MassMutual FINANCIAL GROUP®

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MassMutual Select & Premier Funds - Monthly Class A Performance as of 8/31/2011

Fund Name	Without Sales Charge					With Sales Charge					Total Annual Fund Operating Expense	Inception Date
	1 year	3 year Annualized	5 year Avg Annualized	Fiscal YTD	10 year Avg or Since Inception	1 year	3 year Annualized	5 year Avg Annualized	Fiscal YTD	10 year Avg or Since Inception		
Money Market & Fixed Income												
Premier Money Market Fund (Babson Capital) [1]	0.00%	0.19%	1.58%	0.00%	1.54%	N/A	N/A	N/A	N/A	N/A	0.96%	01/01/1998
Premier Short-Duration Bond Fund (Babson Capital)	2.21%	5.71%	5.16%	2.02%	4.34%	-1.37%	4.47%	4.42%	-1.55%	3.97%	1.08%	01/01/1998
Premier Inflation-Protection and Income Fund (Babson Capital) [2]	10.40%	6.25%	6.45%	6.92%	5.53%	5.15%	4.54%	5.41%	1.84%	4.86%	1.26%	12/31/2003
Premier Core Bond Fund (Babson Capital)	3.93%	7.78%	6.35%	3.66%	5.29%	-1.01%	6.04%	5.32%	-1.26%	4.78%	1.15%	01/01/1998
Premier Diversified Bond Fund (Babson Capital)	4.49%	7.44%	6.02%	3.93%	5.43%	-0.47%	5.71%	5.00%	-1.01%	4.92%	1.18%	05/03/1999
Select Strategic Bond Fund (Western Asset)	4.95%	8.04%	5.69%	4.38%	4.74%	-0.04%	6.30%	4.67%	-0.58%	3.97%	1.11%	12/31/2004
Premier High Yield Fund (Babson Capital) [3]	8.81%	7.66%	5.24%	2.57%	7.71%	2.55%	5.56%	4.00%	-3.33%	7.08%	1.25%	09/05/2000
Premier International Bond Fund (Baring) [8]	11.08%	8.02%	N/A	5.39%	7.25%	5.80%	6.28%	N/A	0.38%	5.85%	1.27%	12/20/2007
Select PIMCO Total Return Fund	1.64%	N/A	N/A	2.34%	4.56%	-3.19%	N/A	N/A	-2.52%	0.25%	0.87%	07/06/2010
Asset Allocation/Lifestyle												
Premier Balanced Fund (Babson Capital)	11.60%	3.23%	2.73%	3.62%	3.41%	5.18%	1.22%	1.52%	-2.34%	2.80%	1.23%	01/01/1998
Select Strategic Balanced Fund (JPMorgan/Western Asset)	9.26%	3.50%	2.31%	-2.94%	3.19%	2.98%	1.48%	1.10%	-8.52%	2.39%	1.41%	12/31/2003
Select Destination Retirement Income Fund (Multi-managed) [4,6,11]	8.72%	5.09%	3.90%	2.06%	4.01%	2.47%	3.03%	2.68%	-3.81%	3.21%	1.25%	12/31/2003
Select Destination Retirement 2010 Fund (Multi-managed) [4,6,11]	10.89%	3.92%	2.81%	0.71%	3.60%	4.52%	1.88%	1.60%	-5.08%	2.80%	1.31%	12/31/2003
Select Destination Retirement 2015 Fund (Multi-managed) [11]	13.33%	N/A	N/A	-0.45%	6.04%	6.81%	N/A	N/A	-6.17%	1.71%	6.05%	04/01/2010
Select Destination Retirement 2020 Fund (Multi-managed) [4,6,11]	14.06%	2.74%	1.65%	-1.69%	3.30%	7.50%	0.73%	0.45%	-7.35%	2.50%	1.33%	12/31/2003
Select Destination Retirement 2025 Fund (Multi-managed) [11]	15.37%	N/A	N/A	-2.44%	5.09%	8.74%	N/A	N/A	-8.05%	0.79%	6.30%	04/01/2010
Select Destination Retirement 2030 Fund (Multi-managed) [5,6,11]	15.45%	1.26%	0.74%	-2.84%	3.16%	8.82%	-0.72%	-0.45%	-8.42%	2.37%	1.37%	12/31/2003
Select Destination Retirement 2035 Fund (Multi-managed) [11]	15.51%	N/A	N/A	-3.06%	4.70%	8.87%	N/A	N/A	-8.63%	0.42%	6.39%	04/01/2010
Select Destination Retirement 2040 Fund (Multi-managed) [5,6,11]	15.81%	0.67%	0.59%	-3.31%	3.34%	9.16%	-1.30%	-0.60%	-8.87%	2.55%	1.38%	12/31/2003
Select Destination Retirement 2045 Fund (Multi-managed) [11]	16.03%	N/A	N/A	-3.78%	4.47%	9.36%	N/A	N/A	-9.31%	0.20%	6.45%	04/01/2010
Select Destination Retirement 2050 Fund (Multi-managed) [5,6,11]	15.80%	0.81%	N/A	-3.86%	-2.68%	9.14%	-1.16%	N/A	-9.38%	-4.22%	1.57%	12/17/2007
Select Blackrock Global Allocation Fund	10.37%	N/A	N/A	-0.90%	4.16%	4.02%	N/A	N/A	-6.60%	0.69%	1.47%	12/01/2009
Large Cap Equity												
Premier Value Fund (OFI Institutional)	15.04%	-1.39%	-0.62%	1.19%	2.54%	8.42%	-3.32%	-1.79%	-4.63%	1.94%	1.11%	07/25/1995
Select Diversified Value Fund (Loomis Sayles/Brandywine)	16.16%	-2.60%	-3.96%	-3.42%	0.69%	9.48%	-4.50%	-5.09%	-8.98%	-0.17%	1.10%	10/15/2004
Select Large Cap Value Fund (Davis)	13.25%	-1.84%	-1.12%	-5.98%	2.82%	6.74%	-3.76%	-2.29%	-11.38%	2.21%	1.26%	05/01/2000
Select Fundamental Value Fund (Wellington)	12.62%	-0.82%	0.20%	-6.19%	3.04%	6.14%	-2.76%	-0.98%	-11.58%	2.41%	1.39%	12/31/2001
Premier Disciplined Value Fund (Babson Capital)	14.08%	-2.46%	-2.69%	2.75%	1.73%	7.52%	-4.37%	-3.84%	-3.16%	0.85%	1.11%	11/01/2004
Select Value Equity Fund (Pyramis)	14.82%	-2.09%	-2.28%	-6.03%	1.92%	8.22%	-4.00%	-3.43%	-11.43%	1.32%	1.39%	05/01/2001
Select Indexed Equity Fund (Northern Trust) [10]	17.67%	-0.11%	0.13%	-2.22%	1.95%	10.90%	-2.06%	-1.05%	-7.84%	1.35%	0.86%	03/01/1998
Premier Main Street Fund (OFI Institutional)	13.85%	-0.63%	-0.52%	0.32%	1.14%	7.31%	-2.57%	-1.69%	-5.45%	0.25%	1.26%	12/31/2004
Select Core Opportunities Fund (Victory/Boston Company)	12.49%	-4.47%	-0.28%	-7.27%	-0.72%	6.03%	-6.34%	-1.45%	-12.60%	-1.80%	1.37%	03/31/2006
Premier Enhanced Index Core Equity Fund (Babson Capital)	19.04%	-0.39%	-0.55%	5.48%	2.30%	12.19%	-2.34%	-1.72%	-0.59%	1.41%	1.40%	11/01/2004
Select Blue Chip Growth Fund (T. Rowe Price)	26.30%	2.63%	3.08%	0.58%	1.67%	19.04%	0.63%	1.86%	-5.20%	1.07%	1.34%	06/01/2001
Premier Capital Appreciation Fund (OFI)	19.47%	-2.22%	0.07%	3.42%	0.79%	12.60%	-4.13%	-1.11%	-2.53%	-0.11%	1.24%	12/31/2004
Select Growth Opportunities Fund (Sands/Delaware)	29.76%	6.39%	4.99%	3.14%	3.81%	22.29%	4.31%	3.75%	-2.79%	3.19%	1.37%	05/01/2000
Select Large Cap Growth Fund (Rainier)	18.62%	-0.65%	0.14%	-4.50%	-0.32%	11.80%	-2.59%	-1.04%	-9.99%	-0.93%	1.35%	12/31/2001
Premier Disciplined Growth Fund (Babson Capital)	22.98%	1.92%	2.80%	6.14%	3.90%	15.90%	-0.07%	1.59%	0.04%	3.00%	1.02%	11/01/2004
Mid Cap Equity [7]												
Select Mid Cap Growth Equity II Fund (T. Rowe Price/Frontier)	22.94%	4.49%	5.36%	-3.28%	6.96%	15.87%	2.45%	4.11%	-8.84%	6.33%	1.45%	06/01/2000
Select Mid Cap Value Fund (NFJ/Systematic)	18.03%	3.05%	0.81%	-4.66%	1.10%	11.24%	1.03%	-0.38%	-10.14%	-0.08%	1.32%	08/29/2006
Premier Discovery Value Fund (OFI Institutional)	18.47%	-1.59%	0.22%	2.63%	1.61%	11.66%	-3.51%	-0.96%	-3.27%	0.57%	1.52%	12/01/2005
Multi Cap Equity												
Select Focused Value Fund (Harris)	22.77%	7.10%	4.33%	-4.69%	7.70%	15.71%	5.01%	3.11%	-10.17%	7.06%	1.40%	05/01/2000
Small Cap Equity [7]												
Premier Small/Mid Cap Opportunities Fund (OFI Institutional)	19.81%	1.58%	1.27%	3.21%	3.90%	12.92%	-0.40%	0.08%	-2.73%	3.29%	1.33%	07/20/1998
Select Small Cap Growth Equity Fund (Waddell & Reed/Wellington)	19.18%	1.92%	2.43%	-6.70%	4.49%	12.33%	-0.07%	1.22%	-12.06%	3.88%	1.58%	05/03/1999
Select Small Cap Value Equity Fund (Wellington/Barrow Hanley)	18.77%	-0.12%	-1.76%	-8.79%	-1.88%	11.94%	-2.07%	-2.92%	-14.04%	-2.95%	1.48%	03/31/2006

Select Small Company Value Fund (Fed Clov/TRP/EARNEST)	19.47%	0.99%	2.22%	-6.11%	6.36%	12.60%	-0.98%	1.01%	-11.51%	5.71%	1.69%	12/31/2001
Premier Main Street Small/Mid Cap Fund (OFI Institutional)	20.00%	1.47%	N/A	3.46%	0.74%	13.10%	-0.52%	N/A	-2.49%	-0.46%	1.44%	09/27/2006
Select Small Company Growth Fund (Boston Company/Eagle)	29.19%	2.38%	1.78%	-3.44%	2.60%	21.76%	0.38%	0.58%	-9.00%	1.98%	1.58%	12/31/2001
International/Global Equity [8]												
Premier International Equity Fund (OFI Institutional)	18.33%	2.43%	2.91%	3.74%	5.54%	11.53%	0.43%	1.70%	-2.23%	4.91%	1.53%	01/01/1998
Premier Global Fund (OFI)	13.80%	1.57%	0.82%	-0.78%	3.37%	7.25%	-0.42%	-0.37%	-6.48%	2.45%	1.50%	12/31/2004
Premier Focused International Fund (Baring)	12.51%	-0.98%	1.36%	0.79%	4.23%	6.04%	-2.92%	0.17%	-5.01%	3.16%	1.70%	12/01/2005
Select Overseas Fund (MFS/Harris/AllianceBernstein)	8.74%	1.20%	-0.31%	-8.41%	4.95%	2.49%	-0.78%	-1.49%	-13.67%	4.33%	1.82%	05/01/2001
Select Diversified International Fund (AllianceBernstein)	4.71%	-8.68%	N/A	-11.87%	-8.28%	-1.31%	-10.47%	N/A	-16.94%	-9.43%	1.61%	12/14/2006
Specialty [9]												
Select NASDAQ-100® Fund (Northern Trust) [10]	26.73%	5.98%	6.90%	1.10%	3.72%	19.44%	3.91%	5.64%	-4.71%	3.11%	1.15%	05/01/2000
Emerging Market Equity [8]												
Premier Strategic Emerging Markets Fund (Baring)	7.27%	N/A	N/A	-7.47%	25.30%	1.10%	N/A	N/A	-12.79%	22.71%	1.92%	11/03/2008
Asset Allocation/Lifestyle												
RetireSMART℠ Conservative Fund (Multi-managed)	N/A	N/A	N/A	N/A	-0.30%	N/A	N/A	N/A	N/A	-6.03%	1.08%	06/20/2011 *
RetireSMART℠ Moderate Fund (Multi-managed)	N/A	N/A	N/A	N/A	-2.30%	N/A	N/A	N/A	N/A	-7.92%	1.18%	06/20/2011 *
RetireSMART℠ Moderate Growth Fund (Multi-managed)	N/A	N/A	N/A	N/A	-4.20%	N/A	N/A	N/A	N/A	-9.71%	1.27%	06/20/2011 *
RetireSMART℠ Growth Fund (Multi-managed)	N/A	N/A	N/A	N/A	-4.90%	N/A	N/A	N/A	N/A	-10.37%	1.40%	06/20/2011 *

*If fund has not been in existence for 1 year, then the cumulative return since inception is shown.

Fund returns include changes in share price, reinvested distributions, and the 5.75% maximum sales charge (4.75% for longer term bond funds and 3.5% for the short term bond funds), except where "without sales charge" is indicated. Average annual total returns include reinvestment of dividends and capital gains distributions. Performance is shown net of expenses.

Fund Performance reported by State Street Corporation, data subject to change.

1 An investment in a money market fund is neither insured nor guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at $1.00 per share, it is possible to lose money by investing in the fund. The money market fund may not be available to all investors.
2 Risks of investing in the fund include credit risk and interest rate risk. Neither the fund nor its yield is guaranteed by the US Government. Prior to May 4, 2009, this fund was named MassMutual Premier Inflation-Protected Bond Fund.
3 High yielding debt securities investments are generally subject to greater market fluctuations and risk of loss of income and principal than lower yielding debt securities investments.
4 An investment option with underlying investments (multi-investment options), such as the Select Destination Retirement Series, may be subject to the expenses of those underlying investments in addition to those of the investment option itself.
5 An investment option with underlying investments (multi-investment options), such as the Select Destination Retirement Series, may be subject to the expenses of those underlying investments in addition to those of the investment option itself. A significant percentage of the underlying investments in aggressive asset allocation portfolio options have a higher than average risk exposure. Investors should consider their risk tolerance carefully before choosing such a strategy.
6 MassMutual Select Destination Retirement Funds can invest in MassMutual Select Funds, MassMutual Premier Funds, each of which are advised by MassMutual, and Oppenheimer Funds, which are advised by OppenheimerFunds, Inc. ("OFI").
7 Investments in companies with small or mid market capitalization ("small caps" or "mid caps") may be subject to special risks given their characteristic narrow markets, limited financial resources, and less liquid stocks, all of which may cause price volatility.
8 International/global investing can involve special risks, such as political changes and currency fluctuations. These risks are heightened in emerging markets. You cannot transfer into international/global investment options if you have already made a purchase followed by a sale (redemption) involving the same investment within the last sixty days. Other trading restrictions may apply. Please see the investment's prospectus for more details.
9 Investments may reside in the specialty category due to 1) allowable investment flexibility that precludes classification in standard asset categories and/or 2) investment concentration in a limited group of securities or industry sectors. Investments in this category may be more volatile than less-flexible and/or less-concentrated investments and may be appropriate as only a minor component in an investor's overall portfolio.
10 Investment option(s) that track a benchmark index are professionally managed investments. However, the benchmark index itself is unmanaged and does not incur fees or expenses and cannot be purchased directly for investment.
11 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 over time. Options may not reach their most conservative allocation until after their target date. Others may reach their most 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.

Indexes are unmanaged, do not incur fees or expenses, and cannot be purchased directly for investment.
The risk/return indicator is for comparative purposes and is based on the general comparative risks of these categories.

Before investing in any of the MassMutual Premier Funds and MassMutual Select Funds, investors should carefully consider a fund's investment objectives, risks, charges and expenses. The fund's prospectus contains this and other information about the fund. You may obtain the prospectuses by calling a MassMutual IRA Specialist at 1-877-747-6277. Read the prospectuses carefully before investing.

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The MassMutual IRA should not be considered as a complete retirement solution. When planning for retirement, you should also think about factors, such as your total assets, your income needs, life insurance and health insurance needs, as well as planning for emergencies.
Before investing in the MassMutual IRA, please be sure to determine whether rolling over your IRA asset is appropriate for you by considering several factors such as, your objectives, time horizon, risk tolerance, retirement needs, and income needs. Your MassMutual IRA value will fluctuate based on market performance, and when redeemed, may be worth less than the original cost.