

General Plan Information (continued) ::

· If the Plan offers publicly traded employer securities as a designated investment alternative, certain discretionary transactions requested by participants who are officers, directors, or principal stockholders that involve employer securities will have trading restrictions imposed as additional reporting of those transactions is required.

Designated Investment Alternatives (DIA): The Plan provides designated investment alternatives into which you can direct the investment of your Plan funds. The Comparative Chart below identifies these designated investment alternatives and provides information regarding the alternatives.

Investment Manager: For information regarding the designated investment manager for the Plan (if any), please contact your Plan Sponsor.

Glossary of Terms: Please visit <http://www.massmutual.com/glossary> for a glossary of investment terms relevant to the investment options under this Plan. This glossary is intended to help you better understand your options.

Comparative Chart: ::

This section includes important information to help you compare the investment alternatives offered under your Plan. If you want additional information about your investment options, you can go to the specific Internet web site addresses shown below or you can contact the MassMutual Participant Information Center at 1-888-606-7343. If you are currently not participating in the Plan, contact Mr. Donald J. Kraft Sr. at (607) 733-3732 or 1200 Clemens Center Parkway P.O. Box 1146, Elmira NY 14902. To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company, industry or class of investment, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk. In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk. It is also important to periodically review your investment portfolio, your investment objectives, and the investment alternatives under the Plan to help ensure that your retirement savings will meet your retirement goals.

Document Summary

This section focuses on the performance of investment alternatives that have a fixed or stated rate of return. The chart shows the annual rate of return of each such alternative, the term or length of time that you will earn this rate of return and other information relevant to performance.

Comparative Chart (continued):

Fixed Return Investments			
Name of Investment Type of Investment Investment Inception Date Investment Manager Investment Profile	Annual Rate of Return	Term	Shareholder-Type Fees, Restrictions and Other
CASH			
Guaranteed New STABLE VALUE MassMutual	3.00%	Semi-annually	The rate of return listed was effective beginning on 12/31/2016, is reset Semi-annually, and is calculated net of certain contract expenses. Under the terms of your group annuity contract, there is a guaranteed minimum gross interest rate of 3.00%. Although the gross rate of return provided under the contract will never fall below 3.00%, the net rate of return may, in some instances, be less than 3.00% after applicable expenses are deducted from the contract. Current rate of return information is available by contacting the MassMutual Participant Information Center at 1-888-606-7343. If you are currently not participating in the Plan, contact Mr. Donald J. Kraft Sr. at (607) 733-3732 or 1200 Clemens Center Parkway P.O. Box 1146, Elmira NY 14902.
www.MassMutual.com/FF/RM3500.PDF			
Guaranteed Old STABLE VALUE MassMutual	3.00%	Semi-annually	The rate of return listed was effective beginning on 12/31/2016, is reset Semi-annually, and is calculated net of certain contract expenses. Under the terms of your group annuity contract, there is a guaranteed minimum gross interest rate of 3.00%. Although the gross rate of return provided under the contract will never fall below 3.00%, the net rate of return may, in some instances, be less than 3.00% after applicable expenses are deducted from the contract. Current rate of return information is available by contacting the MassMutual Participant Information Center at 1-888-606-7343. If you are currently not participating in the Plan, contact Mr. Donald J. Kraft Sr. at (607) 733-3732 or 1200 Clemens Center Parkway P.O. Box 1146, Elmira NY 14902.
www.MassMutual.com/FF/RM3500.PDF			

Comparative Chart (continued):

This section focuses on the performance of investment alternatives that do not have a fixed or stated rate of return. The chart shows how these alternatives have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. **Past performance does not guarantee how the investment alternative will perform in the future. Your investment in these alternatives could lose money.**

Information about an investment alternative's principal risks is available on the Investment Profile. You can obtain a specific Investment Profile using the web site address provided for the specific investment alternative in the Comparative Chart.

This chart also shows fee and expense information for the investment alternatives under your Plan. It shows the Total Annual Operating Expense which are expenses that reduce the rate of return of the investment alternative. Any shareholder-type fees are also disclosed. These fees are in addition to Total Annual Operating Expenses. Expense information is reflected as of the date of this report and may change over time. Please note that expense information for each investment alternative reflected on the Investment Profile is updated from time to time. Please see the Investment Profile which includes current expense information as well as the date the expenses were most recently updated.

Name of Investment Type of Investment Investment Inception Date Investment Manager Investment Profile	Variable Return Investments						Fees and Expense Information				
	Average Annual Total Return as of 05/31/2017			Benchmark			Gross Total Annual Operating Expenses		Net Total Annual Operating Expenses**		Shareholder-Type Fees, Restrictions and Other
	1 Year	5 Year	10 Year or *Since Fund Inception if less than 10 years	1 Year	5 Year	10 Year or *Since Fund Inception if less than 10 years	As a %	Per \$1000	As a %	Per \$1000	
BOND											
Prm Dvrsfd Bond (Barings) INTERMEDIATE TERM BOND 05/03/1999 MassMutual Premier www.MassMutual.com/FF/RM3582YR.PDF	3.60%	3.11%	4.81%	1.58%	2.25%	4.46%	0.72%	\$7.20	0.72%	\$7.20	
Prm High Yield (Barings) HIGH YIELD BOND 09/05/2000 MassMutual Premier www.MassMutual.com/FF/rm3682sr.PDF	14.67%	8.66%	6.98%	13.59%	7.32%	7.46%	0.67%	\$6.70	0.65%	\$6.50	

Comparative Chart (continued):

Name of Investment Type of Investment Investment Inception Date Investment Manager Investment Profile	Variable Return Investments						Fees and Expense Information				Shareholder-Type Fees, Restrictions and Other
	Average Annual Total Return as of 05/31/2017			Benchmark			Gross Total Annual Operating Expenses		Net Total Annual Operating Expenses**		
	1 Year	5 Year	10 Year or *Since Fund Inception if less than 10 years	1 Year	5 Year	10 Year or *Since Fund Inception if less than 10 years	As a %	Per \$1000	As a %	Per \$1000	
ASSET ALLOCATION											
Prm Balanced (Barings) ASSET ALLOCATION/LIFESTYLE 10/15/1987 MassMutual Premier www.MassMutual.com/FF/RM3510YR.PDF	12.28%	9.23%	5.46%	17.49%	15.43%	6.94%	0.91%	\$9.10	0.83%	\$8.30	
MM RetireSMART In Retirement ASSET ALLOCATION/LIFECYCLE 12/31/2003 MassMutual Select www.MassMutual.com/FF/RM3633YR.PDF	6.96%	4.84%	4.18%	5.86%	5.03%	3.84%	1.15%	\$11.50	0.85%	\$8.50	
MM RetireSMART 2010 ASSET ALLOCATION/LIFECYCLE 12/31/2003 MassMutual Select www.MassMutual.com/FF/RM3634YR.PDF	8.01%	6.01%	4.00%	7.45%	6.28%	4.14%	1.17%	\$11.70	0.83%	\$8.30	
MM RetireSMART 2020 ASSET ALLOCATION/LIFECYCLE 12/31/2003 MassMutual Select www.MassMutual.com/FF/RM3635YR.PDF	10.55%	8.21%	4.16%	10.11%	8.44%	4.57%	0.96%	\$9.60	0.86%	\$8.60	

Comparative Chart (continued):

Name of Investment Type of Investment Investment Inception Date Investment Manager Investment Profile	Variable Return Investments						Fees and Expense Information				Shareholder-Type Fees, Restrictions and Other
	Average Annual Total Return as of 05/31/2017			Benchmark			Gross Total Annual Operating Expenses		Net Total Annual Operating Expenses**		
	10 Year or *Since Fund Inception if less than			10 Year or *Since Fund Inception if less than			As a	Per	As a	Per	
	1 Year	5 Year	10 years	1 Year	5 Year	10 years	%	\$1000	%	\$1000	
MM RetireSMART 2030 ASSET ALLOCATION/LIFECYCLE 12/31/2003 MassMutual Select www.MassMutual.com/FF/RM3636YR.PDF	13.42%	9.65%	3.94%	12.40%	10.06%	4.70%	1.00%	\$10.00	0.89%	\$8.90	
MM RetireSMART 2040 ASSET ALLOCATION/LIFECYCLE 12/31/2003 MassMutual Select www.MassMutual.com/FF/rm3637yr.PDF	14.11%	10.01%	3.79%	14.26%	11.20%	4.83%	1.03%	\$10.30	0.90%	\$9.00	
MM RetireSMART 2050 ASSET ALLOCATION/LIFECYCLE 12/17/2007 MassMutual Select www.MassMutual.com/FF/I8493.PDF	14.96%	10.72%	4.84%	15.53%	11.96%	5.28%	1.14%	\$11.40	0.89%	\$8.90	

Comparative Chart (continued):

Name of Investment Type of Investment Investment Inception Date Investment Manager Investment Profile	Variable Return Investments						Fees and Expense Information				Shareholder-Type Fees, Restrictions and Other
	Average Annual Total Return as of 05/31/2017			Benchmark			Gross Total Annual Operating Expenses		Net Total Annual Operating Expenses**		
	1 Year	5 Year	10 Year or *Since Fund Inception if less than 10 years	1 Year	5 Year	10 Year or *Since Fund Inception if less than 10 years	As a %	Per \$1000	As a %	Per \$1000	
STOCK											
Pr Cr Val (Bar/LS/Bw/OFI Ins) LARGE CAP VALUE 01/01/1998 MassMutual Premier www.MassMutual.com/FF/RM3518Y.PDF	15.30%	13.70%	4.21%	17.49%	15.43%	6.94%	0.84%	\$8.40	0.77%	\$7.70	
MM S&P 500 Index(Northern Trst) LARGE CAP CORE 07/01/1993 MassMutual Select www.MassMutual.com/FF/RM3535Yr.PDF	16.95%	14.89%	6.46%	17.49%	15.43%	6.94%	0.47%	\$4.70	0.47%	\$4.70	
Eqty Grth (Am Century) LARGE CAP CORE 05/09/1991 American Century www.MassMutual.com/FF/beqgx.pdf	16.14%	13.74%	5.91%	17.49%	15.43%	6.94%	0.67%	\$6.70	0.67%	\$6.70	
Sei TRP/LS Blue Chip Growth II LARGE CAP GROWTH 05/03/1999 MassMutual Select www.MassMutual.com/FF/RM3583YR.PDF	21.93%	17.15%	8.76%	20.28%	15.99%	8.78%	0.86%	\$8.60	0.86%	\$8.60	

Comparative Chart (continued):

Name of Investment Type of Investment Investment Inception Date Investment Manager Investment Profile	Variable Return Investments						Fees and Expense Information				Shareholder-Type Fees, Restrictions and Other
	Average Annual Total Return as of 05/31/2017			Benchmark			Gross Total Annual Operating Expenses		Net Total Annual Operating Expenses**		
	1 Year	5 Year	10 Year or *Since Fund Inception if less than 10 years	1 Year	5 Year	10 Year or *Since Fund Inception if less than 10 years	As a %	Per \$1000	As a %	Per \$1000	
Sel Mid Cap Gr (TRP/Frontier) MID CAP GROWTH 03/01/1998 MassMutual Select www.MassMutual.com/FF/RM3559S.PDF	17.22%	16.10%	9.31%	16.68%	14.57%	7.66%	0.83%	\$8.30	0.83%	\$8.30	
Small Cap Value (Invesco) SMALL CAP VALUE 07/01/1999 Invesco www.MassMutual.com/FF/vscax.pdf	17.64%	14.02%	7.49%	21.01%	13.67%	5.31%	1.12%	\$11.20	1.12%	\$11.20	
Sel Wellington/OFI Sm Cp Gr SMALL CAP GROWTH 05/03/1999 MassMutual Select www.MassMutual.com/FF/RM3584YR.PDF	20.73%	13.78%	6.72%	19.70%	14.36%	7.39%	1.08%	\$10.80	1.08%	\$10.80	
Premier Global (OFI) INTL/GLOBAL LARGE GROWTH 03/01/1998 MassMutual Premier www.MassMutual.com/FF/rm3536s.PDF	24.03%	14.07%	5.19%	17.52%	11.52%	3.63%	0.95%	\$9.50	0.95%	\$9.50	
EuroPacific Growth (American) INTL/GLOBAL LARGE GROWTH 06/01/1986 American Funds www.MassMutual.com/FF/rerex.pdf	18.20%	10.28%	3.39%	18.24%	8.39%	1.18%	0.85%	\$8.50	0.85%	\$8.50	

Comparative Chart (continued):

*The benchmark since inception return is calculated from the month-end of the investment's inception.

**The Net Total Annual Operating Expenses include any investment expense waiver/reimbursement arrangements documented in the investment's prospectus and may be lower than the Gross Total Annual Operating Expenses due to the indicated expense waivers or reimbursements, which may be subject to expiration. Additional information regarding investment expense waivers specific to each investment is included in this document, if available, including whether the waiver is contractual or voluntary and its date of expiration. All available information about investment expense waivers is current and complete as of the date of this report. If information regarding the waivers is incomplete, it is because our third-party data provider was unable to make the information available. For some investments, the Net Total Annual Operating Expense ratio figure reflects the subtraction of interest expense, which results from an investment's use of certain other investments. This expense is required to be treated as an investment expense for accounting purposes, but is not payable to the investment adviser or subadviser (if applicable). For more information, please see the investment profile or the prospectus that corresponds to the investment, which are both available from MassMutual. Contact the MassMutual Participant Information Center at 1-888-606-7343. If you are currently not participating in the Plan, contact Mr. Donald J. Kraft Sr. at (607) 733-3732 or 1200 Clemens Center Parkway P.O. Box 1146, Elmira NY 14902.

Other share classes of an investment or its underlying investment (depending upon the investment) may have existed longer, which may account for any pre-inception performance shown. If pre-inception performance is shown, it is generally the performance of an older share class of the investment itself or its underlying investment (depending upon the investment) adjusted for fees and expenses of the newer share class. However, if using the expenses of the newer share class rather than the expenses of the older share class (due to lower expenses of the newer share class) would result in better performance, then pre-inception performance represents that of the older share class without any expense adjustment.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the U.S. Department of Labor's Website for an example showing the long-term effect of fees and expenses at http://www.dol.gov/ebsa/publications/401k_employee.html. Fees and expenses are only one of many factors to consider when you decide to invest in an alternative. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

To obtain additional information about the Plan's designated investment alternatives, please obtain the Investment Profiles for the specific investment alternatives you are interested in using the web site addresses provided in the Comparative Chart or go to www.retiresmart.com.

You have the right to request the following information relating to the Plan's investment alternatives: copies of prospectuses or any short-form or summary prospectus or similar documents, financial statements or reports, a statement of the value of each investment available under the Plan as well as the valuation date, and a list of the assets that make up the portfolio of each investment under the Plan that constitute "plan assets" within the meaning of U.S. Department of Labor regulations and the value of each of these assets. In addition, you may request a free paper copy of the information available on the web site(s) listed on the Comparative Charts above and the Glossary of Investment Terms. This information can be obtained by contacting Mr. Donald J. Kraft Sr. at (607) 733-3732 or 1200 Clemens Center Parkway P.O. Box 1146, Elmira NY 14902 or MassMutual Participant Information Center, P.O. Box 219062, Kansas City, MO 64121-9062, 1-888-606-7343.

Individual Expenses

The Plan may impose certain charges against individual participants' accounts rather than charge them against the Plan as a whole. These charges may arise based on your use of a feature available under the Plan (e.g., participant loans), or based on the application of applicable law (e.g., processing a qualified domestic relations order in case of a divorce). Any fee or expense charged against your account will be reported to you in your quarterly account statement in the calendar quarter following the quarter in which the charge occurs (and/or, as applicable, in any transaction statement).

Activity Type	Current Fees
Annuity Purchase	\$175
Reprocessing (adjustment)	\$75
Special Mailing	\$20