

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
 - Fidelity® VIP Contrafund® Portfolio
- ING Investors Trust
 - ING Clarion Global Real Estate Portfolio
- PIMCO Variable Insurance Trust
 - PIMCO VIT CommodityRealReturn® Strategy Portfolio
- MML Series Investment Fund and MML Series Investment Fund II
 - MML American Fund Core Allocation
 - MML American Funds Growth
 - MML American Funds International
 - 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 & Income Fund
 - MML High Yield 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 Short-Duration Bond Fund
 - MML Small Cap Equity Fund

- MML Small Company Value Fund
- MML Small/Mid Cap Value 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 Global Strategic Income Fund/VA
 - Oppenheimer High Income Fund/VA
 - Oppenheimer Main Street Fund®/VA
 - Oppenheimer Main Street Small Cap Fund®/VA
 - Oppenheimer Money Fund/VA
 - Oppenheimer Small- & Mid-Cap Growth Fund/VA
- Panorama Series Fund, Inc.
 - Oppenheimer International Growth Fund/VA
 - Panorama Growth Portfolio
 - Panorama Total Return Portfolio

Compensation We Receive From the Funds:

- Fidelity® Variable Insurance Products
 - Fidelity® VIP Contrafund® Portfolio (Service Class 2)
- ING Investors Trust
 - ING Clarion Global Real Estate Portfolio (Class S)
- AIM Variable Insurance Funds (Invesco Variable Insurance Funds)
 - Invesco V.I. Financial Services Fund (Series II)
 - Invesco V.I. Global Health Care Fund (Series II)
 - Invesco V.I. Technology Fund (Series II)
- MML Series Investment Fund and MML Series Investment Fund II: (We receive compensation on all MML funds through either Service Class or Service Class I shares)
- Oppenheimer Variable Account Funds
 - Oppenheimer Balanced Fund/VA Service Shares
 - Oppenheimer Capital Appreciation Fund/VA Service Shares
 - Oppenheimer Global Securities Fund/VA Service Shares
 - Oppenheimer Global Strategic Income Fund/VA Service Shares
 - Oppenheimer High Income Fund/VA Service Shares
 - Oppenheimer Main Street Fund®/VA Service Shares
 - Oppenheimer Small- & Mid-Cap Growth Fund/VA Service Shares
- Panorama Series Fund, Inc.
 - Oppenheimer International Growth Fund/VA Service Shares
- PIMCO Variable Insurance Trust
 - PIMCO VIT CommodityRealReturn® Strategy Portfolio (Advisor Class)

Variable Life Insurance Policies

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

- American Century Variable Portfolios, Inc.
 - American Century VP Income & Growth Fund
 - American Century VP Value Fund
 - American Century VP International Fund
- American Funds Insurance Series®
 - American Funds® Asset Allocation Fund
 - American Funds® Growth-Income Fund
- DWS Investments VIT Funds
 - DWS Small Cap Index VIP
- Fidelity® Variable Insurance Products Fund
 - Fidelity® VIP Growth Portfolio
 - Fidelity® VIP High Income Portfolio
 - Fidelity® VIP Overseas Portfolio
- Fidelity® Variable Insurance Products Fund II
 - Fidelity® VIP Contrafund® Portfolio
 - Fidelity® VIP Index 500 Portfolio
- Fidelity® Variable Insurance Products Fund V
 - Fidelity® VIP Money Market Portfolio
- Franklin Templeton Variable Insurance Products Trust
 - Franklin Small Cap Value Securities Fund
 - Templeton Foreign Securities Fund
- Goldman Sachs Variable Insurance Trust
 - Goldman Sachs VIT Large Cap Value Fund
 - Goldman Sachs VIT Mid Cap Value Fund
 - Goldman Sachs VIT Strategic Growth Fund
 - Goldman Sachs VIT Strategic International Equity Fund
 - Goldman Sachs VIT Structured U.S Equity Fund
- ING Investors Trust
 - ING Clarion Global Real Estate Portfolio
- Invesco Variable Insurance Funds
 - Invesco V.I. Financial Services Fund
 - Invesco V.I. Global Health Care Fund
 - Invesco V.I. Technology Fund
- MFS® Variable Insurance TrustSM
 - MFS® Growth Series

- MFS® Investors Trust Series
- MFS® New Discovery Series
- MFS® Research Series
- MML Series Investment Fund and MML Series Investment Fund II
 - MML Asset Allocation 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 & 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
- Oppenheimer Variable Account Funds
 - Oppenheimer Balanced Fund/VA
 - Oppenheimer Capital Appreciation Fund/VA
 - Oppenheimer Core Bond Fund/VA
 - Oppenheimer Global Securities Fund/VA
 - Oppenheimer Global Strategic Income Fund/VA
 - Oppenheimer High Income Fund/VA
 - Oppenheimer Main Street Fund®/VA
 - Oppenheimer Main Street Small Cap Fund®/VA
 - Oppenheimer Money Fund/VA
 - Oppenheimer Small- & Mid-Cap 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 Fix Income Series, Inc.
 - T. Rowe Price Limited-Term Bond Portfolio

Compensation We Receive From the Funds

- American Funds Insurance Series®
 - American Funds® Asset Allocation Fund (Class 2)
 - American Funds® Growth-Income Fund (Class 2)
- Fidelity® Variable Insurance Products Fund
 - Fidelity® VIP Growth Portfolio (Service Class)
- Fidelity® Variable Insurance Products Fund II
 - Fidelity® VIP Contrafund® Portfolio (Service Class)
- Franklin Templeton Variable Insurance Products Trust
 - Franklin Small Cap Value Securities Fund (Class 2)
 - Templeton Foreign Securities Fund (Class 2)
- ING Investors Trust
 - ING Clarion Global Real Estate Portfolio (Class S)
- Janus Aspen Series
 - Janus Aspen Balanced Portfolio (Service)
 - Janus Aspen Forty Portfolio (Service)
 - Janus Aspen Worldwide Portfolio (Service)
- PIMCO Variable Insurance Trust
 - PIMCO VIT CommodityRealReturn® Strategy Portfolio (Advisor Class)