group variable annuity contract. Please refer to the product prospectus or disclosure documents, as applicable, 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.

† These are the Total Annual Fund Operating Expenses for each underlying fund as of its most recent prospectus. Total Annual Fund Operating Expenses are the expenses that are deducted from fund assets, including management fees, Rule 12b-1 distribution and/or service fees, and other expenses. Actual fees and expenses for the underlying funds vary daily. As a result, the fees and expenses for any given day may be greater or less than the Total Annual Fund Operating Expenses listed above in the table. The column under "Gross" lists each underlying fund's Total Annual Fund Operating Expenses before any fee waivers or reimbursements. The column under "Net" represents each underlying fund's Total Annual Fund Operating Expenses after any fee waivers or reimbursements. More detail concerning each underlying fund's fees and expenses is contained in the prospectus for each fund.

†† We deduct the mortality, expense risk and administrative charge from the assets of the Separate Account on a daily basis at the annual rate shown above. If the mortality, expense risk and administrative charge under a Contract is insufficient to cover actual costs incurred by us, we will bear the loss. If the mortality, expense risk and administrative charge exceeds these costs, we will keep the excess as profit. We may use these profits, as well as fees and payments received from the fund families, for any proper corporate purpose, including, among other things, payment of sales expenses, including our expenses of paying compensation to broker-dealers, financial institutions and other persons for selling the Contracts. We expect to make a profit from the mortality, expense risk

Investment Option Menu Disclosure Chart

Funded by a Group Variable Annuity

and administrative charge.

We receive these fees and payments with respect to the Funds that are offered as variable investment options to your plan through your Contract (sometimes referred to generally as "revenue sharing" payments). We consider these fees and payments, among a number of other factors, when deciding to include a Fund in the Investment Option Menus. For more information about these fees and payments please refer to our Disclosure Statement - Reasonable Contract or Arrangement under ERISA Section 408(b)(2).

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¹ Generally target retirement date (lifecycle) investment options are designed to be held beyond the presumed retirement date to offer a continuing investment option for the investor in retirement. The year in the investment option name refers to the approximate year an investor in the option would plan to retire and likely would stop making new contributions to the investment option. However, investors may choose a date other than their presumed retirement date to be more conservative or aggressive depending on their own risk tolerance. Target retirement date (lifecycle) investment options are designed for participants who plan to withdraw the value of their accounts gradually after retirement. Each of these options follows its own asset allocation path ("glide path") to progressively reduce its equity exposure and become more conservative allocation in their target date year. Investors should consider their own personal risk tolerance, circumstances and financial situation. These options should not be selected solely on a single factor such as age or retirement date. Please consult the prospectus (if applicable) pertaining to the options to determine if their glide path is consistent with your long-term financial plan. Target retirement date investment options' stated asset allocation may be subject to change. **Investments in these options are not guaranteed and you may experience losses, including losses near, at, or after the target date. Additionally, there is no guarantee that the options will provide adequate income at and through retirement.**