

Reduced Sales Charges for Class A Shares

Class A shares are sold at their offering price, which is normally net asset value (NAV) plus an initial sales charge. However, in most cases, as described in the prospectus, purchases are not subject to an initial sales charge, and the offering price will be the NAV. In other cases, reduced sales charges may be available, as described below.

The sales charge varies depending on the amount of your purchase. A portion of the sales charge may be retained by the Distributor or allocated to your dealer as a concession. The Distributor reserves the right to reallocate the entire sales charge as a concession to dealers. The current sales charge rates and concessions paid to dealers and brokers are as follows:

Front-End Sales Charge (As a Percentage of Offering Price) / Front-End Sales Charge (As a Percentage of Net Amount Invested) / Concession (As a Percentage of Offering Price) for Different Purchase Amounts:			
Price Breakpoints	General Equity	General Taxable Bond	Shorter-Term Bond
Less than \$25,000	5.75%/6.10%/4.75%	4.75%/4.99%/4.00%	3.50%/3.63%/3.00%
\$25,000 - \$49,999	5.50%/5.82%/4.75%	4.75%/4.99%/4.00%	3.50%/3.63%/3.00%
\$50,000 - \$99,999	4.75%/4.99%/4.00%	4.50%/4.71%/3.75%	3.50%/3.63%/3.00%
\$100,000 - \$249,999	3.75%/3.90%/3.00%	3.50%/3.63%/2.75%	3.00%/3.09%/2.50%
\$250,000 - \$499,999	2.50%/2.56%/2.00%	2.00%/2.04%/2.25%	2.50%/2.56%/2.00%
\$500,000 - \$999,999	2.00%/2.04%/1.60%	2.00%/2.04%/1.60%	2.00%/2.04%/1.50%
\$1,000,000 or more	None/None/1.00%	None/None/1.00%	None/None/.50%

A reduced sales charge rate may be obtained for Class A shares under the Funds' "Rights of Accumulation" because of the economies of sales efforts and reduction in expenses realized by the Distributor, dealers and brokers making such sales.

To qualify for the lower sales charge rates that apply to larger purchases of Class A shares, you can add together:

- Current purchases of Class A shares of more than one Fund subject to an initial sales charge to reduce the sales charge rate that applies to current purchases of Class A shares; and
- Class A shares of Funds you previously purchased subject to an initial or contingent deferred sales charge to reduce the sales charge rate for current purchases of Class A shares, provided that you still hold your investment in the previously purchased Funds.

The Distributor will add the value, at current offering price, of the shares you previously purchased and currently own to the value of current purchases to determine the sales charge rate that applies. The reduced sales charge will apply only to current purchases. You must request it when you buy shares and inform your broker-dealer or other financial intermediary of Class A shares of any other Funds that you own.

There is an initial sales charge on the purchase of Class A shares of each of the MassMutual Funds except the Money Market Fund.