

# PERFORMANCE

## Funded by a Group Variable Funding Agreement

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. Your plan may also be subject to a Program and Administrative charge. Refer to a current fee schedule for charges applicable to your plan.

Investments in the *Possibilities* program are available through group variable funding agreements (HL-16553, 16553NY, HL-20326, HL-20326NY) issued by Hartford Life Insurance Company (Simsbury, CT). Contracts are administered by Massachusetts Mutual Life Insurance Company. Total return includes capital appreciation (depreciation), realized gain (loss), plus reinvested dividend or interest income. Results shown do not take into account personal income taxes or capital gains taxes. Nor does the performance reflect the deduction of any plan charges which may be assessed to plan participants. With respect to all performance displayed, where inception of the underlying fund precedes that of the separate account, performance is given since the inception of the underlying fund (whereas the inception date for Separate Account 457 is 12/31/1998, and the inception date for Separate Account 14 is 3/15/2005). In such cases, the performance given is hypothetical and is based on the actual performance of the underlying fund.

This material must be preceded or accompanied by currently effective disclosure documents. 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/>.

<sup>1</sup> 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.

<sup>2</sup> Small Cap stocks generally have higher risk and return characteristics than large-company stocks.

<sup>3</sup> Mid Cap stocks generally have higher risk and return characteristics than large-company stocks.

<sup>4</sup> Securities rated below investment grade "BBB" are commonly referred to as "high yield, high risk" securities, or "junk bonds."

Period Ending January 31, 2017		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
<b>SPECIALTY</b>										
Vanguard REIT Index	Real Estate	-0.03%	2.86%	-0.03%	12.23%	11.56%	10.38%	4.37%	N/A	11/12/2001
<b>INTERNATIONAL/GLOBAL</b>										
AF EuroPacific Grth <sup>1</sup>	Foreign Large Growth	4.40%	2.22%	4.40%	12.24%	2.19%	6.83%	3.28%	N/A	4/16/1984
AF New Perspective <sup>1</sup>	World Stock	4.33%	4.62%	4.33%	13.62%	6.30%	10.71%	6.09%	N/A	3/13/1973
Oppenheimer Dev Mkts <sup>1</sup>	Diversified Emerging Mkts	4.97%	-0.57%	4.97%	19.42%	0.13%	2.26%	5.07%	N/A	11/18/1996
<b>SMALL CAP</b>										
AmCent SC Value <sup>2</sup>	Small Value	0.33%	16.84%	0.33%	38.67%	10.20%	13.75%	8.54%	N/A	7/31/1998
Baron Small Cap <sup>2</sup>	Small Growth	1.93%	6.80%	1.93%	23.74%	3.82%	10.72%	6.36%	N/A	10/1/1997
Invesco SC Growth <sup>2</sup>	Small Growth	2.20%	10.16%	2.20%	24.50%	7.15%	13.51%	8.79%	N/A	10/18/1995

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Period Ending January 31, 2017		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
<b>SMALL CAP</b>										
Vanguard SC Index <sup>2</sup>	Small Blend	1.57%	12.38%	1.57%	30.12%	8.31%	13.64%	8.10%	N/A	11/13/2000
<b>MID CAP</b>										
Goldman SachsMidCap <sup>3</sup>	Mid-Cap Value	2.02%	9.05%	2.02%	25.48%	6.94%	12.15%	6.42%	N/A	8/1/1995
The Htfd MidCap <sup>3</sup>	Mid-Cap Growth	2.99%	10.97%	2.99%	24.81%	8.87%	14.54%	8.31%	N/A	12/31/1997
Vanguard MC Index <sup>3</sup>	Mid-Cap Blend	2.98%	8.53%	2.98%	23.74%	9.58%	13.59%	7.59%	10.15%	11/12/2001
<b>LARGE CAP</b>										
AF Growth Fund Amer	Large Growth	4.55%	8.27%	4.55%	22.91%	10.35%	14.80%	7.57%	N/A	12/1/1973
Fidelity Contrafund	Large Growth	4.37%	5.56%	4.37%	14.39%	8.78%	13.32%	8.11%	N/A	5/17/1967
Htfd Cap App HLS	Large Blend	2.97%	7.31%	2.97%	18.50%	6.78%	12.28%	6.25%	N/A	4/2/1984
Htfd Div & Grwth HLS	Large Value	0.90%	9.07%	0.90%	21.77%	10.05%	13.34%	7.22%	N/A	3/8/1994
NB Socially Resp	Large Growth	3.54%	9.37%	3.54%	21.80%	9.69%	13.12%	6.60%	N/A	3/16/1994
Vanguard 500 Index	Large Blend	1.89%	7.76%	1.89%	20.00%	10.81%	14.05%	6.98%	N/A	11/13/2000
<b>ASSET ALLOCATION/BALANCED</b>										
TRP Ret Balanced	Allocation--30% to 50% Equity	1.44%	2.27%	1.44%	10.03%	4.04%	5.36%	4.61%	6.24%	9/30/2002
TRP Retirement 2020	Target-Date 2020	2.01%	3.47%	2.01%	13.72%	5.54%	8.35%	5.27%	8.47%	9/30/2002
TRP Retirement 2030	Target-Date 2030	2.44%	4.43%	2.44%	15.95%	6.18%	9.74%	5.54%	9.13%	9/30/2002
TRP Retirement 2040	Target-Date 2040	2.80%	5.20%	2.80%	17.46%	6.50%	10.45%	5.77%	9.32%	9/30/2002
TRP Retirement 2050	Target-Date 2050	2.82%	5.29%	2.82%	17.67%	6.55%	10.48%	5.78%	5.88%	12/29/2006
<b>BOND</b>										
AmCent Infl Adj Bnd	Inflation-Protected Bond	0.87%	-1.11%	0.87%	4.24%	1.33%	0.13%	4.05%	N/A	2/10/1997
Dodge & Cox Income	Intermediate-Term Bond	0.37%	-0.74%	0.37%	6.08%	3.13%	3.41%	5.07%	4.81%	1/3/1989
MFS Govt Securities	Intermediate Government	0.10%	-2.39%	0.10%	-0.85%	1.34%	0.81%	3.56%	N/A	7/25/1984
Putnam HY Advantage <sup>4</sup>	High Yield Bond	1.11%	2.39%	1.11%	18.52%	4.02%	6.27%	6.62%	N/A	3/25/1986

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Period Ending January 31, 2017		Total Return			Annual Total Return*					Inception Date
INVESTMENT CHOICES	Morningstar Category	Month	3 Mo.	YTD	1 Yr.	3 Yr.	5 Yr.	10 Yr.	Since Incept	
<b>STABLE VALUE/MONEY MARKET</b>										
Invesco Stable Value	Stable Value	0.13%	0.40%	0.13%	1.61%	1.43%	1.43%	N/A	1.53%	3/30/1988

Period Ending January 31, 2017		Total Return			Avg Annual Total Return			
BENCHMARK INDICES		Month	3 Mo.	YTD	1 Yr.	3 Yr.	5 Yr.	10 Yr.
S&P 500 Index <sup>1</sup>		1.90%	7.76%	1.90%	20.04%	10.85%	14.09%	6.99%
BarCap Gov/Corp Indx <sup>2</sup>		0.28%	-2.17%	0.28%	1.90%	2.64%	2.13%	4.43%
NASDAQ <sup>3</sup>		4.30%	8.20%	4.30%	21.69%	11.01%	14.82%	8.59%

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.

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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.

# Investment Option Menu Disclosure Chart

Funded by a Group Variable Funding Agreement

Period Ending January 31, 2017			Expenses (%)			
	Underlying Fund Share Class	Fees/Payments We Receive from the Funds <sup>††† *</sup>	Total Annual Underlying Fund Operating Expenses <sup>†</sup>		Program and Administrative Expenses <sup>††</sup>	Total
			Gross	Net(A)	(B)	(A + B)
<b>INVESTMENT CHOICES</b>						
<b>SPECIALTY</b>						
Vanguard REIT Index	ADMIRAL	0.00%	0.12%	0.12%	0.00%	0.12%
<b>INTERNATIONAL/GLOBAL</b>						
AF EuroPacific Grth	R5	0.05%	0.54%	0.54%	0.00%	0.54%
AF New Perspective	R4	0.35%	0.81%	0.81%	0.00%	0.81%
Oppenheimer Dev Mkts	Y	0.30%	1.03%	1.07%	0.00%	1.07%
<b>SMALL CAP</b>						
AmCent SC Value	INV	0.35%	1.26%	1.26%	0.00%	1.26%
Baron Small Cap		0.40%	1.31%	1.31%	0.00%	1.31%
Invesco SC Growth	R5	0.35%	0.82%	0.82%	0.00%	0.82%
Vanguard SC Index	Admiral	0.00%	0.08%	0.08%	0.00%	0.08%
<b>MID CAP</b>						
Goldman SachsMidCap	Inst	0.15%	0.76%	0.76%	0.00%	0.76%
The Htfd MidCap	R4	0.65%	1.17%	1.17%	0.00%	1.17%
Vanguard MC Index	Admiral	0.00%	0.08%	0.08%	0.00%	0.08%
<b>LARGE CAP</b>						
AF Growth Fund Amer	R5	0.05%	0.39%	0.39%	0.00%	0.39%
Fidelity Contrafund	I	0.25%	0.81%	0.71%	0.00%	0.71%
Htfd Cap App HLS	IA	0.25%	0.67%	0.67%	0.00%	0.67%
Htfd Div & Grwth HLS	IA	0.25%	0.67%	0.67%	0.00%	0.67%
NB Socially Resp	Trust	0.35%	1.03%	1.03%	0.00%	1.03%

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Period Ending January 31, 2017			Expenses (%)			
			Underlying Fund Share Class	Fees/Payments We Receive from the Funds <sup>††† *</sup>	Total Annual Underlying Fund Operating Expenses <sup>†</sup>	Program and Administrative Expenses <sup>††</sup>
INVESTMENT CHOICES			Gross	Net(A)	(B)	(A + B)
<b>LARGE CAP</b>						
Vanguard 500 Index	Admiral	0.00%	0.05%	0.05%	0.00%	0.05%
<b>ASSET ALLOCATION/BALANCED</b>						
TRP Ret Balanced	Inv	0.15%	0.57%	0.57%	0.00%	0.57%
TRP Retirement 2020	Inv	0.15%	0.66%	0.66%	0.00%	0.66%
TRP Retirement 2030	Inv	0.15%	0.72%	0.72%	0.00%	0.72%
TRP Retirement 2040	Inv	0.15%	0.76%	0.76%	0.00%	0.76%
TRP Retirement 2050	Inv	0.15%	0.76%	0.76%	0.00%	0.76%
<b>BOND</b>						
AmCent Infl Adj Bnd	INV	0.25%	0.47%	0.47%	0.00%	0.47%
Dodge & Cox Income		0.08%	0.43%	0.43%	0.00%	0.43%
MFS Govt Securities	R3	0.63%	0.88%	0.88%	0.00%	0.88%
Putnam HY Advantage	Y	0.20%	0.79%	0.79%	0.00%	0.79%
<b>STABLE VALUE/MONEY MARKET</b>						
Invesco Stable Value	X	0.20%	0.43%	0.46%	0.00%	0.46%

*You should carefully consider the investment objectives, risks, charges and expenses of the group variable funding agreements and their underlying funds before investing. This and other information can be found in the prospectus or disclosure documents, where applicable. To obtain the applicable disclosure documents or the underlying fund prospectuses call 1-800-528-9009. Read them carefully before you invest or send money.*

This table shows only the asset-based fees, charges and expenses deducted daily and associated with the investment choices of the group variable funding agreement. 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.

# Investment Option Menu Disclosure Chart

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†† This reflects the Program and Administrative Expense deducted from the assets of the Separate Account. For some Contracts, the Program and Administrative Expense is deducted from Separate Account assets on a daily basis at the annual rate shown above. For other Contracts, the Program and Administrative Expense is deducted on a quarterly basis at the annual rate shown above. If the Program and Administrative Expense under a Contract is insufficient to cover actual costs incurred by us, we will bear the loss. If the Program and Administrative Expense 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 Program and Administrative Expense.

††† 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. Virtually all of the Funds on the Investment Option Menus make these payments to us and/or our affiliates. 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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