

As disclosed in the current prospectus for your variable product, MassMutual and certain affiliated companies may receive compensation from certain funds or the fund advisers or sub-advisers to certain funds that are available as investment choices within variable annuity and variable life insurance contracts issued by MassMutual and certain affiliates. The list of the funds who pay such compensation or whose advisers or sub-advisers pay such compensation is provided below. Please note that each fund listed below is not available in every variable annuity and variable life insurance contract. Please refer to your prospectus for additional information regarding these payments.

Variable Annuity Contracts

Compensation We Receive From Advisers and Sub-Advisers:

- Fidelity Variable Insurance Products Fund
 - Fidelity® VIP Contrafund® Portfolio
- PIMCO Variable Insurance Trust Series
 - PIMCO VIT CommodityRealReturn Strategy Portfolio
- MML Series Investment Fund and MML Investment Fund II
 - MML Asset Allocation Fund
 - MML Blend Fund
 - MML Blue Chip Growth Fund
 - MML Concentrated Growth Fund
 - MML Enhanced Index Core Equity Fund
 - MML Equity Fund
 - MML Equity Income Fund
 - MML Foreign Fund
 - MML Global Fund
 - MML Growth Equity Fund
 - MML Growth & Income Fund
 - MML Income & Growth Fund
 - MML Inflation-Protected & Income Fund
 - MML Large Cap Growth Fund
 - MML Large Cap Value Fund
 - MML Managed Bond Fund
 - MML Mid Cap Growth Fund
 - MML Mid Cap Value Fund
 - MML Money Market Fund
 - MML Small Cap Equity Fund
 - MML Small/Mid Cap Value Fund
 - MML Small Company Opportunities Fund
- Oppenheimer Variable Account Funds
 - Oppenheimer Balanced Fund/VA
 - Oppenheimer Capital Appreciation Fund/VA

- Oppenheimer Core Bond Fund/VA
- Oppenheimer Global Securities Fund/VA
- Oppenheimer High Income Fund/VA
- Oppenheimer Main Street Fund®/VA
- Oppenheimer Main Street Small Cap Fund®/VA
- Oppenheimer Mid Cap Fund/VA
- Oppenheimer Money Fund/VA
- Oppenheimer Strategic Bond Fund/VA
- Panorama Series Fund
 - Oppenheimer International Growth Fund/VA
 - Panorama Growth Portfolio
 - Panorama Total Return Portfolio

Compensation We Receive From the Funds:

- ING Variable Products Trust
 - ING VP Real Estate Portfolio
- PIMCO Variable Insurance Trust Series
 - PIMCO VIT CommodityRealReturn Strategy Portfolio

Variable Life Insurance Policies

Compensation We Receive From Advisers, Sub-Advisers or an affiliated company

- AIM Variable Insurance Funds
 - AIM V.I. Financial Services Fund
 - AIM V.I. Global Health Care Fund
 - AIM V.I. Technology Fund
- American Century Variable Portfolios, Inc.
 - American Century VP Income & Growth Fund
 - American Century VP Value Fund
 - American Century VP International Fund
- DWS VIT Funds
 - DWS Small Cap Index VIP
- Goldman Sachs Variable Insurance Trust
 - Goldman Sachs VIT Capital Growth Fund
 - Goldman Sachs VIT Growth and Income Fund
 - Goldman Sachs VIT Strategic International Equity Fund
 - Goldman Sachs VIT Mid Cap Value Fund
 - Goldman Sachs VIT Structured U.S Equity Fund
- MFS® Variable Insurance TrustSM
 - MFS® Growth Series
 - MFS® Investors Trust Series

- MFS® New Discovery Series
- MFS® Research Series

- Oppenheimer Variable Account Funds
 - Oppenheimer Balanced Fund/VA
 - Oppenheimer Capital Appreciation Fund/VA
 - Oppenheimer Core Bond Fund/VA
 - Oppenheimer Global Securities Fund/VA
 - Oppenheimer High Income Fund/VA
 - Oppenheimer Main Street Fund®/VA
 - Oppenheimer Main Street Small Cap Fund/VA
 - Oppenheimer MidCap Fund/VA
 - Oppenheimer Money Fund/VA
 - Oppenheimer Strategic Bond Fund/VA

- Panorama Series Fund, Inc.
 - Oppenheimer International Growth Fund/VA
 - Panorama Growth Portfolio
 - Panorama Total Return Portfolio

- T. Rowe Price Equity Series, Inc.
 - T. Rowe Price Blue Chip Growth Portfolio
 - T. Rowe Price Equity Income Portfolio
 - T. Rowe Price Mid-Cap Growth Portfolio
 - T. Rowe Price New America Growth Portfolio
 - T. Rowe Price Limited-Term Bond Portfolio

Compensation We Receive From the Funds

- American Funds Insurance Series®
 - American Funds® Asset Allocation Fund
 - American Funds® Growth-Income Fund

- Fidelity® Variable Insurance Products Fund
 - Fidelity® VIP Contrafund® Portfolio
 - Fidelity® VIP Growth Portfolio
 - Fidelity® VIP High Income Portfolio
 - Fidelity® VIP Index 500 Portfolio
 - Fidelity® VIP Money Market Portfolio

- Franklin Templeton Variable Insurance Products Trust
 - Franklin Small Cap Value Securities Fund
 - Templeton Foreign Securities Fund

- Janus Aspen Series
 - Janus Aspen Balanced Portfolio
 - Janus Aspen Forty Portfolio
 - Janus Aspen Worldwide Growth Portfolio