

Supplement dated October 14, 2020 to the Prospectuses

each dated May 1, 2020, for:

**Flex Extra
MassMutual Transitions SelectSM II
MassMutual Transitions[®]
Strategic Group Variable Universal Life[®] II**
Issued by Massachusetts Mutual Life Insurance Company

MassMutual Artistry
*Issued by Massachusetts Mutual Life Insurance Company
in New York
and C.M. Life Insurance Company in all other states*

Panorama Premier
*Issued by Massachusetts Mutual Life Insurance Company
in New York and New Jersey
and C.M. Life Insurance Company in all other states*

Variable Life Plus
*Issued by Massachusetts Mutual Life Insurance Company
in New York
and MML Bay State Life Insurance Company
in all other states*

each dated May 1, 2020, as supplemented, for:

**MassMutual ElectrumSM
MassMutual Evolution
MassMutual Transitions SelectSM
Variable Universal Life II**
Issued by Massachusetts Mutual Life Insurance Company

Variable Universal Life
*Issued by Massachusetts Mutual Life Insurance Company
in New York and California
and C.M. Life Insurance Company in all other states*

Variable Life Select
*Issued by Massachusetts Mutual Life Insurance Company
in New York and Puerto Rico
and MML Bay State Life Insurance Company
in all other states*

**THIS SUPPLEMENT MUST BE READ IN CONJUNCTION WITH YOUR PROSPECTUS.
PLEASE RETAIN THIS SUPPLEMENT FOR FUTURE REFERENCE.**

This supplement amends certain information in the above-referenced prospectuses (“Prospectuses”):

- Effective on or about November 18, 2020, BlackRock Investment Management, LLC will replace Barings LLC as the investment sub-adviser for the MML Blend Fund. All references in the Prospectuses to Barings LLC as the investment sub-adviser to the MML Blend Fund are replaced with BlackRock Investment Management, LLC.

If you have questions about this supplement, or other product questions, you may contact your registered representative, visit us online at www.massmutual.com/contact-us, or call our Customer Service Center Monday through Friday:

| | |
|---|---|
| Strategic Group Variable Universal Life [®] II | (800) 548-0073 8 a.m. - 5 p.m. Eastern Time |
| MassMutual Electrum SM | (800) 665-2654 8 a.m. - 5 p.m. Eastern Time |
| MassMutual Transitions Select SM II | (866) 645-2362 7 a.m. - 7 p.m. Central Time |
| All other variable products listed above | (800) 272-2216 8 a.m. - 8 p.m. Eastern Time |

For more information about the fund, read the fund prospectus. Fund prospectuses are available on our website at www.massmutual.com.

MassMutual Artistry Variable Annuity Issued by C.M. Life Insurance Company

C.M. Multi-Account A

This prospectus describes the MassMutual Artistry individual or group deferred variable annuity contract offered by C.M. Life Insurance Company. We no longer sell the contract. However, we continue to administer existing contracts. The contract provides for accumulation of contract value and annuity payments on a fixed and/or variable basis.

You, the contract owner, have a number of investment choices in the contract. Subject to state availability, these investment choices include one fixed account option and one or more variable investment divisions (sub-accounts) of C.M. Multi-Account A (separate account). Each sub-account, in turn, invests in one of the following investment entities (funds). You bear the entire investment risk for all amounts you allocate to a sub-account.

AIM Variable Insurance Funds

(Invesco Variable Insurance Funds)

Invesco Oppenheimer V.I. Capital Appreciation Fund
Invesco Oppenheimer V.I. Conservative Balanced Fund
Invesco Oppenheimer V.I. Discovery Mid Cap Growth Fund
Invesco Oppenheimer V.I. Global Fund
Invesco Oppenheimer V.I. Global Strategic Income Fund
Invesco Oppenheimer V.I. Government Money Fund
Invesco Oppenheimer V.I. International Growth Fund
Invesco Oppenheimer V.I. Main Street Fund[®]
Invesco V.I. Diversified Dividend Fund
Invesco V.I. Health Care Fund
Invesco V.I. Technology Fund

Fidelity[®] Variable Insurance Products Fund

Fidelity[®] VIP Contrafund[®] Portfolio

MML Series Investment Fund

MML Aggressive Allocation Fund
MML American Funds Core Allocation Fund
MML American Funds[®] Growth Fund
MML American Funds[®] International Fund
MML Balanced Allocation Fund
MML Blue Chip Growth Fund
MML Conservative Allocation Fund
MML Equity Income Fund
MML Equity Index Fund
MML Focused Equity Fund
MML Foreign Fund
MML Fundamental Equity Fund
MML Fundamental Value Fund
MML Global Fund
MML Growth & Income Fund
MML Growth Allocation Fund
MML Income & Growth Fund
MML International Equity Fund
MML Large Cap Growth Fund
MML Managed Volatility Fund
MML Mid Cap Growth Fund

MML Mid Cap Value Fund
MML Moderate Allocation Fund
MML Small Cap Growth Equity Fund
MML Small Company Value Fund
MML Small/Mid Cap Value Fund
MML Total Return Bond Fund

MML Series Investment Fund II

MML Blend Fund
MML Equity Fund
MML High Yield Fund
MML Inflation-Protected and Income Fund
MML Managed Bond Fund
MML Short-Duration Bond Fund
MML Small Cap Equity Fund
MML Strategic Emerging Markets Fund
MML U.S. Government Money Market Fund

PIMCO Variable Insurance Trust

PIMCO CommodityRealReturn[®] Strategy Portfolio

Voya Investors Trust

VY[®] Clarion Global Real Estate Portfolio

To learn more about the contract, you can obtain a copy of the Statement of Additional Information (SAI), dated May 1, 2020. The prospectus and SAI are parts of the registration statement that we filed with the Securities and Exchange Commission (SEC). The SEC maintains a website (<http://www.sec.gov>) that contains the registration statement, material incorporated by reference, and other information regarding companies that file electronically with the SEC. The table of contents for the SAI is on page 44 of this prospectus.

For a free copy of the SAI, or for general inquiries, call our Service Center at (800) 272-2216 or write to our Service Center using the following address: MassMutual, Document Management Services – Annuities W360, P.O. Box 9067, Springfield, MA 01102-9067. (Overnight Mail Address: MassMutual, Document Management Services – Annuities W360, 1295 State Street, Springfield, MA 01111-0111)

Beginning January 1, 2021, we will no longer send you paper copies of fund shareholder reports (Reports) unless you specifically request paper copies from us. The Reports will be available online. We will notify you by mail each time the Reports are posted. The notice will provide the website link(s) to access the Reports as well as instructions for requesting paper copies. If you wish to continue receiving your Reports in paper free of charge from us, please call (866) 444-2450. Your election to receive the Reports in paper will apply to all funds available with your contract. If you have already elected to receive the Reports electronically, you will not be affected by this change and need not take any action. If you wish to receive the Reports and other SEC disclosure documents from us electronically, follow the instructions provided on the inside front cover of this prospectus.

The contract:

- is not a bank or credit union deposit or obligation.
- is not FDIC or NCUA insured.
- is not insured by any federal government agency.
- is not guaranteed by any bank or credit union.
- may go down in value.
- provides guarantees that are subject to our financial strength and claims-paying ability.

The SEC has not approved or disapproved the contract or determined that this prospectus is accurate or complete. Any representation that it has is a criminal offense.

This prospectus is not an offer to sell the contract in any jurisdiction where it is illegal to offer the contract nor is it an offer to sell the contract to anyone to whom it is illegal to offer the contract.

Please read this prospectus before investing. You should keep it for future reference. It contains important information about the MassMutual Artistry Variable Annuity.

Effective May 1, 2020

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Index of Special Terms

We have tried to make this prospectus as readable and understandable for you as possible. By the very nature of the contract, however, certain technical words or terms are unavoidable. We have identified the following as some of these words or terms. The page that is indicated here is where we believe you will find the best explanation for the word or term.

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Contacting the Company

You may contact us by calling the MassMutual Customer Service Center (our Service Center) at (800) 272-2216 Monday through Friday between 8 a.m. and 8 p.m. Eastern Time. You may also contact us by visiting www.MassMutual.com/contact-us. Additionally, you may write to our Service Center using the following address: MassMutual, Document Management Services – Annuities W360, P.O. Box 9067, Springfield, MA 01102-9067 or to our overnight mail address at MassMutual, Document Management Services – Annuities W360, 1295 State Street, Springfield, MA 01111-0111.

Overview

The following is intended as a summary. Please read each section of this prospectus for additional detail.

We no longer sell the MassMutual Artistry variable annuity contract. However, we continue to administer existing contracts and we continue to accept purchase payments to existing contracts, subject to certain restrictions. See “Additional Purchase Payments.”

This annuity is a contract between “you,” the owner, and “us,” C. M. Life Insurance Company (“C.M. Life” or the “Company”). The contract is intended for retirement savings or other long-term investment purposes. The contract is designed primarily for use in annuity purchase plans adopted by public school systems and certain tax-exempt organizations pursuant to Section 403(b) of the Internal Revenue Code of 1986, as amended (IRC). These plans are sometimes called “tax-sheltered annuities” or “TSAs.” Subject to state availability, the contract was also sold to governmental entities pursuant to IRC Section 457(b).

In exchange for your purchase payments, we agree to pay you an income when you choose to receive it. You designate the date on which the income period begins. That date must be at least 30 days from when you purchase the contract. The contract has two phases – the accumulation phase and the income phase. Your contract is in the accumulation phase until you decide to begin receiving annuity payments. During the accumulation phase we provide a death benefit. Once you begin receiving annuity payments, your contract enters the income phase.

Contract Type. The contract described in this prospectus is an individual or group deferred variable annuity. The contract provides for accumulation of contract value and annuity payments on a fixed and/or variable basis.

The contract is called a variable deferred annuity because you can choose to allocate your purchase payments among various sub-accounts. Contract value allocated to a sub-account is not guaranteed. It is possible to lose your contract value allocated to any of the sub-accounts. If you allocate contract value to the sub-accounts, the amount you are able to accumulate in your contract depends upon the performance of the sub-accounts you select.

The Prospectus and the Contract. The prospectus and SAI describe all material terms and features of your contract. Certain non-material provisions of your contract may be different than the general description in the prospectus and the SAI, and certain riders may not be available because of legal requirements in your state. See your contract for specific variations since any such state variation will be included in your contract or in riders or endorsements attached to your contract.

Annuity Options. We make annuity payments based on the annuity option you elect. When you elect an annuity option you make a number of choices, including, but not limited to: duration, number of payees, payments to beneficiaries, and whether payments will be variable and/or fixed payments. See “The Income Phase.”

Investment Choices. You can choose to allocate your purchase payments among various investment choices. Subject to state availability, your investment choices include a number of sub-accounts and one fixed account. See “Investment Choices.”

Withdrawals. Subject to certain restrictions, you may periodically make partial withdrawals of your contract value. If you make a full withdrawal of your contract value, all your rights under the contract will be terminated. Income taxes, tax penalties, and a contingent deferred sales charge may apply to any withdrawal you request. See “Withdrawals,” “Expenses – Contingent Deferred Sales Charge” and “Taxes.”

Transfers. Subject to certain restrictions, you may periodically transfer contract value among available investment choices. See “Transfers and Transfer Programs.”

Death Benefit. A beneficiary may receive a benefit in the event of your death prior to the income phase. Once the income phase commences, payments upon death may be available to beneficiaries depending on the annuity option elected. See “Death Benefit” and “The Income Phase.”

Fees. Your contract value will be subject to certain fees. These charges will be reflected in your contract value and may be reflected in any annuity payments you choose to receive from the contract. See “Expenses” and “Table of Fees and Expenses.”

Taxation. The Internal Revenue Code of 1986, as amended (IRC), has certain rules that apply to the contract. These tax treatments apply to earnings from the contract, withdrawals, death benefits and annuity options. See “Taxes.”

Tax Deferral. You are generally not taxed on contract earnings until you take money from your contract. This is known as tax deferral. Tax deferral is automatically provided by tax-qualified retirement plans. There is no additional tax deferral provided when a variable annuity contract is used to fund a tax-qualified retirement plan. Investors should only consider buying a variable annuity to fund a qualified plan for the annuity’s additional features such as lifetime income payments and death benefit protection.

Group Contracts. We may issue the contract as an individual or group variable annuity contract. In those states where we issue a group contract, we issue certificates to individuals, and these individuals are considered participants. The certificate is subject to the terms of the group contract under which we issue the certificate. You may become a participant under the group contract by completing an application and having it forwarded to us along with an initial payment.

The certificate we issue indicates the participant’s rights and benefits under the group contract. Terms of the group contract are controlling.

The participant, as an owner, may exercise all rights and benefits of the certificate without the consent of the group contract owner. Unless we state otherwise, the owner of the certificate under a group contract and the owner of an individual contract have the same rights and benefits. As a result, the term “contract” means either an individual deferred variable annuity or a certificate issued under the group deferred variable annuity.

Right to Cancel Your Contract. You have a right to examine your contract. If you change your mind about owning your contract, you can generally cancel it within ten calendar days after receiving it. However, this time period may vary by state. See “Right to Cancel Your Contract.”

Our Claims-Paying Ability. Any guarantees we make under the contract are subject to our financial strength and claims-paying ability. See “Other Information – Our Ability to Make Payments Under the Contract.”

Table of Fees and Expenses

The following tables describe the fees and expenses you pay when buying, owning, and surrendering the contract. In addition to other fees and expenses shown below, premium taxes may also apply, but are not reflected below.

I. The first table describes the fees and expenses that you will pay at the time that you transfer the value between investment choices, or surrender the contract. We do not deduct a sales charge when we receive a purchase payment, but we may assess a contingent deferred sales charge as noted below.

| Owner Transaction Expenses | <i>Current</i> | <i>Maximum</i> | | | | | | | | |
|--|--------------------|---|----|----|----|----|----|----|----|--------------|
| <i>Transfer Fee</i> | \$0 | The lesser of \$20 or 2% of the amount transferred. | | | | | | | | |
| <i>Loan Origination Fee</i> | \$0 ⁽¹⁾ | \$35 ⁽¹⁾ | | | | | | | | |
| <i>Contingent Deferred Sales Charge</i> (as a percentage of amount withdrawn or applied to certain annuity options ⁽²⁾) | 8% | 8% | | | | | | | | |
| Contingent Deferred Sales Charge Schedule | | | | | | | | | | |
| Contract Year | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 and later |
| Percentage | 8% | 8% | 7% | 6% | 5% | 4% | 3% | 2% | 1% | 0% |

(1) Currently, we do not deduct a charge from your contract if you take a loan under your contract. However, we reserve the right to deduct a charge not to exceed \$35 from your contract value as a loan origination fee should it become necessary for us to seek reimbursement for expenses related to the administration of contract loans.

(2) See Annuity Options E and F in “The Income Phase – Annuity Options.”

II. The next table describes fees and expenses you will pay periodically during the time you own the contract, not including underlying fund fees and expenses.

| Periodic Contract Charges | <i>Current</i> | <i>Maximum</i> |
|--|----------------|----------------|
| <i>Annual Contract Maintenance Charge</i> | \$ 0 | \$60 |
| <i>Separate Account Annual Expenses</i> (as a percentage of average account value in the separate account on an annualized basis) | | |
| Mortality and Expense Risk Charge | 1.03% | 1.25% |
| Administrative Charge | 0.15% | 0.25% |
| Total Separate Account Annual Expenses | <u>1.18%</u> | <u>1.50%</u> |

Annual Fund Operating Expenses

While you own the contract, if your assets are invested in any of the sub-accounts, you will be subject to the fees and expenses charged by the fund in which that sub-account invests. The table below shows the minimum and maximum total operating expenses charged by any of the funds, expressed as a percentage of average net assets, for the year ended December 31, 2019 (before any waivers or reimbursements). Current and future expenses may be higher or lower than those shown. More detail concerning each fund's fees and expenses that you may periodically be charged during the time that you own the contract is contained in each fund prospectus.

| Charge | Minimum | Maximum |
|---|---------|---------|
| Total Annual Fund Operating Expenses that are deducted from fund assets, including management fees, distribution, and/or 12b-1 fees, and other expenses. ⁽¹⁾ | 0.42% | 2.37% |

(1) *The fund expenses used to prepare this table were provided to us by the funds. We have not independently verified such information provided to us by funds that are not affiliated with us.*

The information above describes the fees and expenses you pay related to the contract. For information on compensation we may receive from the funds and their advisers and sub-advisers, see “Investment Choices – Compensation We Receive from Funds, Advisers and Sub-Advisers.” For information on compensation we pay to broker-dealers selling the contract, see “Other Information – Distribution.”

Examples Using Current and Maximum Expenses

These Examples are intended to help you compare the cost of investing in the contract with the cost of investing in other variable annuity contracts. These costs include contract owner transaction expenses, contract fees, separate account annual expenses, and fund fees and expenses. The Examples assume that no loan has been taken.

Example I assumes that you withdraw all your contract value at the end of each year shown.

Example II assumes you do not withdraw any contract value at the end of each year shown, or that you decide to begin the income phase at the end of each year shown and we do not deduct a contingent deferred sales charge. (Currently the income phase is not available until 30 days after you purchase your contract.)

Both Example I and Example II assume:

- that you invest \$10,000 in the contract for the time periods indicated,
- that you allocate it to a sub-account that has a 5% gross return each year,
- that either the current or maximum fees and expenses in the “Table of Fees and Expenses” apply, and
- that you selected one of two sub-accounts:
 - the one that invests in the fund with the maximum total operating expenses; or
 - the one that invests in the fund with the minimum total operating expenses.

Examples Using Current Expenses

Based on the above assumptions, your costs would be as shown in the following table. Your actual costs may be higher or lower.

| Years | Example I | | | | Example II | | | |
|---|-----------|---------|---------|---------|------------|---------|---------|---------|
| | 1 | 3 | 5 | 10 | 1 | 3 | 5 | 10 |
| Sub-Account with maximum total operating expenses | \$1,087 | \$1,739 | \$2,312 | \$3,791 | \$355 | \$1,081 | \$1,827 | \$3,791 |
| Sub-Account with minimum total operating expenses | \$ 907 | \$1,196 | \$1,390 | \$1,868 | \$160 | \$ 497 | \$ 856 | \$1,868 |

Examples Using Maximum Expenses

Based on the above assumptions, your costs would be as shown in the following table. Your actual costs may be higher or lower.

| Years | Example I | | | | Example II | | | |
|---|-----------|---------|---------|---------|------------|---------|---------|---------|
| | 1 | 3 | 5 | 10 | 1 | 3 | 5 | 10 |
| Sub-Account with maximum total operating expenses | \$1,131 | \$1,872 | \$2,530 | \$4,215 | \$404 | \$1,222 | \$2,057 | \$4,215 |
| Sub-Account with minimum total operating expenses | \$ 952 | \$1,333 | \$1,627 | \$2,382 | \$209 | \$ 644 | \$1,105 | \$2,382 |

The examples using current expenses do not reflect an annual contract maintenance charge. The examples using maximum expenses reflect the annual contract maintenance charge of \$60 as an annual charge of 0.17%.

The examples do not reflect any premium taxes. However, premium taxes may apply.

The examples should not be considered a representation of past or future expenses. Your actual expenses may be higher or lower than those shown in the examples. The assumed 5% annual rate of return is hypothetical. Actual returns may be greater or less than the assumed hypothetical return.

There is an accumulation unit value history in “Appendix A – Condensed Financial Information.”

There is information concerning compensation payments we make to sales representatives in connection with the sale of the contracts in “Other Information – Distribution.”

The Company

In this prospectus, the “Company,” “we,” “us,” and “our” refer to C.M. Life Insurance Company (C.M. Life). C.M. Life is a wholly owned stock life insurance subsidiary of Massachusetts Mutual Life Insurance Company (MassMutual). C.M. Life provides life insurance and annuities to individuals and group life insurance to institutions. MassMutual and its domestic life insurance subsidiaries provide individual and group life insurance, disability insurance, individual and group annuities and guaranteed interest contracts to individual and institutional customers in all 50 states of the U.S., the District of Columbia and Puerto Rico. Products and services are offered primarily through MassMutual’s distribution channels: MassMutual Financial Advisors, Digital Direct to Consumer and Business to Business, Institutional Solutions and Workplace Solutions.

MassMutual is organized as a mutual life insurance company domiciled in the Commonwealth of Massachusetts. C.M. Life’s home office is located at 100 Bright Meadow Boulevard, Enfield, Connecticut 06082-1981.

Ownership of the Contract

Owner

In this prospectus, “you” and “your” refer to the owner. The owner is named at time of application. The owner must be an individual, unless the contract is issued under IRC Section 457(b), in which case the owner must be a non-natural entity. We will not issue a contract to you if you have passed age 85 as of the date we proposed to issue the contract. The maximum issue age for the contract and certain of its riders may be reduced in connection with the offer of the contract through certain broker-dealers. You should discuss this with your registered representative.

As the owner of the contract, you exercise all rights under the contract. The owner names the beneficiary.

If you purchased the contract as a tax-qualified contract, your rights in the contract may be subject to restrictions under the plan documents.

Contracts under qualified plans, including section 457 deferred compensation plans, generally must be held by the plan sponsor or plan trustee. Except for TSAs and IRAs, an individual cannot be the owner of a contract held to fund a qualified plan. Therefore, the individuals covered by the qualified plan have no ownership rights.

Annuitant

The annuitant is the person on whose life we base annuity payments. You designate the annuitant at the time of application. We will not issue a contract to you if the proposed annuitant has passed age 85 as of the date we proposed to issue the contract. In order for the contract to qualify as a tax-sheltered annuity or an individual retirement annuity, you must be named as owner and annuitant. We will use the age of the annuitant to determine all applicable benefits under a contract owned by a non-natural person.

Beneficiary

The beneficiary is the person(s) or entity you name to receive any death benefit. You name the beneficiary at the time of application. You may change the beneficiary at any time before you die. To change an irrevocable beneficiary, we must receive written authorization on our form in good order at our Service Center from the irrevocable beneficiary.

If you are married and your contract is issued under an ERISA plan, your ability to name a primary beneficiary other than your spouse is restricted.

Beneficiary IRA

Beneficiary, Inherited, Legacy or “Stretch” IRAs are all terms used to describe an IRA that is used exclusively to distribute death proceeds of an IRA or other qualified investment to the beneficiary over that beneficiary’s life expectancy in order to meet the required minimum distribution (RMD) rules. Upon the contract owner’s death under an IRA or other qualified contract, an “eligible designated beneficiary(ies)” may generally establish a Beneficiary IRA by either purchasing a new annuity contract or, in some circumstances, by electing the Beneficiary IRA payout option under the current contract. Until withdrawn, amounts in a Beneficiary IRA continue to be tax-deferred. Amounts withdrawn each year, including amounts that are required to be withdrawn under the RMD rules, are subject to tax.

If the contract owner died on or before December 31, 2019 (on or before December 31, 2021 for participants of a governmental plan or a plan maintained pursuant to a collective bargaining agreement), an individual designated beneficiary, and certain trusts as beneficiary, are treated as eligible designated beneficiaries, and can elect to take distributions over their life expectancy (life expectancy of the oldest trust beneficiary).

However, if the contract owner dies on or after January 1, 2020 (on or after January 1, 2022 for participants of a governmental plan or a plan maintained pursuant to a collective bargaining agreement), only certain designated beneficiaries are treated as eligible designated beneficiaries, and we will only offer the Beneficiary IRA payout option to a designated beneficiary who either (1) is the surviving spouse of the deceased qualified plan participant or IRA owner or, (2) is not more than ten years younger than the deceased qualified plan participant or IRA owner. In the future, we may allow additional classes of eligible designated beneficiaries to elect the Beneficiary IRA payout option. For a detailed list of eligibility requirements/restrictions, see “Death Benefit – Beneficiary IRA Election.”

Age

How We Determine Age of Annuitant, Owner and Beneficiary

In this prospectus the term “age,” except when discussed in regards to specific tax provisions, is defined as “insurance age,” which is a person’s age on his/her birthday nearest the date for which the age is being determined. This means we calculate your age based on your nearest birthday, which could be either your last birthday or your next. For example, age 80 is generally the period of time between age 79 years, 6 months and 1 day and age 80 and 6 months.

Additional Purchase Payments

We no longer sell the MassMutual Artistry variable annuity contract. However, we do continue to administer existing contracts, and you may continue making additional purchase payments to your contract, subject to the limits described in this section.

The minimum amount we accepted for an initial purchase payment was:

- \$200 by the first contract anniversary date, for a contract purchased with salary reduction payments; or
- \$2,000 for a contract purchased through a direct asset transfer from another financial institution or one of our affiliates or through non-salary reduction payments.

Additional purchase payments can be made to the contract. However, additional purchase payments of less than \$25 are subject to our approval.

For contracts issued on or after May 1, 2010, the maximum amount of cumulative purchase payments we accept without our prior approval is \$1.5 million.

For contracts issued prior to May 1, 2010, the maximum amount of cumulative purchase payments we accept without our prior approval is based on your age when we issued the contract. The maximum amount is:

- \$1.5 million up to age 75; or
- \$500,000 if older than age 75 or if the owner is a non-natural person.

Age is as of the nearest birthday. For example, age 80 is generally the period of time between age 79 years, 6 months and 1 day and age 80 and 6 months. See “Age.”

For contracts issued in New Jersey, the maximum amount of cumulative purchase payments we accept without our prior approval is \$1.5 million.

You can make additional purchase payments:

- by mailing a check that clearly indicates your name and contract number to our lockbox:

First Class Mail

MassMutual Artistry
Annuity Payment Services
MassMutual P.O. Box 74908
Chicago, IL 60675-4908

Overnight Mail

MassMutual Artistry
Annuity Payment Services
350 North Orleans Street
Receipt & Dispatch, 8th Floor
Suite 4908
Chicago, IL 60654

- by Wire Transfer

JP Morgan Chase Bank
New York, New York
ABA #021000021
C.M. Life Insurance Co. Account #323956297
Ref: Annuity Contract #
Name: (Your Name)

You may also send purchase payments to our Service Center. We have the right to reject any application or purchase payment.

Allocation of Purchase Payments

When you purchased your contract, we applied your purchase payment among the investment choices according to the allocation instructions you provided. If you make additional purchase payments and do not provide new allocation instructions, we will apply each according to the allocation instructions we have on record. Unless we are instructed otherwise, we will apply purchase payments made by your employer in accordance with your purchase payment allocation instructions in effect at the time we receive your employer’s purchase payment.

Currently, there is no limit to the number of investment choices that you may invest in at any one time. However, we reserve the right to limit the number of investment choices that you may invest in to a maximum of 18 investment choices (including the fixed account) at any one time in the event administrative burdens require such a limitation.

Once we receive your initial purchase payment and the necessary information in good order at our Service Center or lockbox, we will issue your contract and apply your initial purchase payment within two business days. If you do not give us all of the information we need, we will notify you. When we receive all of the necessary information, we will then apply your initial purchase payment within two business days. If for some reason we are unable to complete this process within five business days, we will either send back your money or get your permission to keep it until we receive all of the necessary information.

If additional purchase payments are made to your contract, we will credit these amounts to your contract on the business day we receive them and all necessary information in good order at our Service Center or lockbox. If we receive your purchase payment at our Service Center or lockbox on a non-business day or after the business day closes, we will credit the amount to your contract effective the next business day. Our business day closes when the New York Stock Exchange (NYSE) closes, usually 4:00 p.m. Eastern Time.

Right to Cancel Your Contract

You have a right to examine your contract. If you change your mind about owning your contract, you can cancel it within ten calendar days after receiving it. However, this time period may vary by state. When you cancel the contract within this time period, we will not assess a contingent deferred sales charge. Unless your state has other requirements, you will receive back your contract value as of the business day we receive your contract and your written request in good order at our Service Center, and your contract will be terminated.

Investment Choices

Choose Investment Choices Appropriate for You

When electing among your available investment choices consider your circumstances, investment goals, financial situation and risk tolerance. After you elect investment choices for your initial purchase payment, you should monitor and periodically re-evaluate your allocations to determine if they are still appropriate. Through the contract we offer a number of investment choices, but we do not recommend or endorse any particular investment choice and we do not provide investment advice. Because investment risk is borne by you, carefully consider your investment choice elections.

Understand the Risks Associated with Your Investment Choices

If your contract value is allocated to a fund, your contract value will be influenced by the investment performance of that fund. You will want to read the fund prospectus, especially the section discussing the risks of investing in the fund. We will deliver current fund prospectuses and/or current summary fund prospectuses to you. You may also contact our Service Center to request current fund prospectuses and summary fund prospectuses. Summary fund prospectuses for certain funds may be unavailable.

Be Informed

Read this prospectus. Also review information about the funds: the fund prospectus, statement of additional information, annual report and semiannual report.

The Separate Account

We established C.M. Multi-Account A (separate account) as a separate account under Connecticut law on August 3, 1994. The separate account is registered with the SEC as a unit investment trust under the Investment Company Act of 1940 (1940 Act).

The separate account holds the assets that underlie the contracts, except those assets allocated to our general account. We keep the separate account assets separate from the assets of our general account and other separate accounts. The separate account is divided into sub-accounts, each of which invests exclusively in a single investment choice.

We own the assets of the separate account. We credit gains to, or charge losses against, the separate account, whether or not realized, without regard to the performance of other investment accounts. The separate account's assets may not be used to pay any of our liabilities other than those arising from the contracts. If the separate account's assets exceed the required reserves and other liabilities, we may transfer the excess to our general account. The obligations of the separate account are not our generalized obligations and will be satisfied solely by the assets of the separate account.

The Funds

The following funds are available as investment choices under the contract. If your contract value is allocated to a fund, your contract value will be influenced by the investment performance of that fund.

These funds are only available to insurance company separate accounts and qualified retirement plans, are not available for purchase directly by the general public, and are not the same as other mutual fund portfolios with very similar or nearly identical names and investment goals and policies that are sold directly to the public. While a fund may have many similarities to these other publicly available mutual funds, you should not expect the investment results of the fund to be the same as the investment results of those publicly available mutual funds. We do not guarantee or make any representation that the investment results of the funds will be comparable to the investment results of any other mutual fund, even a mutual fund with the same investment adviser or manager.

| Fund Type | Investment Funds in Which the Sub-Accounts Purchase Shares | Investment Fund's Adviser and Sub-Adviser |
|--------------------------------|---|--|
| <i>Asset Allocation</i> | | |
| | MML Aggressive Allocation Fund (Initial Class) ⁽¹⁾ | Adviser: MML Investment Advisers, LLC Sub-Adviser: N/A |
| | MML American Funds Core Allocation Fund (Service Class I) ⁽¹⁾ | Adviser: MML Investment Advisers, LLC Sub-Adviser: N/A |
| | MML Balanced Allocation Fund (Initial Class) ⁽¹⁾ | Adviser: MML Investment Advisers, LLC Sub-Adviser: N/A |
| | MML Conservative Allocation Fund (Initial Class) ⁽¹⁾ | Adviser: MML Investment Advisers, LLC Sub-Adviser: N/A |
| | MML Growth Allocation Fund (Initial Class) ⁽¹⁾ | Adviser: MML Investment Advisers, LLC Sub-Adviser: N/A |
| | MML Moderate Allocation Fund (Initial Class) ⁽¹⁾ | Adviser: MML Investment Advisers, LLC Sub-Adviser: N/A |
| <i>Money Market</i> | | |
| | Invesco Oppenheimer V.I. Government Money Fund (Series I) ⁽²⁾⁽³⁾ | Adviser: Invesco Advisers, Inc. Sub-Adviser: N/A |
| | MML U.S. Government Money Market Fund (Initial Class) ⁽²⁾ | Adviser: MML Investment Advisers, LLC Sub-Adviser: Barings LLC |
| <i>Fixed Income</i> | | |
| | Invesco Oppenheimer V.I. Global Strategic Income Fund (Series I) | Adviser: Invesco Advisers, Inc. Sub-Adviser: N/A |
| | MML High Yield Fund (Service Class I) | Adviser: MML Investment Advisers, LLC Sub-Adviser: Barings LLC |
| | MML Inflation-Protected and Income Fund (Initial Class) | Adviser: MML Investment Advisers, LLC Sub-Adviser: Barings LLC |
| | MML Managed Bond Fund (Initial Class) | Adviser: MML Investment Advisers, LLC Sub-Adviser: Barings LLC |
| | MML Short-Duration Bond Fund (Service Class I) | Adviser: MML Investment Advisers, LLC Sub-Adviser: Barings LLC |
| | MML Total Return Bond Fund (Service Class I) | Adviser: MML Investment Advisers, LLC Sub-Adviser: Metropolitan West Asset Management, LLC |
| <i>Balanced</i> | | |
| | Invesco Oppenheimer V.I. Conservative Balanced Fund (Series I) ⁽⁴⁾ | Adviser: Invesco Advisers, Inc. Sub-Adviser: N/A |
| | MML Blend Fund (Initial Class) | Adviser: MML Investment Advisers, LLC Sub-Adviser: Barings LLC |
| <i>Large Cap Value</i> | | |
| | MML Equity Fund (Initial Class) | Adviser: MML Investment Advisers, LLC Sub-Advisers: T. Rowe Price Associates, Inc. and Brandywine Global Investment Management, LLC |

| Fund Type | Investment Funds in Which the Sub-Accounts Purchase Shares | Investment Fund's Adviser and Sub-Adviser |
|---|--|--|
| <i>Large Cap Value (continued)</i> | | |
| | MML Equity Income Fund (Initial Class) | <i>Adviser:</i> MML Investment Advisers, LLC <i>Sub-Adviser:</i> T. Rowe Price Associates, Inc. |
| | MML Fundamental Value Fund (Service Class I) | <i>Adviser:</i> MML Investment Advisers, LLC <i>Sub-Adviser:</i> Boston Partners Global Investors, Inc. |
| | MML Income & Growth Fund (Initial Class) | <i>Adviser:</i> MML Investment Advisers, LLC <i>Sub-Adviser:</i> Barrow, Hanley, Mewhinney & Strauss, LLC |
| <i>Large Cap Blend</i> | | |
| | Fidelity [®] VIP Contrafund [®] Portfolio (Initial Class) | <i>Adviser:</i> Fidelity Management & Research Company <i>Sub-Adviser:</i> FMR Co., Inc. |
| | Invesco Oppenheimer V.I. Main Street Fund [®] (Series I) | <i>Adviser:</i> Invesco Advisers, Inc. <i>Sub-Adviser:</i> N/A |
| | Invesco V.I. Diversified Dividend Fund (Series I) | <i>Adviser:</i> Invesco Advisers, Inc. <i>Sub-Adviser:</i> N/A |
| | MML Equity Index Fund (Class I) | <i>Adviser:</i> MML Investment Advisers, LLC <i>Sub-Adviser:</i> Northern Trust Investments, Inc. |
| | MML Focused Equity Fund (Service Class I) | <i>Adviser:</i> MML Investment Advisers, LLC <i>Sub-Adviser:</i> Wellington Management Company LLP |
| | MML Fundamental Equity Fund (Service Class I)* | <i>Adviser:</i> MML Investment Advisers, LLC <i>Sub-Adviser:</i> Invesco Advisers, Inc. |
| | MML Growth & Income Fund (Initial Class) | <i>Adviser:</i> MML Investment Advisers, LLC <i>Sub-Adviser:</i> Massachusetts Financial Services Company |
| <i>Large Cap Growth</i> | | |
| | Invesco Oppenheimer V.I. Capital Appreciation Fund (Series I) | <i>Adviser:</i> Invesco Advisers, Inc. <i>Sub-Adviser:</i> N/A |
| | MML American Funds [®] Growth Fund (Service Class I) ⁽⁵⁾ | <i>Adviser:</i> MML Investment Advisers, LLC <i>Sub-Adviser:</i> N/A |
| | MML Blue Chip Growth Fund (Initial Class) | <i>Adviser:</i> MML Investment Advisers, LLC <i>Sub-Adviser:</i> T. Rowe Price Associates, Inc. |
| | MML Large Cap Growth Fund (Initial Class) | <i>Adviser:</i> MML Investment Advisers, LLC <i>Sub-Adviser:</i> Loomis, Sayles & Company, L.P. |
| <i>Small/Mid Cap Value</i> | | |
| | MML Mid Cap Value Fund (Initial Class) | <i>Adviser:</i> MML Investment Advisers, LLC <i>Sub-Adviser:</i> American Century Investment Management, Inc. |
| | MML Small Company Value Fund (Service Class I) | <i>Adviser:</i> MML Investment Advisers, LLC <i>Sub-Adviser:</i> T. Rowe Price Associates, Inc. |
| | MML Small/Mid Cap Value Fund (Initial Class) | <i>Adviser:</i> MML Investment Advisers, LLC <i>Sub-Adviser:</i> AllianceBernstein L.P. |
| <i>Small/Mid Cap Blend</i> | | |
| | MML Small Cap Equity Fund (Initial Class) | <i>Adviser:</i> MML Investment Advisers, LLC <i>Sub-Adviser:</i> Invesco Advisers, Inc. |
| <i>Small/Mid Cap Growth</i> | | |
| | Invesco Oppenheimer V.I. Discovery Mid Cap Growth Fund (Series I) | <i>Adviser:</i> Invesco Advisers, Inc. <i>Sub-Adviser:</i> N/A |

| Fund Type | Investment Funds in Which the Sub-Accounts Purchase Shares | Investment Fund's Adviser and Sub-Adviser |
|--|---|---|
| <i>Small/Mid Cap Growth (continued)</i> | | |
| | MML Mid Cap Growth Fund (Initial Class) | Adviser: MML Investment Advisers, LLC Sub-Advisers: T. Rowe Price Associates, Inc. and Wellington Management Company LLP |
| | MML Small Cap Growth Equity Fund (Initial Class) | Adviser: MML Investment Advisers, LLC Sub-Adviser: Wellington Management Company LLP |
| <i>International/Global</i> | | |
| | Invesco Oppenheimer V.I. Global Fund (Series I) | Adviser: Invesco Advisers, Inc. Sub-Adviser: N/A |
| | Invesco Oppenheimer V.I. International Growth Fund (Series I) | Adviser: Invesco Advisers, Inc. Sub-Adviser: N/A |
| | MML American Funds® International Fund (Service Class I) ⁽⁵⁾ | Adviser: MML Investment Advisers, LLC Sub-Adviser: N/A |
| | MML Foreign Fund (Initial Class) | Adviser: MML Investment Advisers, LLC Sub-Adviser: Thompson, Siegel & Walmsley LLC |
| | MML Global Fund (Class II) | Adviser: MML Investment Advisers, LLC Sub-Adviser: Massachusetts Financial Services Company |
| | MML International Equity Fund (Service Class I) | Adviser: MML Investment Advisers, LLC Sub-Adviser: Harris Associates L.P. |
| | MML Strategic Emerging Markets Fund (Service Class I) | Adviser: MML Investment Advisers, LLC Sub-Adviser: Invesco Advisers, Inc. |
| <i>Specialty</i> | | |
| | Invesco V.I. Health Care Fund (Series I) | Adviser: Invesco Advisers, Inc. Sub-Adviser: N/A |
| | Invesco V.I. Technology Fund (Series I) | Adviser: Invesco Advisers, Inc. Sub-Adviser: N/A |
| | MML Managed Volatility Fund (Initial Class) | Adviser: MML Investment Advisers, LLC Sub-Adviser: Gateway Investment Advisers, LLC |
| | PIMCO CommodityRealReturn® Strategy Portfolio (Advisor Class) | Adviser: Pacific Investment Management Company LLC Sub-Adviser: N/A |
| | VY® Clarion Global Real Estate Portfolio (Class S) | Adviser: Voya Investments, LLC Sub-Adviser: CBRE Clarion Securities LLC |

* *Individual Fund Footnote(s):*

MML Fundamental Equity Fund formerly known as MML Fundamental Growth Fund.

- (1) *These are fund-of-funds investment choices. They are known as fund-of-funds because they invest in other underlying funds. A fund offered in a fund-of-funds structure may have higher expenses than a direct investment in its underlying funds because a fund-of-funds bears its own expenses and indirectly bears its proportionate share of expenses of the underlying funds in which it invests.*
- (2) *You could lose money by investing in the fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time. The yield of this fund may become very low during periods of low interest rates. After deduction of separate account charges, the yield in the sub-account that invests in this fund could be negative.*
- (3) *Unavailable in contracts issued on or after January 19, 2008.*
- (4) *Unavailable in contracts issued on or after April 30, 2012.*
- (5) *The fund is a "feeder" fund, meaning that it does not buy investment securities directly, but instead invests in shares of a corresponding "master" fund, which in turn purchases investment securities. A fund offered in a master-feeder structure may have higher expenses than those of a fund which invests directly in securities because the "feeder" fund bears its own expenses in addition to those of the "master" fund. You should read the fund prospectuses for more information about this "feeder" fund.*

There is no assurance that the funds will achieve their stated objective. The fund prospectuses contain more detailed information about the funds. We will deliver current fund prospectuses and/or current summary fund prospectuses to you. You may also contact our Service Center to request current fund prospectuses and summary fund prospectuses. Summary fund prospectuses for certain funds may be unavailable. You should read the information contained in the fund prospectuses carefully before investing.

Addition, Removal, Closure or Substitution of Funds

We have the right to change the funds offered through the contract, but only as permitted by law. If the law requires, we will also get your approval and the approval of any appropriate regulatory authorities. Changes may only impact certain contract owners. Examples of possible changes include: adding new funds or fund classes; removing existing funds or fund classes; closing existing funds or fund classes; or substituting a fund with a different fund. New or substitute funds may have different fees and expenses. We will not add, remove, close or substitute any shares attributable to your interest in a sub-account without notice to you and prior approval of the SEC, to the extent required by applicable law. We reserve the right to transfer separate account assets to another separate account that we determine to be associated with the class of contracts to which your contract belongs.

Conflicts of Interest

The funds available with the contract may also be available to registered separate accounts offering variable annuity and variable life products of other affiliated and unaffiliated insurance companies, as well as to the separate account and other separate accounts of C.M. Life. Although we do not anticipate any disadvantages to this, it is possible that a material conflict may arise between the interests of the separate account and one or more of the other separate accounts participating in the funds. A conflict may occur, for example, as a result of a change in law affecting the operations of variable life and variable annuity separate accounts, differences in the voting instructions of the owners and payees and those of other insurance companies, or some other reason. In the event of a conflict of interest, we will take steps necessary to protect owners and payees, including withdrawing the separate account from participation in the funds involved in the conflict or substituting shares of other funds.

Compensation We Receive from Funds, Advisers and Sub-Advisers

Compensation We Receive from Advisers and Sub-Advisers

We and certain of our insurance affiliates receive compensation from the advisers and sub-advisers to some of the funds. We may use this compensation to pay expenses that we incur in promoting, issuing, distributing and administering the contract and, providing services, on behalf of the funds, in our role as intermediary to the funds. The amount of this compensation is determined by multiplying a specified annual percentage rate by the average net assets held in that fund that are attributable to the variable annuity and variable life insurance products issued by us and our affiliates that offer the particular fund (MassMutual's variable contracts). These percentage rates differ, but currently do not exceed 0.25%. Some advisers and sub-advisers pay us more than others; some do not pay us any such compensation.

The compensation may not be reflected in a fund's expenses because this compensation may not be paid directly out of a fund's assets. These payments also may be derived, in whole or in part, from the advisory fee deducted from fund assets. Contract owners, through their indirect investment in the funds, bear the costs of these advisory fees (see the funds' prospectuses for more information).

In addition, we may receive fixed dollar payments from the advisers and sub-advisers to certain funds so that the adviser and sub-adviser can participate in sales meetings conducted by MassMutual. Attending such meetings provides advisers and sub-advisers with opportunities to discuss and promote their funds. **For a list of the funds whose advisers and sub-advisers currently pay such compensation, visit www.MassMutual.com/legal/compensation-arrangements or call our Service Center at the number shown on page 1 of this prospectus.**

Compensation We Receive from Funds

We and certain of our affiliates also receive compensation from certain funds pursuant to Rule 12b-1 under the 1940 Act. This compensation is paid out of the fund's assets and may be as much as 0.25% of the average net assets of an underlying fund which are attributable to MassMutual's variable contracts. An investment in a fund with a 12b-1 fee will increase the cost of your investment in this contract.

Compensation and Fund Selection

When selecting the funds that will be available with MassMutual's variable contracts we consider each fund's investment strategy, asset class, manager's reputation, and performance. We also consider the amount of compensation that we receive from the funds, their advisers, sub-advisers, or their distributors. The compensation that we receive may be significant and we may profit from this compensation. Additionally, we offer certain funds through the contract at least in part because they are managed by us or an affiliate.

The Fixed Account

In most states, we offer one fixed account, as an investment option.

Purchase payments allocated to the fixed account and transfers to the fixed account become part of our general account which supports insurance and annuity obligations. The general account has not been registered under the Securities Act of 1933 (1933 Act) nor is the general account registered under the 1940 Act because of exemptive and exclusionary provisions. Accordingly, neither the general account nor any interests therein are generally subject to the provisions of the 1933 Act or the 1940 Act. Disclosures regarding the fixed account or the general account, however, are subject to certain generally applicable provisions of the federal securities laws relating to the accuracy and completeness of statements made in this prospectus. For more information about our general account see “Other Information – Our Ability to Make Payments Under the Contract.”

You may allocate purchase payments to the fixed account. You can also make transfers of your contract value into the fixed account. You do not participate in the investment performance of the assets in the fixed account. Instead, we credit your contract with interest at a specified rate that we declare in advance. We will credit an interest rate at a rate not less than the minimum allowed by state law at the time we issue your contract. We reserve the right to change the guaranteed minimum interest rate for newly issued contracts, subject to applicable state law.

Contract Value

Your contract value is the sum of your value in the sub-accounts and the fixed account.

Your value in the separate account will vary depending on the investment performance of the funds you choose. In order to keep track of your contract value in the separate account, we use a unit of measure called an accumulation unit. During the income phase of your contract we call the unit an annuity unit if a variable annuity option is elected.

Accumulation Units

Every business day we determine the value of an accumulation unit for each of the sub-accounts. Changes in the accumulation unit value reflect the investment performance of the fund as well as deductions for insurance and other charges.

The value of an accumulation unit may go up or down from business day to business day. The SAI contains more information on the calculation of the accumulation unit value.

When you make a purchase payment, we credit your contract with accumulation units. We determine the number of accumulation units to credit by dividing the amount of the purchase payment allocated to a sub-account by the value of the accumulation unit for that sub-account. When you make a withdrawal, we deduct from your contract accumulation units representing the withdrawal amount.

We calculate the value of an accumulation unit for each sub-account after the NYSE closes each business day. Any change in the accumulation unit value will be reflected in your contract value.

Example:

On Monday we receive an additional purchase payment of \$5,000 from you. You have told us you want this to go to the MML Equity sub-account. When the NYSE closes on that Monday, we determine that the value of an accumulation unit for the MML Equity sub-account is \$13.90. We then divide \$5,000 by \$13.90 and credit your contract on Monday night with 359.71 accumulation units for the MML Equity sub-account.

Business Days and Non-Business Days

Our business day closes when the NYSE business day closes. The NYSE business day usually closes at 4:00 p.m. Eastern Time. Our non-business days are those days when the NYSE is not open for trading.

Sending Requests in Good Order

From time to time you may want to submit a request for transfer among investment choices, a withdrawal, a change of beneficiary, or some other action. We can only act upon your request if we receive it in “good order.” Contact our Service Center to learn what information we require for your request to be in “good order.” Generally, your request must include the information and/or documentation we need to complete the action without using our own discretion to carry it out. Additionally, some actions may require that you submit your request on our form. We may, in our sole discretion, determine whether any particular transaction request is in good order, and we reserve the right to change or waive any good order requirements at any time. To help protect against unauthorized or fraudulent telephone instructions, we will use reasonable procedures to confirm that telephone instructions given to us are genuine. We may record all telephone instructions.

In addition to written requests, we may allow requests to our Service Center:

- by fax at (866) 329-4272,
- by e-mail at ANNfax@MassMutual.com,
- by telephone at (800) 272-2216, or
- by internet at www.MassMutual.com/loginsc.

Fax, telephone, e-mail or internet transactions may not always be available. Fax, telephone and computer systems can experience outages or slowdowns for a variety of reasons. These outages or slowdowns may prevent or delay our receipt of your request. We may make these additional methods available at our discretion. They may be suspended or discontinued at any time without notice. Not all transaction types can be requested by fax, telephone or the internet.

Transfers and Transfer Programs

General Overview

We have the right to terminate, suspend, or modify the transfer and transfer program provisions described in this prospectus.

You can transfer all or part of your contract value. You can make transfers by written request, e-mail, telephone, fax, or by other means we authorize. You must clearly indicate the amount and investment choices from and to which you wish to transfer.

Your registered representative may provide us with instructions on your behalf involving fund transfers subject to our rules and requirements, including the restrictions on frequent trading and market timing activities.

Your transfer is effective on the business day we receive your request in good order at our Service Center. Our business day closes when the NYSE closes, usually 4:00 p.m. Eastern Time. If we receive your transfer request in good order at our Service Center on a non-business day or after our business day closes, your transfer request will be effective on the next business day.

Transfers During the Accumulation Phase

You may transfer all or part of your assets in a fund or the fixed account. You can make a transfer to or from the fixed account and to or from any fund.

Currently, you can transfer contract value during the accumulation phase without charge. However, we reserve the right to deduct a transfer fee of \$20 per transfer or, if less, 2% of the amount transferred for each transfer allowed in a calendar year as provided by the contract. We also reserve the right to limit the number of transfers that you can make as provided by the contract.

The following rules apply to any transfer during the accumulation phase:

- Currently, the minimum amount which you can transfer is:
 - \$100; or

- the entire value in a fund, if less.

We reserve the right to impose a minimum transfer requirement of \$500. Currently, we do not require that a minimum amount remain in the fund after a transfer. However, we reserve the right to require that \$500 remain in the fund after a transfer unless you transfer the entire fund value. We waive these requirements if the transfer is made in connection with the Automatic Rebalancing Program.

- You must clearly indicate the amount and investment choices from and to which you wish to transfer.
- If your contract value in the fixed account is \$500 or less at the time of your transfer, then you may transfer the entire amount out of the fixed account, less the amount of any outstanding contract loan.

If your contract value in the fixed account is more than \$500, then during any contract year we limit transfers out of the fixed account to 30% of your contract value in the fixed account as of the end of the previous contract year. However, if you transfer 30% of your contract value in the fixed account for three consecutive contract years, your transfer in the fourth consecutive contract year may be for the entire amount in the fixed account, provided that you have not applied payments or transferred contract value into the fixed account from the time the first annual transfer was made. For purposes of this restriction, your contract value in the fixed account does not include the amount of any outstanding loan. You may not transfer contract value out of the loaned portion of the fixed account. We measure a contract year from the anniversary of the day we issued your contract. Transfers out of the fixed account are done on a first-in, first-out basis. In other words, amounts attributed to the oldest purchase payments are transferred first; then amounts attributed to the next oldest purchase payment are transferred; and so on.

- We consider the fixed account and a money market fund to be “competing accounts.” Transfers between competing accounts are not allowed. For a period of ninety days following a transfer out of a competing account, no transfers may be made into the other competing account. In addition, for a period of ninety days following a transfer into a competing account, no transfers may be made out of the other competing account.

Limits on Frequent Trading and Market Timing Activity

This contract and its investment choices are not designed to serve as vehicles for what we have determined to be frequent trading or market timing trading activity. We consider these activities to be abusive trading practices that can disrupt the management of a fund in the following ways:

- by requiring the fund to keep more of its assets liquid rather than investing them for long-term growth, resulting in lost investment opportunity; and
- by causing unplanned portfolio turnover.

These disruptions, in turn, can result in increased expenses and can have an adverse effect on fund performance that could impact all contract owners and beneficiaries under the contract, including long-term contract owners who do not engage in these activities. Therefore, we discourage frequent trading and market timing trading activity and will not accommodate frequent transfers of contract value among the funds. Organizations and individuals that intend to trade frequently and/or use market timing investment strategies should not purchase this contract.

We have adopted policies and procedures to help us identify those individuals or entities that we determine may be engaging in frequent trading and/or market timing trading activities. We monitor trading activity to uniformly enforce those procedures. However, those who engage in such activities may employ a variety of techniques to avoid detection. Our ability to detect frequent trading or market timing may be limited by operational or technological systems, as well as by our ability to predict strategies employed by contract owners (or those acting on their behalf) to avoid detection. Therefore, despite our efforts to prevent frequent trading and the market timing of funds among the sub-accounts, there can be no assurance that we will be able to identify and curtail every instance of trading of those who trade frequently or those who employ a market timing strategy or those who act as intermediaries on behalf of such persons. Moreover, our ability to discourage and restrict frequent trading or market timing may be limited by decisions of state regulatory bodies and court orders that we cannot predict.

In addition, some of the funds are available with variable products issued by other insurance companies. We do not know the effectiveness of the policies and procedures used by these other insurance companies to detect frequent trading and/or market timing. As a result of these factors, the funds may reflect lower performance and higher expenses across all contracts as a result of undetected abusive trading practices.

If we, or the investment adviser to any of the funds available with this contract, determine that a contract owner’s transfer patterns reflect frequent trading or employment of a market timing strategy, we will allow the contract owner to submit transfer requests by regular mail only. We will not accept other owner transfer requests if submitted by overnight mail, fax, the telephone, our website, or any other type of electronic medium. Additionally, we may reject any single trade that we

determine to be abusive or harmful to the fund. Orders for the purchase of fund shares may be subject to acceptance by the fund. Therefore, we reserve the right to reject, without prior notice, any fund transfer request if the investment in the fund is not accepted for any reason.

The funds may assess a redemption fee (which we reserve the right to collect) on shares held for a relatively short period. The prospectuses for the funds describe the funds' frequent trading and market timing policies and procedures, which may be more or less restrictive than the policies and procedures we have adopted. We have entered into a written agreement, as required by SEC regulation, with each fund or its principal underwriter that obligates us to provide to the fund promptly upon request certain information about the trading activity of individual contract owners, and to execute instructions from the fund to restrict or prohibit further purchases or transfers by specific contract owners who violate the frequent trading or market timing policies established by the fund.

Contract owners and other persons with interests in the contracts should be aware that the purchase and redemption orders received by the funds generally are "omnibus" orders from intermediaries, such as retirement plans or separate accounts funding variable insurance contracts. The omnibus orders reflect the aggregation and netting of multiple orders from individual owners of variable contracts and/or individual retirement plan participants. The omnibus nature of these orders may limit the funds in their ability to apply their frequent trading or market timing policies and procedures. It may also require that we restrict or prohibit further purchases or transfers as requested by a fund on all contracts owned by a contract owner whose trading activity under one variable contract has violated a fund's frequent trading or market timing policy. If a fund believes that an omnibus order reflects one or more transfer requests from contract owners engaged in frequent trading or market timing activity, the fund may reject the entire omnibus order.

We will notify you in writing if we reject a transfer or if we implement a restriction due to frequent trading or the use of market timing investment strategies. If we do not accept a transfer request, no change will be made to your allocations per that request. We will then allow you to resubmit the rejected transfer by regular mail only.

Additionally, we may in the future take any of the following restrictive actions that are designed to prevent the employment of a frequent trading or market timing strategy:

- not accept transfer instructions from a contract owner or other person authorized to conduct a transfer;
- limit the number of transfer requests that can be made during a contract year; and
- require the value transferred into a fund to remain in that fund for a particular period of time before it can be transferred out of the fund.

We will apply any restrictive action we take uniformly to all contract owners we believe are employing a frequent trading or market timing strategy. These restrictive actions may not work to deter frequent trading or market timing activity.

We reserve the right to revise our procedures for detecting frequent trading and/or market timing at any time without prior notice if we determine it is necessary to do so in order to better detect frequent trading and/or market timing, to comply with state or federal regulatory requirements, or to impose different restrictions on frequent traders and/or market timers. If we modify our procedures, we will apply the new procedure uniformly to all contract owners.

Transfers During the Income Phase

You may make six transfers between the funds each calendar year. We do not currently deduct a transfer fee, however, we reserve the right to deduct a transfer fee of \$20 per transfer or, if less, 2% of the amount transferred for each transfer allowed in a calendar year.

You cannot transfer from the general account to a fund, but you can transfer from one or more funds to the general account once a contract year. The minimum amount which you can transfer is \$500 or your entire interest in the fund, if less. After a transfer, the minimum amount which must remain in a fund is \$500 unless you have transferred the entire value.

Transfer Programs

For detailed rules and restrictions pertaining to these programs and instructions for electing a program contact our Service Center.

Overview

We currently offer the following transfer programs:

- Dollar Cost Averaging Program;

- Automatic Rebalancing Program; and
- Interest Sweep Option.

These programs are only available during the accumulation phase of your contract.

You may only participate in one of these programs at any one time.

Transfers made through a transfer program are not subject to transfer fees and do not count towards any free transfers you may be permitted each year.

We do not charge you for participation in these programs, though we reserve the right to charge for the programs in the future.

Dollar Cost Averaging Program

This program allows you to systematically transfer a set amount from a selected fund to any of the other funds. By allocating amounts on a regular schedule as opposed to allocating the total amount at one particular time, you may be less susceptible to the impact of market fluctuations. Dollar cost averaging does not assure a profit and does not protect you against loss in declining markets. Since dollar cost averaging involves continuous investment in securities regardless of fluctuating price levels of such securities, you should consider your financial ability to continue the program through periods of fluctuating price levels.

Your Dollar Cost Averaging Program will terminate:

- if you withdraw the total contract value;
- upon payment of the death benefit;
- if the last transfer you selected has been made;
- if there is insufficient contract value in the source fund to make the transfer; or
- if we receive from you, in good order, a written request or request over the telephone to terminate the program prior to the next scheduled transfer date.

Automatic Rebalancing Program

Over time, the performance of each fund may cause your allocation to shift from your original allocation. You can direct us to automatically rebalance your contract value allocated to the funds in order to return to your original percentage allocations by selecting our Automatic Rebalancing Program. Contract value allocated to the fixed account cannot participate in the Automatic Rebalancing Program.

This program will terminate:

- if you withdraw the total contract value;
- upon payment of the death benefit;
- if we receive from you, in good order, a written request or a request over the telephone to terminate the program; or
- if we receive any unscheduled transfer request.

Interest Sweep Option

Under this program, we will automatically transfer earnings from your contract value in the fixed account to any one fund or combination of funds that you select. By allocating these earnings to the funds, you can pursue further growth in the value of your contract through more aggressive investments. However, the Interest Sweep Option does not assure a profit and does not protect against loss in declining markets.

This program will terminate:

- if, as the result of a withdrawal, you no longer have contract value in the non-loaned portion of the fixed account;
- if, at time of transfer, no interest is available for transfer (for example, if the interest earned is required to cover contract related charges or has been part of a partial withdrawal);
- upon payment of the death benefit; or
- if we receive from you, in good order, a written request or a request over the telephone to terminate the program prior to the next scheduled transfer date.

Withdrawals

Your ability to take a withdrawal may be restricted by certain provisions of the Internal Revenue Code. Furthermore, if your contract is issued under a qualified plan, your ability to take a withdrawal may be restricted by your plan documents. Income taxes, tax penalties, a contingent deferred sales charge and certain restrictions may apply to any withdrawal you make.

During the accumulation phase you may make either partial or total withdrawals of your contract value.

When a partial withdrawal is made from a contract, we reflect the withdrawal as a reduction to the value of the contract's death benefit. We describe this reduction in "Death Benefit." If we reflect the reduction as a percentage of contract value withdrawn, the benefit may be reduced by more than the actual dollar amount of the withdrawal. The reduction will be greater when the value of your contract investment choices is lower due to market performance or other variables. If you withdraw your full contract value, the contract terminates and does not provide a death benefit.

We will take any partial withdrawal proportionally from your contract value in the funds and the non-loaned portion of the fixed account. When making a partial withdrawal, you must withdraw at least \$100 or the entire value in a fund or the non-loaned portion of the fixed account, if less. We require that after you make a partial withdrawal you keep at least \$600 in your contract unless your withdrawal is a minimum required distribution. We have reserved the right to treat a request for a partial withdrawal that would result in contract value of less than \$600 as a request for a total withdrawal of contract value. Partial withdrawals may be subject to a contingent deferred sales charge.

When you make a total withdrawal you will receive the value of your contract:

- less any applicable contingent deferred sales charge;
- less any applicable premium tax;
- less the amount attributable to any outstanding loan, if any; and
- less any purchase payments we credited to your contract that have not cleared the bank, until they clear the bank.

Requests in Writing

To request a withdrawal in writing, submit in good order to our Service Center, our partial surrender or full surrender form. If your withdrawal involves an exchange or transfer of assets to another financial institution, we also require a "letter of acceptance" from the financial institution.

Requests by Other Means

You may request certain partial and full withdrawals by other means we authorize such as e-mail, telephone, or fax. Contact our Service Center for details.

Withdrawal Effective Date

For written requests, your withdrawal is effective on the business day we receive, in good order, at our Service Center:

- our partial surrender or full surrender form; and
- if applicable, a "letter of acceptance."

If we receive this item(s) at our Service Center on a non-business day or after our business day closes, your withdrawal request will be effective on the next business day. For e-mail, telephone or fax requests, your withdrawal is effective on the business day we receive your request in good order, provided it is received prior to the close of business. For requests received after the close of the business day, your withdrawal will be effective on the next business day.

Delivery of Withdrawal Amount

We will pay any withdrawal amount within seven days of the withdrawal effective date, unless we are required to suspend or postpone withdrawal payments. See "Other Information – Suspension of Payments or Transfers."

Systematic Withdrawal Program

For detailed rules and restrictions pertaining to this program and instructions for electing the program contact our Service Center.

The Systematic Withdrawal Program (SWP) allows you to set up automatic periodic withdrawals from your contract value. We do not charge you for participation in the SWP, but we reserve the right to charge in the future. We will take any withdrawal under this program proportionally from your contract value in your selected investment choices.

Your SWP will end:

- if you withdraw your total contract value;
- if the next systematic withdrawal will lower your contract value below the minimum contract value we allow following a partial withdrawal, unless your withdrawal is a minimum required distribution;
- if we receive, in good order, a notification of the owner's death;
- if we receive, in good order, a notification of the annuitant's death if the owner is a non-natural person;
- if we process the last withdrawal you selected;
- if your value in a selected fund or the fixed account is insufficient to complete the withdrawal;
- if you begin receiving annuity payments; or
- if we receive from you, in good order, a written request or a request over the telephone to terminate the program any time before or on the next withdrawal date. If your contract is a Beneficiary IRA, your SWP cannot be terminated.

Right to Take Loans

In some states, if your contract is a tax-sheltered annuity, you may be able to take a loan under your contract. However, if the contract is a governmental 457(b) deferred compensation contract or an individual retirement annuity, you may not take a loan under the contract. Any permissible loans must conform to the requirements of the Internal Revenue Code and your specific plan. You must request a loan by mailing or faxing all required forms in good order to our Service Center. Loan proceeds generally are mailed within ten business days of the loan being approved.

You are required to repay your loan according to the loan repayment schedule you elect when you request a loan. Loan repayments (including interest due) must be sent to our Service Center and are credited as of the business day received. Loan repayments are due quarterly; however, you may make additional repayments. The first repayment will be due three months after the loan was issued. Any repayment will be applied first to the interest accrued to the date your repayment is received, and then to the loan principal. Loan repayments made in addition to regularly scheduled quarterly repayments will be applied to loan principal only and will not change the due dates or amounts of subsequent quarterly payments, but will shorten the term of the loan.

If you request a loan, we will deduct your requested loan amount from your investment choice(s) in proportion to the non-loaned value of each on the date of your loan request. As long as your loan is outstanding, a portion of your contract value equal to the loan amount is held in the loaned portion of the fixed account. On each contract anniversary while a loan is outstanding, an amount of contract value equal to any due and unpaid loan interest is also transferred to the loaned portion of the fixed account. Upon each loan repayment, we will transfer value equal to the repayment amount from the loaned portion of the fixed account to your investment choice(s) based upon your current purchase payment allocation.

We charge interest daily on any outstanding loan at an effective annual interest rate. Interest is due and payable quarterly (based on the date the loan was taken). We also credit interest on the loan amount held in the loaned portion of the fixed account. The difference between the rate of interest we charge on the loan amount and the rate we credit on the loan amount is the net cost of the loan, which will not exceed 4%.

If a required loan repayment is not paid in full within 90 days after its due date, the total existing loan balance will be determined to be in default. If you default, the outstanding debt will be considered a taxable distribution and we will do appropriate tax reporting. We will withdraw sufficient contract value to repay the debt to the extent such withdrawals are not restricted under the Internal Revenue Code. If we cannot make such withdrawals because they are restricted under the Internal Revenue Code, the loan will remain outstanding and continue to accrue interest until it is satisfied.

If you own a contract with an outstanding loan and are taking an eligible distribution of your entire contract value, we will deduct any outstanding contract debt from the amount you withdraw. If you make a partial withdrawal, the contract value remaining after the withdrawal must not be less than:

- the amount of any loan outstanding; plus
- interest on the loan for 12 months based on the loan interest rate then in effect; plus
- any contingent deferred sales charge that would apply to such an amount otherwise withdrawn.

Amounts held in the fixed account equal to the amount of any outstanding loan are not available for withdrawal or transfer. If you do not repay the loan, we will deduct the loan amount from your withdrawal or death benefit.

You may not begin receiving annuity payments if you have an outstanding loan balance.

The maximum number of loans we permit you to take at any one time is three. However, you may not take more than two loans in any calendar year.

Currently, we do not deduct a charge from your contract if you take a loan under your contract. However, we reserve the right to deduct a charge not to exceed \$35 from your contract value as a loan origination fee should it become necessary for us to seek reimbursement for expenses related to the administration of contract loans.

A loan, whether or not repaid, may have a permanent effect on the death benefit and contract value because the investment results of the funds and current interest rates credited to the non-loaned portion of the fixed account do not apply to amounts held in the loaned portion of the fixed account. Depending on the investment results of the funds or credited interest rates for the non-loaned portion of the fixed account while the loan is outstanding, the effect could be favorable or unfavorable.

Expenses

This section describes the charges and deductions we make under the contract to compensate us for the services and benefits we provide, costs and expenses we incur and risks we assume. We may profit from the charges deducted and we may use any such profits for any purpose, including payment of distribution expenses. These charges and deductions reduce the return on your investment in the contract. These charges and expenses are:

Insurance Charges

Each business day we deduct our insurance charges from the assets of the separate account. We do this as part of our calculation of the value of the accumulation units and the annuity units. The insurance charge has two parts:

- the mortality and expense risk charge; and
- the administrative charge.

Mortality and Expense Risk Charge

This charge is equal, on an annual basis, to 1.03% of the daily value of the assets invested in each fund, after fund expenses are deducted. This charge is for:

- the mortality risk associated with the insurance benefits provided, including our obligation to make annuity payments after the annuity date regardless of how long all annuitants live, the death benefits, and the guarantee of rates used to determine your annuity payments during the income phase; and
- the expense risk that the current charges will be insufficient to cover the actual cost of administering the contract.

We may increase this charge at any time while you own the contract, but the charge will never exceed 1.25%.

If the current mortality and expense risk charge is not sufficient to cover the mortality and expense risk, we will bear the loss. If this is the case, we may raise the mortality and expense risk charge in order to restore profitability. In no case will we raise the charge above the guaranteed amount. If the amount of the charge is more than sufficient to cover the mortality and expense risk, we will make a profit on the charge. We may use this profit for any purpose, including the payment of marketing and distribution expenses for the contract.

Administrative Charge

This charge is equal, on an annual basis, to 0.15% of the daily value of the assets invested in each fund, after fund expenses are deducted. We assess this charge to reimburse us for all the expenses associated with the administration of the contract and the separate account. Some of these expenses are: preparation of the contract, confirmations, annual reports and statements, maintenance of contract records, personnel costs, legal and accounting fees, filing fees, and computer and systems costs. We may increase this charge at any time while you own the contract, but the charge will never exceed 0.25%.

Annual Contract Maintenance Charge

Currently, we do not deduct an annual contract maintenance charge from your contract. However, we reserve the right to deduct an amount not to exceed \$60 from your contract at the end of each contract year as an annual maintenance contract charge should it become necessary for us to seek reimbursement for expenses relating to the issuance and maintenance of the contract.

Contingent Deferred Sales Charge

We do not deduct a sales charge when we receive a purchase payment. However, we may assess a contingent deferred sales charge on the amount you withdraw that exceeds the free withdrawal amount. Additionally, we may assess a contingent deferred sales charge on amounts applied to Annuity Option E or F. We use this charge to cover certain expenses relating to the sale of the contract.

If we assess a contingent deferred sales charge, we will deduct it from the amount that you withdraw or apply to Annuity Option E or F.

The amount of the charge depends on:

- the amount you withdraw or apply to Annuity Option E or F; and
- the length of time between when we issued your contract and when you make a withdrawal or apply your contract value to Annuity Option E or F.

The contingent deferred sales charge is assessed as follows:

| Contract Year of Withdrawal or Annuity Date ⁽¹⁾ | Charge |
|--|--------|
| 1st Year | 8% |
| 2nd Year | 8% |
| 3rd Year | 7% |
| 4th Year | 6% |
| 5th Year | 5% |
| 6th Year | 4% |
| 7th Year | 3% |
| 8th Year | 2% |
| 9th Year | 1% |
| 10th Year and thereafter | 0% |

(1) See Annuity Options E and F in “The Income Phase – Annuity Options.”

In addition to the free withdrawals described later in this section, we will not impose a contingent deferred sales charge under the following circumstances.

- Upon payment of the death benefit.
- On amounts withdrawn as required minimum distributions (RMDs), to the extent they exceed the free withdrawal amount. In order to qualify for this exception, you must be participating in a systematic withdrawal program established for the payment of RMDs, under which the annual RMD is calculated by us, based solely on the fair market value of the contract (RMD program). If you choose to take withdrawals to satisfy your RMD for the contract outside of our RMD program, or if you choose to take withdrawals from the contract to satisfy your RMD(s) for other qualified assets, contingent deferred sales charge may apply.
- Upon application of the contract value to any Single Life or Joint and Survivor Life Annuity Option, or to a Period Certain Annuity under Annuity Option E of at least ten years.
- If you redeem excess contributions from a plan qualifying for special income tax treatment. These types of plans are referred to as qualified plans, including individual retirement annuities (IRAs). We look to the IRC for the definition and description of excess contributions.

- When the contract is exchanged for another variable annuity contract issued by us or one of our affiliated insurance companies, of the type and class which we determine is eligible for such an exchange. A contingent deferred sales charge may apply to the contract received in the exchange. A reduced contingent deferred sales charge schedule may apply under the contract if another variable annuity contract issued by us or one of our affiliated insurance companies is exchanged for the contract. Exchange programs may not be available in all states. We have the right to modify, suspend or terminate any exchange program any time without prior notification. If you want more information about our current exchange programs, contact your registered representative or us at our Service Center.
- If you are eligible for waiver of the contingent deferred sales charge due to your election of the Terminal Illness Withdrawal Benefit described in “Other Information.”
- If you apply your entire contract value to purchase a single premium immediate life annuity or a fixed deferred annuity issued by us or one of our affiliates.
- On any withdrawals made or amounts applied to an annuity option when you reach the latest permitted annuity date for your contract.

Free Withdrawals

In your first contract year, you may withdraw, without incurring a contingent deferred sales charge, up to 10% of your contract value as of the beginning of the contract year reduced by any free withdrawal amount previously taken during the contract year. Beginning in your second contract year, you may withdraw up to 10% of your contract value as of the end of the previous contract year reduced by any free withdrawal amount previously taken during the contract year. You may take the 10% in multiple withdrawals each contract year.

Premium Taxes

Some states and other governmental entities charge premium taxes or similar taxes. We are responsible for the payment of these taxes and will make a deduction from your contract value for them, or we may adjust the annuity rates for premium tax assessed. Some of these taxes are due when your contract is issued, others are due when annuity payments begin. Currently we do not charge you for these taxes until you begin receiving annuity payments or you make a total withdrawal. We may discontinue this practice and assess the charge when the tax is due. Premium taxes generally range from 0% to 3.5%, depending on the state.

Transfer Fee

Currently, you can make an unlimited number of transfers every calendar year during the accumulation phase without charge. During the income phase, we allow six transfers and they currently are not subject to a transfer fee. However, we reserve the right to deduct a transfer fee of \$20 per transfer or, if less, 2% of the amount transferred for each transfer allowed in a calendar year as provided by the contract.

Income Taxes

We will deduct from the contract any income taxes which we incur because of the operation of the separate account. At the present time, we are not making any such deductions. We will deduct any withholding taxes required by law.

Fund Expenses

The separate account purchases shares of the funds at net asset value. The net asset value of each fund reflects expenses already deducted from the assets of the fund. Such expenses include investment management fees and other expenses and may include acquired fund fees and expenses. For some funds, expenses may also include 12b-1 fees to cover distribution and/or certain service expenses. When you elect a fund as an investment choice, that fund’s expenses will increase the cost of your investment in the contract. Please see each fund’s prospectus for more information regarding these expenses.

The Income Phase

Overview

If you want to receive regular income from your annuity, you can elect to apply your contract value so that you can receive fixed and/or variable annuity payments under one of the annuity options described in this section. We may base annuity payments on the age and sex of the annuitant(s) under all options except Annuity Option E. We may require proof of age and sex before annuity payments begin.

If your contract value is less than \$2,000 on the annuity date, we reserve the right to pay you a lump sum rather than a series of annuity payments. If any annuity payment is less than \$100, we reserve the right to change the payment basis to equivalent less frequent payments.

Annuity Payment Start Date

You can choose the day, month and year in which annuity payments begin. This date must be the 1st through 28th day of the month. We call that date the annuity date. According to your contract, your annuity date cannot be earlier than five years after you buy the contract. However, we currently allow you to select an annuity date that is at least 30 days after you purchase your contract. You may choose your annuity date when you purchase your contract. After you purchase your contract you can request an earlier annuity date by notifying us in writing at least 30 days before the annuity date. You can request that we delay your annuity date by notifying us in writing or by telephone any time before or on the annuity date.

Annuity payments must begin by the earlier of:

- the 90th birthday of the annuitant; or
- the latest date permitted under state law.

Upon written request we will defer the annuity date up to the 100th birthday.

Electing an Annuity Option

On the annuity date, we must have written instructions in good order at our Service Center regarding your annuity option choice including whether you want fixed and/or variable payments.

If on the annuity date we do not have your instructions, we will assume you elected Option B with ten years of payments guaranteed. We will use contract value in the funds to provide a variable portion of each annuity payment and contract value in the fixed account, if any, to provide a fixed portion of each annuity payment. If your contract is a qualified contract, we may default you to a different annuity option in order to comply with requirements applicable to qualified plans.

Required Minimum Distributions for Tax-Qualified Contracts

In order to avoid adverse tax consequences, you should begin to take distributions from your contract no later than the beginning date required by the IRC. These distributions can be withdrawals or annuity payments. The distributions should be at least equal to the minimum amount required by the IRC or paid through an annuity option that complies with the required minimum distribution rules of IRC Section 401(a)(9). If your contract is an individual retirement annuity, the required beginning date is no later than April 1 of the calendar year: (1) after you reach age 72, if you were not yet age 70½ on December 31, 2019 or (2) after you reach age 70½, if you had reached age 70½ on or before December 31, 2019. For qualified plans and tax-sheltered annuities, if you are still working for the sponsor when you reach the specified required minimum distribution age, you may defer distributions until the year in which you retire. The option of deferring to retirement is not available if you are a 5% or greater owner of the employer sponsoring your qualified plan.

Fixed Annuity Payments

If you choose fixed payments, the payment amount will not vary. The payment amount will depend upon the following:

- the value of your contract on the annuity date;
- the annuity option you elect;
- the age and sex of the annuitant or joint annuitants, if applicable;
- the minimum guaranteed payout rates associated with your contract;

- the deduction of a contingent deferred sales charge (may be deducted under Annuity Options E and F only); and
- the deduction of premium taxes, if applicable.

In most states, if the single premium immediate annuity rates offered by MassMutual on the annuity date are more favorable than the minimum guaranteed rates listed in your contract, those rates will be used.

Variable Annuity Payments

If you choose variable payments, the payment amount will vary with the investment performance of the funds you elect. The first payment amount will depend on the following:

- the value of your contract on the annuity date;
- the annuity option you elect;
- the age and sex of the annuitant or joint annuitants, if applicable;
- the minimum guaranteed payout rates associated with your contract;
- an assumed investment rate (AIR) of 4% per year;
- the deduction of a contingent deferred sales charge (may be deducted under Annuity Options E and F only); and
- the deduction of premium taxes, if applicable.

Future variable payments will depend on the performance of the funds you elected. If the actual performance on an annualized basis exceeds the 4% assumed investment rate plus the deductions for expenses, your annuity payments will increase. Similarly, if the actual rate is less than 4% annualized plus the amount of the deductions, your annuity payments will decrease.

Annuity Unit Values

In order to keep track of the value of your variable annuity payment, we use a unit of measure called an annuity unit. The value of your annuity units will fluctuate to reflect the investment performance of the funds you elected. We calculate the number of your annuity units at the beginning of the income phase. During the income phase, the number of annuity units will not change unless you make a transfer; make a withdrawal as permitted under certain annuity options; or you elect an annuity option with reduced payments to the survivor and those payments to the survivor commence. The SAI contains more information on how annuity payments and annuity unit values are calculated.

Annuity Options

The available annuity options are listed in this section in the Annuity Options table. We may consent to other plans of payment in addition to those listed. After annuity payments begin, you cannot change the annuity option, the frequency of annuity payments, or make withdrawals, except as described under Annuity Options E and F.

Limitations on Annuity Options

If you purchased the contract as a tax-qualified contract, the required minimum distribution rules that apply to annuitized contracts during your lifetime may impose restrictions on which annuity option you may elect. In addition, in order to ensure that the contract will comply with the required minimum distribution requirements that apply upon your death, you may not elect an annuity option with a period certain guarantee of longer than ten years, and you may not elect a joint and survivor annuity option if the joint annuitant is more than ten years younger than you, unless otherwise required by law. Furthermore, if your contract is issued under an ERISA plan, and you are married when your contract enters the income phase, your ability to elect certain annuity options may be limited and/or require spousal consent.

Annuity Options

We may consent to other plans of payment in addition to those listed, including a Joint and Last Survivor Annuity with Period Certain.

| Lifetime Contingent Options (variable and/or fixed payments) | | | | |
|--|---|---|---|--|
| | <i>Annuity Option A Life Income</i> | <i>Annuity Option B Life Income with Period Certain</i> | <i>Annuity Option C Joint and Last Survivor Annuity</i> | <i>Annuity Option D Joint and 2/3 Survivor Annuity</i> |
| Number of Annuitants | One | One | Two | Two |

| Lifetime Contingent Options (variable and/or fixed payments) | | | | |
|---|--|--|---|--|
| | <i>Annuity Option A Life Income</i> | <i>Annuity Option B Life Income with Period Certain</i> | <i>Annuity Option C Joint and Last Survivor Annuity</i> | <i>Annuity Option D Joint and 2/3 Survivor Annuity</i> |
| Length of Payment Period | For as long as the annuitant lives. | For a guaranteed period of either 5, 10 or 20 years or as long as the annuitant lives, whichever is longer. | For as long as either annuitant lives. | For as long as either annuitant lives. |
| Annuity Payments After Death | None. All payments end upon the annuitant's death. | When the annuitant dies, if there are remaining guaranteed payments, the beneficiary may elect to continue receiving remaining guaranteed payments or the beneficiary may elect a lump sum payment equal to the commuted value of the remaining guaranteed annuity payments. For qualified contracts, the beneficiary(ies) may be required to receive the commuted value of all or a portion of any remaining annuity payments in a lump sum, in order to comply with required minimum distribution requirements that apply upon the death of the owner/annuitant. | 100% of the payment will continue during the lifetime of the surviving annuitant. No payments will continue after the death of both annuitants. For qualified contracts, upon the death of the owner/annuitant while the joint annuitant is still living, if the joint annuitant is not an "eligible designated beneficiary" as defined in IRC Section 401(a)(9), annuity payments may only continue through the end of the year that contains the 10th anniversary of death. | Payments will continue during the lifetime of the surviving annuitant and will be computed on the basis of two-thirds of the annuity payment (or units) in effect during the joint lifetime. No payments will continue after the death of both annuitants. For qualified contracts, upon the death of the owner/annuitant while the joint annuitant is still living, if the joint annuitant is not an "eligible designated beneficiary" as defined in IRC Section 401(a)(9), annuity payments may only continue through the end of the year that contains the 10th anniversary of death. |

| Non-Lifetime Contingent Options (variable and/or fixed payments) | | |
|---|--|--|
| | <i>Annuity Option E Period Certain Annuity</i> | <i>Annuity Option F Special Income Settlement Agreement</i> |
| Number of Annuitants | One | Determined in accordance with terms agreed upon in writing by both you and us. |
| Length of Payment Period | For a specified period no less than five years and no greater than 30 years. | Determined in accordance with terms agreed upon in writing by both you and us. |

| Non-Lifetime Contingent Options (variable and/or fixed payments) | | |
|---|---|---|
| | <i>Annuity Option E Period Certain Annuity</i> | <i>Annuity Option F Special Income Settlement Agreement</i> |
| Withdrawal Option/Switch Annuity Option | If, after you begin receiving payments, you would like to receive all or part of the commuted value of the remaining guaranteed payments under this annuity option at any time, you may elect to receive it in a lump sum or have it applied to another annuity option. If you so elect, your future payments will be adjusted accordingly. | If we agree to pay you a variable annuity payment for a specified period of time under this annuity option, and after you begin receiving payments, you would like to receive all or part of the commuted value of the remaining guaranteed payments under this annuity option at any time, you may elect to receive it in a lump sum or have it applied to another annuity option. If you so elect, your future payments will be adjusted accordingly. |
| Contingent Deferred Sales Charge | In most states, we will deduct a contingent deferred sales charge if you apply your contract value to Annuity Options E and F and the period certain is less than 10 years. If it is permitted in your state, but we do not deduct a contingent deferred sales charge at that time, we will deduct a contingent deferred sales charge if you subsequently request a commuted lump sum payment to yourself or a commuted value to apply to another annuity option. | |
| Annuity Payments After Death | When the annuitant dies, if there are remaining guaranteed payments, the beneficiary may elect to continue receiving remaining guaranteed payments or the beneficiary may elect a lump sum payment equal to the commuted value of the remaining guaranteed annuity payments. For qualified contracts, the beneficiary(ies) may be required to receive the commuted value of all or a portion of any remaining annuity payments in a lump sum, in order to comply with required minimum distribution requirements that apply upon the death of the owner/annuitant. We will not deduct a contingent deferred sales charge. | |

Death Benefit

Death Of Contract Owner During the Accumulation Phase

If you die during the accumulation phase, we will pay a death benefit to your primary beneficiary. We will treat any other beneficiary designation on record at the time of death as a contingent beneficiary.

Your beneficiary may request that the death benefit be paid under one of the death benefit options.

Death Benefit Amount During the Accumulation Phase

The death benefit paid will be the amount calculated (and adjusted for any applicable charges) as of the business day we receive proof of death and election of the payment method in good order at our Service Center. From the time the death benefit is determined until complete distribution is made, any amount in a sub-account will be subject to investment risk. As a result, the death benefit amount may increase or decrease over time. The risk is borne by the beneficiary(ies). Before the date you (or the annuitant, if the owner is a non-natural person) reach age 80, the death benefit during the accumulation phase will be the greater of:

- your contract value, less the amount attributable to any outstanding loan; or
- your purchase payments, adjusted for any withdrawals, less the amount attributable to any outstanding loan, and less any applicable charges.

For contracts issued before October 1, 2003 or in states where the post October 1, 2003 contract was still subject to state approval and implementation the words “adjusted for any withdrawals” are replaced with the words “less any withdrawals.” See “Death Benefit – Adjusted for Any Withdrawals or Less Any Withdrawals.”

After you (or the annuitant, if the owner is a non-natural person) reach age 80, the death benefit during the accumulation phase is your contract value, less the amount attributable to any outstanding loan, as of the business day we receive, in good order, proof of death at our Service Center and election by the beneficiary to receive the death benefit payment under one of the death benefit options provided by the contract.

References to Age

Age is as of the nearest birthday. For example, age 80 is generally the period of time between age 79 years, 6 months and 1 day and age 80 and 6 months. See “Age.”

Adjusted for Any Withdrawals or Less Any Withdrawals

In this prospectus we describe the formulas we use to determine death benefit amounts. In some formulas we use the language “adjusted for any withdrawals” and in other formulas we use the language “less any withdrawals.” These phrases have different meanings.

Adjusted for Any Withdrawals

If you take a withdrawal, we adjust your death benefit by using the percentage of contract value withdrawn to lower the death benefit by the same percentage. We use the phrase “adjusted for any withdrawals” to describe this treatment of withdrawals within our formulas. Because this adjustment uses the percent of contract value withdrawn, the death benefit may be reduced by more than the actual dollar amount of the withdrawal. The reduction will be greater when the value of your contract investment choices is lower due to market performance or other variables.

Less Any Withdrawals

If you take a withdrawal, we lower your death benefit by subtracting the dollar amount of the withdrawal. We use the phrase “less any withdrawals” to describe this treatment of withdrawals within our formulas.

Death Benefit Options During the Accumulation Phase

The availability of certain death benefit options may be limited in order to comply with the required minimum distribution rules.

A beneficiary must elect to receive the death benefit under one of the following options, in the event you die during the accumulation phase.

- **Option 1** – lump sum payment of the death benefit by the end of the calendar year that contains the tenth anniversary of your death; or
- **Option 2** – if the beneficiary is your surviving spouse or is not more than ten years younger than you, payment of the death benefit under an annuity option over the lifetime of the beneficiary or over a period not extending beyond the life expectancy of the beneficiary with distribution beginning within one year of the date of your death.

Options for a Spouse Who is the Sole Primary Beneficiary

In addition to options (1) and (2) above, a spouse who is the sole primary beneficiary has the following options, based on contract type:

Tax-Sheltered Annuity

If your contract is a tax-sheltered annuity and your spouse is the sole primary beneficiary, then the surviving spouse may elect to roll-over a lump sum payment of the death benefit into an eligible retirement plan. If the owner had not yet begun taking RMDs at the time of death, the spouse may be able to defer the timing of any required distributions under the contract. You should consult your own tax adviser about your own circumstances.

Individual Retirement Annuity

If your contract is an individual retirement annuity and your spouse is the sole primary beneficiary, then the surviving spouse may elect:

- to roll-over the death benefit to an eligible retirement plan; or
- to continue the contract as an IRA in his or her own name at the death benefit amount payable and exercise all of the contract owner’s rights under the contract.

If at the time the owner purchased the contract the surviving spouse was over the maximum contract issue age, then the contract cannot be continued. An election to continue the contract can only be made once while the contract is in effect.

These options are not available to a domestic partner or civil union partner. See “Taxes – Civil Unions and Domestic Partnerships” if you are in a domestic partnership or civil union.

Lump Sum Payment

If a lump sum payment is requested, we will pay the amount within seven calendar days after we receive proof of death and election of the payment method in good order at our Service Center unless we are required to suspend or delay payment.

Beneficiary IRA Election

Beneficiary, Inherited, Legacy or “Stretch” IRAs are all terms used to describe an IRA that is used exclusively to distribute death proceeds of an IRA or other qualified investment to the beneficiary over that beneficiary’s life expectancy in order to meet the required minimum distribution (RMD) rules. Upon the contract owner’s death under an IRA or other qualified contract, an “eligible designated beneficiary(ies)” may generally establish a Beneficiary IRA by either purchasing a new annuity contract or, in some circumstances, by electing the Beneficiary IRA payout option under the current contract. Until withdrawn, amounts in a Beneficiary IRA continue to be tax-deferred. Amounts withdrawn each year, including amounts that are required to be withdrawn under the RMD rules, are subject to tax.

If the contract owner died on or before December 31, 2019 (on or before December 31, 2021 for participants of a governmental plan or a plan maintained pursuant to a collective bargaining agreement), an individual designated beneficiary, and certain trusts as beneficiary, are treated as eligible designated beneficiaries, and can elect to take distributions over their life expectancy (life expectancy of the oldest trust beneficiary).

However, if the contract owner dies on or after January 1, 2020 (on or after January 1, 2022 for participants of a governmental plan or a plan maintained pursuant to a collective bargaining agreement), only certain designated beneficiaries are treated as eligible designated beneficiaries, and we will only offer the Beneficiary IRA payout option to a designated beneficiary who either (1) is the surviving spouse of the deceased qualified plan participant or IRA owner or, (2) is not more than ten years younger than the deceased qualified plan participant or IRA owner. In the future, we may allow additional classes of eligible designated beneficiaries to elect the Beneficiary IRA payout option.

Eligibility Requirements/Restrictions:

If a beneficiary(ies) elects to establish a Beneficiary IRA after the death of the contract owner, the following rules apply:

- Any withdrawals under a new Beneficiary IRA contract in excess of the RMD may be subject to a contingent deferred sales charge as indicated by the terms of the contract purchased.
- For existing annuity contracts with single beneficiaries issued by us or one of our affiliates, the beneficiary will have the option of electing a Beneficiary IRA payout option under the current contract or establishing a Beneficiary IRA by purchasing a new annuity contract issued by us or one of our affiliates. Should the beneficiary decide to elect the Beneficiary IRA payout option under the current contract, any withdrawals in excess of the RMD will not be subject to a contingent deferred sales charge.
- For existing annuity contracts with multiple beneficiaries issued by us or one of our affiliates, a beneficiary wishing to establish a Beneficiary IRA funded by an annuity contract issued by us or one of our affiliates must purchase a new annuity contract.
- The source of funds to be invested must be from a traditional IRA, SEP IRA, SIMPLE IRA, Beneficiary IRA, TSA, 401(a) or a Qualified Employee Plan (includes Pension Plan, Money Purchase Pension Plan, Profit Sharing Plan, Keogh (HR10), Target Benefit Plan).
- Joint ownership of a Beneficiary IRA is not allowed.
- The annuity contract will be titled in the beneficiary’s name as beneficiary for the deceased contract owner. The beneficiary must be the annuitant and the annuitant cannot be changed.
- For non-spousal Beneficiary IRAs, RMDs must begin by December 31st of the year following the year of the date of the contract owner’s death. For spousal Beneficiary IRAs, RMDs may be deferred until the year for which the original owner would have been required to begin RMDs. The RMD amount will generally be calculated based on the beneficiary’s life expectancy and will be withdrawn on a proportional basis from all investment accounts in which funds are invested. If the original contract owner died on or before December 31, 2019 (on or before December 31, 2021 for participants of a governmental plan or a plan maintained pursuant to a collective bargaining agreement), after RMDs were required to begin, and was younger than the beneficiary, the RMD amount may be calculated based on the original contract owner’s life expectancy in the year of his or her death. If there is a Beneficiary IRA previously established with another carrier and an RMD is required in the current calendar year, we will process the RMD. If however, an RMD is not required in the current calendar year, an RMD will not be processed until the year it is required.

- The contract value at time of issue will be equal to either the death benefit that would have been payable to the beneficiary if a lump sum distribution had been elected, or the contract value of an existing Beneficiary IRA that is being transferred to a new MassMutual annuity.
- Additional contributions cannot be applied to the Beneficiary IRA.
- Upon the death of the annuitant of the Beneficiary IRA, a death benefit, under the terms of the contract, will be paid to the succeeding beneficiary in a lump sum or over the annuitant's remaining life expectancy as determined by the applicable IRS table, but in no case may payments extend beyond the end of the calendar year that contains the tenth anniversary of the annuitant's death.
- If the beneficiary is a trust, a Beneficiary IRA may only be established if the trust qualifies as a "see-through" trust. For see-through trusts, required minimum distributions must be calculated based upon the life expectancy of the oldest trust beneficiary and the oldest trust beneficiary must be the annuitant. In order to be a see-through trust, the trust must be valid under state law and be irrevocable, and all beneficiaries, current and future, must be identifiable from the trust instrument. If any beneficiary of the trust is not an individual, the trust is not a see-through trust and cannot establish a Beneficiary IRA. If the original owner died after December 31, 2019 (after December 31, 2021 for participants of a governmental plan or a plan maintained pursuant to a collective bargaining agreement), a trust is only eligible to elect a Beneficiary IRA if each of trust beneficiaries is either (1) the surviving spouse of the owner, or (2) not more than ten years younger than the owner.
- Additional rules may apply. Please consult your registered representative for further information.
- We have the right to modify, suspend or terminate the Beneficiary IRA program at any time without prior notification.
- A Beneficiary IRA may only be established by the beneficiary of the IRA owner/qualified plan participant whose death triggered the RMD requirements of IRC Section 401(a)(9). A Beneficiary IRA may not be established as a "second generation" Beneficiary IRA by a successor beneficiary.

Beneficiaries should consult a qualified tax adviser for advice prior to establishing a Beneficiary IRA.

Death of Contract Owner During the Income Phase

If you die during the income phase, the primary beneficiary becomes the contract owner. Additionally, we will pay the remaining payments under the annuity option elected at least as rapidly as under the method of distribution in effect at the time of your death. The beneficiary(ies) may be required to receive the present value of all or any portion of any remaining annuity payments in a lump sum, in order to comply with required minimum distribution rules that apply upon the owner/annuitant's death. If the beneficiary is not an "eligible designated beneficiary" as defined by IRC Section 401(a)(9), annuity payments may only continue through the end of the calendar year that contains the tenth anniversary of the owner/annuitant's death, even if a longer annuity payment option was elected, including a Joint and Last Survivor annuity option where the joint annuitant is still living.

Death of Annuitant During the Accumulation Phase or the Income Phase

If the owner is a non-natural entity, and the annuitant dies, we will treat the death of the annuitant as the death of the contract owner. If the annuitant dies during the income phase, we will pay the remaining payments under the annuity option elected at least as rapidly as under the method of distribution in effect at the time of the annuitant's death. The beneficiary(ies) may be required to receive the present value of all or any portion of any remaining annuity payments in a lump sum, in order to comply with required minimum distribution rules that apply upon the owner/annuitant's death. If the beneficiary is not an "eligible designated beneficiary" as defined by IRC Section 401(a)(9), annuity payments may only continue through the end of the calendar year that contains the tenth anniversary of the owner/annuitant's death, even if a longer annuity payment option was elected, including a Joint and Last Survivor annuity option where the joint annuitant is still living.

Taxes

The information in this prospectus is general and is not an exhaustive discussion of all tax questions that might arise under the contract. The information is not written or intended as tax or legal advice. You should consult a tax adviser about your own circumstances. In addition, we do not profess to know the likelihood that current federal income tax laws and Treasury Regulations or the current interpretations of the Internal Revenue Code, Regulations, and other guidance will continue. We cannot make any guarantee regarding the future tax treatment of any contract. We reserve the right to make changes in the contract to assure that it continues to qualify as an annuity for tax purposes.

No attempt is made in this prospectus to consider any applicable state or other tax laws.

Taxation of the Company

C.M. Life is taxed as a life insurance company under the Internal Revenue Code of 1986, as amended (IRC). For federal income tax purposes, the separate account is not a separate entity from C.M. Life, and its operations form a part of C.M. Life.

Investment income and any realized gains on separate account assets generally are reflected in the contract value, although treated as accruing to the Company and not to you. As a result, no taxes are due currently on interest, dividends and short or long-term gains earned by the separate account with respect to your contract. The Company may be entitled to certain tax benefits related to the investment of Company assets, including assets of the separate account. These tax benefits, which may include foreign tax credits and the corporate dividends received deduction, are not passed back to you since the Company is the owner of the assets from which the tax benefits are derived.

Annuities in General

Annuity contracts are a means of both setting aside money for future needs — usually retirement — and for providing a mechanism to administer the payout of those funds. Congress recognized how important providing for retirement was and created special rules in the IRC for annuities. Simply stated, these rules provide that you will generally not be taxed on the earnings on the money held in your annuity contract until you take the money out. This is referred to as tax deferral.

Diversification

IRC Section 817(h) imposes certain diversification standards on the underlying assets of variable annuity contracts. The IRC provides that a variable annuity contract will not be treated as an annuity contract for any period (and any subsequent period) for which the investments are not, in accordance with regulations prescribed by the United States Treasury Department, adequately diversified. Disqualification of the contract as an annuity contract would result in a loss of tax deferral, meaning the imposition of federal income tax to the owner with respect to earnings under the contract prior to the receipt of payments under the contract. We intend that all investment portfolios underlying the contracts will be managed in such a manner as to comply with these diversification requirements.

Investor Control of Assets

For variable annuity contracts, tax deferral also depends on the insurance company, and not you, having control of the assets held in the separate accounts. You can transfer among the sub-accounts but cannot direct the investments each underlying fund makes. If you have too much investor control of the assets supporting the separate account funds, then you will be taxed on the gain in the contract as it is earned rather than when it is withdrawn. The IRS has provided some guidance on investor control by issuing Revenue Rulings 2003-91 and 2003-92, but some issues remain unclear. One unanswered question is whether an owner will be deemed to own the assets in the contract if a variable contract offers too large a choice of funds in which to invest, and if so, what that number might be. We do not know if the IRS will issue any further guidance on this question. We do not know if any guidance would have a retroactive effect. Consequently, we reserve the right to modify the contract, as necessary, so that you will not be treated as having investor control of the assets held under the separate account.

Qualified Contracts

Your contract is referred to as a qualified contract if it is purchased under a qualified retirement plan (qualified plan) such as an Individual Retirement Annuity (IRA), Roth IRA, tax-sheltered annuity plan (TSA or TSA plan), corporate pension and profit-sharing plan (including 401(k) plans and H.R. 10 plans), or a governmental 457(b) deferred compensation plan. Qualified plans are subject to various limitations on eligibility, contributions, transferability and distributions based on the type of plan. The tax rules regarding qualified plans are very complex and will have differing applications depending on individual facts and circumstances. You should consult a tax adviser as to the tax treatment and suitability of such an investment.

Taxation of participants in each qualified plan varies with the type of plan and terms and conditions of each specific plan. Owners, annuitants and beneficiaries are cautioned that benefits under a qualified plan may be subject to the terms and conditions of the plan regardless of the terms and conditions of the contracts issued pursuant to the plan. Some retirement plans are subject to distribution and other requirements that are not incorporated into our administrative procedures. Owners, participants and beneficiaries are responsible for determining that contributions, distributions and other transactions with respect to the contracts comply with applicable law.

Contracts issued under a qualified plan include special provisions restricting contract provisions that may otherwise be available as described in this prospectus. Generally, contracts issued under a qualified plan are not transferable. Various penalty and excise taxes may apply to contributions or distributions made in violation of applicable limitations. Furthermore, certain withdrawal penalties and restrictions may apply to distributions from qualified contracts. See “Taxes – Taxation of Qualified Contracts.”

Eligible rollover distributions from an IRA, TSA, qualified plan or governmental 457(b) deferred compensation plan may generally be rolled over into another IRA, TSA, qualified plan or governmental 457(b) deferred compensation plan, if permitted by the plan. These amounts may be transferred directly from one qualified plan or account to another, or as an indirect rollover, in which the plan participant receives a distribution from the qualified plan or account, and reinvests it in the receiving qualified plan or account within 60 days of receiving the distribution.

IRC Section 408(d)(3)(B) provides that an individual is only permitted to make one indirect rollover from an IRA to another IRA in any one year period. The IRS previously applied this limitation on an IRA-by-IRA basis, allowing a taxpayer to make an indirect rollover from an IRA, so long as he or she had not made an indirect rollover from that same IRA within the preceding one year period, even if he or she had made indirect rollovers from a different IRA. Effective for distributions on or after January 1, 2015, the limitation applies on an aggregate basis, meaning that an individual cannot make an indirect rollover from one IRA to another if he or she has made an indirect rollover involving any IRA (including a Roth, SEP, or SIMPLE IRA) within one year. It is important to note that the one rollover per year limitation does not apply to amounts transferred directly between IRAs in a trustee-to-trustee transfer.

On July 6, 1983, the Supreme Court decided in *Arizona Governing Committee v. Norris* that optional annuity benefits provided under an employer’s deferred compensation plan could not, under Title VII of the Civil Rights Act of 1964, vary between men and women. The contracts we sell in connection with qualified plans use annuity tables which do not differentiate on the basis of sex. Such annuity tables are also available for use in connection with certain non-qualified deferred compensation plans.

Following are general descriptions of the types of qualified plans with which the contracts may be used. Such descriptions are not exhaustive and are for general informational purposes only. The tax rules regarding qualified plans are very complex and will have differing applications depending on individual facts and circumstances. You should consult a tax adviser as to the tax treatment and suitability of your investment. The contribution limits referenced in the plan descriptions below are the limits for 2020, and may change in subsequent years.

Individual Retirement Annuities

IRC Section 408(b) permits eligible individuals to contribute to an individual retirement program known as an Individual Retirement Annuity (IRA). IRAs are subject to limitations on eligibility, contributions, transferability and distributions. See “Taxes – Taxation of Qualified Contracts.” IRA contributions are limited to the lesser of \$6,000 or 100% of compensation, and an additional catch-up contribution of \$1,000 is available for individuals age 50 and over. Contributions are deductible, unless you are an active participant in a qualified plan and your modified adjusted gross income exceeds certain limits. Contracts issued for use with IRAs are subject to special requirements by the IRC, including the requirement that certain informational disclosure be given to persons desiring to establish an IRA. You should consult a tax adviser as to the tax treatment and suitability of such an investment.

Tax-Sheltered Annuities

IRC Section 403(b) permits certain eligible employers to purchase annuity contracts, known as Tax-Sheltered Annuities (TSAs), under a section 403(b) program. Eligible employers are organizations that are exempt from tax under IRC Section 501(c)(3) and public educational organizations. Contributions made to a TSA and the earnings on those contributions are generally not included in gross income of the employee until distributed from the plan. TSAs are subject to limitations on contributions, which may be made as “elective deferrals” (contributions made pursuant to a salary reduction agreement) or as non-elective or matching contributions by an employer. In general, annual contributions made by an employer and employee to a TSA may not exceed the lesser of:

- \$57,000; or
- 100% of includible compensation (a maximum of \$285,000 of includible compensation may be considered).

An employee’s elective salary reduction contributions are limited to \$19,500. In addition, certain catch-up contributions may be made by eligible participants age 50 or over and those with 15 or more years of service with the same employer. TSAs are subject to additional restrictions, including on such items as: the form, manner and timing of distributions;

transferability of benefits; vesting and nonforfeitability of interests; nondiscrimination in eligibility and participation; and the tax treatment of distributions, withdrawals and surrenders. See “Taxes – Tax-Sheltered Annuities Taxation and Withdrawal Restrictions.” You should consult a tax adviser as to the tax treatment and suitability of such an investment.

Governmental 457(b) Deferred Compensation Plans

Employees of (and independent contractors who perform services for) certain state and local governmental units, or certain tax-exempt employers, may participate in an IRC Section 457(b) plan of the employer, allowing them to defer part of their salary or other compensation. Contributions made to an IRC Section 457(b) plan and the earnings on those contributions are generally not included in gross income of the employee until distributed from the plan. IRC Section 457(b) deferrals are limited to the lesser of:

- \$19,500; or
- 100% of includible compensation.

In addition, certain catch-up contributions may be made by eligible participants age 50 or over, and those within three years of normal retirement age under the plan. The contract purchased is issued to the employer or trustee, as applicable. All contract value in a governmental 457(b) deferred compensation plan must be held for the exclusive benefit of the employee, and such plans are subject to limitations on distributions. See “Taxes – Withdrawal Restrictions – Governmental 457(b) Deferred Compensation Contract.” You should consult a tax adviser as to the tax treatment and suitability of such an investment.

Taxation of Qualified Contracts

If you have no cost basis for your interest in a qualified contract, the full amount of any distribution is taxable to you as ordinary income. If you do have a cost basis for all or some of your interest, a portion of the distribution is taxable, generally based on the ratio of your cost basis to your total contract value. Special tax rules may be available for certain distributions from a qualified plan.

IRC Section 72(t) imposes a 10% penalty tax on the taxable portion of any distribution from qualified plans, including contracts issued and qualified under IRC Sections 401 (pension and profit-sharing plans), 403 (TSAs), 408 (IRAs), and 408A (Roth IRAs). Exceptions from the penalty tax are as follows:

- (1) distributions made on or after you reach age 59½;
- (2) distributions made after your death;
- (3) distributions made that are attributable to the employee being disabled as defined in the IRC;
- (4) after severance from employment, distributions that are part of a series of substantially equal periodic payments made not less frequently than annually for your life (or life expectancy) or the joint lives (or joint life expectancies) of you and your designated beneficiary (in applying this exception to distributions from IRAs, a severance of employment is not required);
- (5) distributions made after severance from employment if you have reached age 55 (not applicable to distributions from IRAs);
- (6) distributions made to you up to the amount allowable as a deduction to you under IRC Section 213 for amounts you paid during the taxable year for medical care;
- (7) distributions made on account of an IRS levy made on a qualified retirement plan or IRA;
- (8) distributions made to an alternate payee pursuant to a qualified domestic relations order (not applicable to distributions from IRAs);
- (9) distributions from an IRA for the purchase of medical insurance (as described in IRC Section 213(d)(1)(D)) for you and your spouse and dependents if you received unemployment compensation for at least 12 weeks and have not been re-employed for at least 60 days;
- (10) certain qualified reservist distributions;
- (11) distributions from an IRA to the extent they do not exceed your qualified higher education expenses (as defined in IRC Section 72(t)(7)) for the taxable year;
- (12) distributions from an IRA which are qualified first-time homebuyer distributions (as defined in IRC Section 72(t)(8)); and
- (13) distributions which are qualified birth or adoption distributions (as defined in IRC Section 72(t)(2)(H)).

With respect to (4) above, if the series of substantially equal periodic payments is modified before the later of your attaining age 59½ or five years from the date of the first periodic payment, then the tax for the year of the modification is increased by an amount equal to the tax which would have been imposed (the 10% penalty tax) but for the exception, plus interest for the tax years in which the exception was used. The IRS has indicated that a modification will occur if, after the first valuation date, there is:

- any addition to the account balance other than gains or losses;
- any non-taxable transfer of a portion of the account balance to another retirement plan; or
- a rollover by the individual of the amount received resulting in such amount not being taxable.

The rules governing substantially equal periodic payments are complex. You should consult a tax adviser or IRS Revenue Ruling 2002-62 for more specific information.

COVID-19 Relief for Qualified Contracts

The Coronavirus Aid, Relief, and Economic Security Act (“CARES Act” or “Act”) provides certain tax relief to qualified plan participants and IRA owners impacted by the COVID-19 pandemic in 2020. These tax relief provisions are intended to make it easier for impacted individuals to access funds from qualified plans if needed. In addition the Act waives the requirement to take a required minimum distribution in 2020.

The Act provides beneficial tax treatment for “coronavirus-related distributions” taken from a qualified plan or IRA. A “coronavirus-related distribution” is defined as a distribution from an eligible retirement plan that is:

- made on or after January 1, 2020 and before December 31, 2020, and
- made to an individual (a) who is diagnosed (or whose spouse or dependent is diagnosed) with the virus SARS-CoV-2 or with the coronavirus disease 2019 (COVID-19) by a test approved by the Centers for Disease Control and Prevention, or (b) who experiences adverse financial consequences as a result of being quarantined, being furloughed or laid off or having work hours reduced due to such virus or disease, being unable to work due to lack of child care due to such virus or disease, closing or reducing hours of a business owned or operated by the individual due to such virus or disease, or other factors as determined by the Secretary of the Treasury.

The aggregate amount of distributions received by an individual, from all qualified plans and IRAs, that may be treated as coronavirus-related distributions may not exceed \$100,000.

Under the Act, eligible retirement plans may allow participants to take a coronavirus-related distribution, even if the participant would not otherwise be eligible to take a current distribution from the plan. Coronavirus-related distributions will not be subject to the 10% penalty on premature distributions, nor will such distributions from a qualified plan be subject to the 20% mandatory federal withholding that generally applies to eligible rollover distributions from qualified retirement plans. Instead, such distributions will be subject to withholding at a rate of 10%, unless the individual is eligible to and elects to opt out of federal withholding. The Act allows an individual to include a coronavirus-related distribution in their taxable income ratably over a three year period, and permits the distribution to be recontributed to a qualified plan or IRA within three years.

The Act also provides tax relief for qualified plan loans, by increasing the limit for loans to “qualified individuals” from the lesser of \$50,000 or 50% of the vested account balance to the lesser of \$100,000 or 100% of the vested account balance, for loans made during the 180 day period beginning on the date of enactment (March 27, 2020). In addition, the due date for any loan repayment that is otherwise due from a qualified individual between the date of enactment and the end of the year may be delayed for one year. A “qualified individual” for purposes of the loan provision is the same as an individual who is eligible to receive a coronavirus-related distribution.

The Act also waives the requirement to take required minimum distributions from defined contribution plans and IRAs in 2020. The waiver applies to any RMD due from such an arrangement in 2020, including an RMD with respect to the 2019 tax year that the individual was eligible to and chose to defer until 2020. The waiver applies to both lifetime and post-death RMDs, such as those being taken under a beneficiary IRA. If a beneficiary is taking post-death distributions under the “5 year rule” that generally applied to post-death distributions for deaths prior to 2020, the 5-year period will be determined without regard to 2020. An individual does not need to meet any qualification requirements in order to take advantage of the RMD waiver.

Tax-Sheltered Annuities Taxation and Withdrawal Restrictions

Under IRS regulations, effective January 1, 2009, all TSA plans must have a written plan document which specifies the requirements that each contract must meet in order to be qualified under the plan. In addition, the document must provide a list of the providers and contracts that are permitted to be purchased by TSA plan participants under the plan. TSA plan

participants should be aware that if a TSA plan removes the provider or specific contract type that the TSA plan participant owns from its approved list, the TSA plan participant may be restricted from making further salary reduction contributions into that contract. TSA plans also have the right to restrict the ability to take loans and hardship withdrawals from a TSA contract. Because a plan participant may own more than one TSA contract, before we process a transaction we may require the TSA plan to approve the transaction to ensure that rules regarding loans, hardships and distribution restrictions are met. TSA plan participants should contact their individual TSA plan to determine the specific rules that apply to them.

The IRS regulations also make significant changes to Revenue Ruling 90-24 exchanges or transfers. Under the regulations an exchange may only be done when the TSA plan allows TSA exchanges under its plan and the provider of the new TSA contract agrees to share information with the TSA plan to ensure that the requirements of the TSA plan are met. Given this restriction, before a TSA exchange is processed, the TSA plan is required to approve the transaction or provide a list of vendors for which it has an information sharing agreement (ISA). Additionally, because most of the regulations were not effective until 2009, there was great uncertainty about their application to contract exchanges that took place between September 24, 2007 and January 1, 2009. Because of this uncertainty, it is possible that an exchange that took place prior to January 1, 2009 caused a TSA plan participant to incur taxation on the value of the contract. However, it is also possible that such an exchange did not have adverse tax consequences. If a TSA plan participant exchanged a contract to a TSA contract with a provider that does not have an ISA with the TSA plan, the participant had until July 1, 2009 to avoid adverse tax consequences by exchanging the contract for a TSA contract with which the TSA plan does have an ISA.

The IRC limits the withdrawal of purchase payments made by TSA plan participants through salary reductions from certain TSAs. Withdrawals of salary reduction amounts and their earnings can be made when a TSA plan participant:

- reaches age 59½;
- has a severance from employment;
- dies;
- becomes disabled, as that term is defined in the IRC; or
- the TSA plan terminates (starting January 1, 2009).

In the case of hardship, the TSA plan participant can only withdraw the purchase payments and not any earnings. The TSA plan participant is required to suspend salary reduction contributions to any other TSA contract for a six-month period following the date of hardship distribution.

TSA contract value as of December 31, 1988 and contract amounts attributable to service with a former employer are not subject to these restrictions. Additionally, return of excess contributions or amounts paid to a spouse as a result of a qualified domestic relations order are not subject to these restrictions.

TSA contracts issued January 1, 2009 and after are subject to distribution restrictions on employer contributions. These restrictions are determined by the TSA plan and can be based on criteria such as completing years of service or attaining a stated age.

Withdrawal Restrictions – Texas Optional Retirement Program

No withdrawals may be made in connection with a contract issued pursuant to the Texas Optional Retirement Program for faculty members of Texas public institutions of higher learning before you:

- terminate employment in all such institutions and repay employer contributions if termination occurs during the first twelve months of employment;
- retire;
- die; or
- attain age 70½.

Withdrawal Restrictions – Governmental 457(b) Deferred Compensation Contract

Amounts may not be paid to a participant of a governmental 457(b) deferred compensation plan prior to the participant's:

- attainment of age 70½;
- severance from employment;
- incurring an unforeseeable emergency; or
- compliance with a qualified domestic relations order (QDRO).

In certain circumstances, amounts may also be distributed upon termination of the deferred compensation plan or if the contract contains \$5,000 or less, as provided by the plan.

Governmental 457(b) deferred compensation plans are subject to the required minimum distribution rules of IRC Section 401(a)(9). The sections of this prospectus related to qualified contracts contain more detailed information regarding these rules.

Required Minimum Distributions for Qualified Contracts

For qualified contracts, distributions generally must begin no later than April 1st of the calendar year following the later of:

- (1) the calendar year in which you attained age 70½, if you attained age 70½ on or before December 31, 2019, otherwise the calendar year in which you attain age 72; or
- (2) the calendar year in which you retire.

The date set forth in (2) does not apply to an IRA or to a five percent owner of the employer maintaining the plan. Required distributions generally must be over a period not exceeding your life or life expectancy or the joint lives or joint life expectancies of you and your designated beneficiary. Upon your death, additional distribution requirements are imposed. If your contract is held as a Roth IRA, there are no required minimum distributions during your life. However, upon your death your beneficiary is subject to required minimum distribution requirements. If required minimum distributions are not made, a 50% penalty tax is imposed on the amount that should have been distributed.

These rules were significantly changed under the Setting Every Community Up for Retirement Enhancement (SECURE) Act, enacted in late 2019, and differ for qualified contracts when death occurs after December 31, 2019 versus those where death occurred on or before December 31, 2019 (on or before December 31, 2021 for participants of a governmental plan or a plan maintained pursuant to a collective bargaining agreement).

Where the owner's death occurred on or before December 31, 2019 (on or before December 31, 2021 for participants of a governmental plan or a plan maintained pursuant to a collective bargaining agreement), if the contract had not yet entered the income phase and death occurred after the required beginning date, distributions must be made at least as rapidly as under the method in effect at the time of the owner's death, or over the life or life expectancy of the designated beneficiary. If the contract had not entered the income phase and death occurred before the required beginning date, the remaining interest must be distributed within five years or over the life or life expectancy of the designated beneficiary. If the owner's death occurred after the contract had entered the income phase, distributions must be made at least as rapidly as under the method in effect at the time of the owner's death.

If your death occurs after December 31, 2019 (on or before December 31, 2021 for participants of a governmental plan or a plan maintained pursuant to a collective bargaining agreement) and your designated beneficiary is not an "eligible designated beneficiary" as defined in IRC Section 401(a)(9), the remaining interest must be distributed within ten years, regardless of whether your death occurs before or after your required beginning date or whether your contract had entered the income phase. If your designated beneficiary is considered an eligible designated beneficiary, the remaining interest must be distributed within ten years or over the life or life expectancy of the designated beneficiary.

If your death occurs after December 31, 2019 (on or before December 31, 2021 for participants of a governmental plan or a plan maintained pursuant to a collective bargaining agreement) and you do not have a designated beneficiary (including where your estate or certain trusts are the beneficiary), the pre-2019 distribution rules generally apply. If your contract has not yet entered the income phase and death occurs after your required beginning date, distributions must be made at least as rapidly as under the method in effect at the time of your death. If the contract has not yet entered the income phase and your death occurs before your required beginning date, the remaining interest must be distributed within five years. If your death occurs after your contract has entered the income phase, distributions must be made at least as rapidly as under the method in effect at the time of your death.

The Regulations under IRC Section 401(a)(9) include a provision that could increase the dollar amount of required minimum distributions for individuals who fund their IRA or qualified retirement plan with an annuity contract. During the accumulation phase of the annuity contract, Treasury Regulations Section 1.401(a)(9)-6, Q&A-12 requires that individuals add the actuarial present value of any additional benefits provided under the annuity (such as certain living or death benefits) to the dollar amount credited to the owner or beneficiary under the contract in order to determine the fair market value of the contract. A larger fair market value will result in the calculation of a higher required minimum distribution amount. You should consult a tax adviser to determine how this may impact your specific circumstances.

Income Tax Reporting and Withholding

Federal law requires that we file an information return on Form 1099-R with the IRS (with a copy to you) reporting any taxable amounts paid to you under the annuity contract. By January 31st of the calendar year following the year of any payment(s), we will issue the Form 1099-R to the owner of the annuity contract. Following the death of the owner the Form 1099-R will be sent to each beneficiary who receives a payment under the contract.

The portion of any distribution that is includible in the gross income of the owner is subject to federal income tax withholding. The amount of the withholding depends on the type of distribution. Withholding for periodic payments is at the same rate as wages and at the rate of 10% from non-periodic payments. However, the owner, in most cases, may elect not to have taxes withheld or to have withholding done at a different rate (but not lower). Distributions from certain retirement plans, excluding IRAs, that are not directly rolled over to another eligible retirement plan or IRA, are subject to a mandatory 20% withholding. The 20% withholding requirement generally does not apply to:

- a series of substantially equal payments made at least annually for:
 - the life or life expectancy of the owner, or joint and last survivor expectancy of the owner and a designated beneficiary; or
 - for a specified period of ten years or more;
- distributions which are required minimum distributions; or
- hardship distributions from a 401(k) plan or a tax-sheltered annuity.

You should consult a tax adviser regarding withholding requirements.

Generation Skipping Transfer Tax Withholding

Under certain circumstances, the IRC may impose a generation skipping transfer tax when all or part of an annuity contract is transferred to, or a death benefit is paid to, an individual two or more generations younger than the owner. Regulations issued under the IRC may require us to deduct the tax from your contract, or from any applicable payment, and pay it directly to the IRS.

Non-Resident Aliens and Foreign Entities

Generally, a distribution from a contract to a non-resident alien or foreign entity is subject to federal tax withholding at a rate of 30% of the amount of income that is distributed. A non-resident alien is a person who is neither a citizen, nor a resident, of the United States of America (U.S.). We are required to withhold the tax and send it to the IRS. Some distributions to non-resident aliens or foreign entities may be subject to a lower (or no) tax if a treaty applies. In order to obtain the benefits of such a treaty, the non-resident alien must claim the treaty benefit on Form W-8BEN (or the equivalent form), providing us with:

- proof of residency (in accordance with IRS requirements); and
- the applicable individual taxpayer identification number.

If the above conditions are not met, we will withhold 30% of the income from the distribution. Additionally, under the Foreign Account Tax Compliance Act effective July 1, 2014, U.S. withholding may occur with respect to certain entity owners (including foreign financial institutions and non-financial foreign entities (such as corporations, partnerships, and trusts)) at a 30% rate without regard to lower treaty rates.

Civil Unions and Domestic Partnerships

Parties to a civil union or domestic partnership are not treated as spouses under federal law. You should consult a tax adviser for more information on this subject.

Other Information

Terminal Illness Benefit

In most states, you may elect a Terminal Illness Benefit. We will require proof that you are terminally ill and not expected to live more than 12 months. This proof will include certification by a licensed medical practitioner performing within the scope of his/her license. You may not be the licensed medical practitioner, nor can the medical practitioner be your

parent, spouse or child. The Terminal Illness Benefit will equal the death benefit amount we would have calculated as of the business day we receive your request in good order at our Service Center. If the contract is owned by a non-natural person (i.e. trust, etc.), then “you” shall mean annuitant.

We will not apply a contingent deferred sales charge with respect to any Terminal Illness Benefit. Payment of the Terminal Illness Benefit will terminate the contract.

Distribution

The contracts are no longer for sale to the public. Pursuant to separate underwriting agreements with the Company, on its own behalf and on behalf of the separate account, MML Investors Services, LLC (MMLIS), a subsidiary of MassMutual, serves as principal underwriter of the contracts sold by its registered representatives, and MML Strategic Distributors, LLC (MSD), a subsidiary of MassMutual, serves as principal underwriter of the contracts sold by registered representatives of other broker-dealers who have entered into distribution agreements with MSD.

Both MMLIS and MSD are registered with the SEC as broker-dealers under the Securities Exchange Act of 1934 and are members of the Financial Industry Regulatory Authority (FINRA). Commissions for sales of the contract by MMLIS registered representatives are paid on behalf of MMLIS to its registered representatives. Commissions for sales of the contract by registered representatives of other broker-dealers are paid on behalf of MSD to those broker-dealers. MMLIS and MSD also receive compensation for their actions as principal underwriters of the contracts. We also pay expense allowances in connection with the sales of the contracts. The maximum commission payable for the contract is 8.63% of purchase payments made to a contract and/or up to 2.4% of contract value annually.

Additional Compensation Paid to MMLIS

Most MMLIS registered representatives are also MassMutual insurance agents, and as such, are eligible for certain cash and non-cash benefits from MassMutual. Cash compensation includes bonuses and allowances based on factors such as sales, productivity and persistency. Non-cash compensation includes various recognition items such as prizes and awards as well as attendance at, and payment of the costs associated with attendance at, conferences, seminars and recognition trips, and also includes contributions to certain individual plans such as pension and medical plans. Sales of the contract may help these registered representatives and their supervisors qualify for such benefits. MMLIS registered representatives who are also general agents or sales managers of MassMutual also may receive overrides, allowances and other compensation that is based on sales of the contract by their registered representatives.

Additional Compensation Paid to Certain Broker-Dealers

We and MSD make additional commission payments to certain broker-dealers in the form of asset-based payments and sales-based payments. We also make cash payments and non-cash payments to certain broker-dealers. The asset-based and sales-based payments are made to participate in those broker-dealers’ preferred provider programs or marketing support programs, or to otherwise promote the contract. Asset-based payments are based on the value of the assets in the MassMutual contracts sold by that broker-dealer. Sales-based payments are paid on each sale of the contract and each subsequent purchase payment applied to the contract. Cash payments are made to attend sales conferences and educational seminars sponsored by certain broker-dealers. Non-cash payments include various promotional items. **For a list of the broker-dealers to whom we currently pay additional compensation for selling the contract, visit www.MassMutual.com/legal/compensation-arrangements or call our Service Center at the number shown on page 1 of this prospectus.**

The additional compensation arrangements described in the preceding paragraphs are not offered to all broker-dealers and the terms of such arrangements may differ among broker-dealers. Some broker-dealers may receive two or more of these payments. Such payments may give us greater access to the registered representatives of the broker-dealers that receive such compensation or may influence the way that a broker-dealer markets the contract. Any such compensation will be paid by MSD or us and will not result in any additional direct charge to you.

The additional compensation arrangements may provide a registered representative with an incentive to sell the contract over other available variable annuity contracts whose issuers do not provide such compensation or who provide lower levels of such compensation. Your registered representative typically receives a portion of the compensation that is payable to his or her broker-dealer, depending on the agreement between the representative and their firm. MassMutual is not involved in determining compensation paid to a registered representative of an unaffiliated broker-dealer. You may contact your broker-dealer or registered representative to find out more information about the compensation they may receive in connection with your purchase of a contract. You may want to take these compensation arrangements into account when evaluating any recommendations regarding the contract.

We intend to recoup a portion of the cash and non-cash compensation payments that we make through the assessment of certain charges described in this prospectus, including the contingent deferred sales charge. We may also use some of the 12b-1 distribution fee payments and other payments that we receive from certain funds to help us make these cash and non-cash payments.

Assignment

If your contract is issued as a 403(b) tax-sheltered annuity or an individual retirement annuity, you cannot assign the contract. If your contract is issued pursuant to a qualified plan other than an individual retirement annuity, there may be limitations on your ability to assign the contract. If you assign your contract, your rights may only be exercised with the consent of the assignee of record. In certain states, you cannot assign the contract without our approval. We will refuse or accept any request to assign the contract on a non-discriminatory basis. Please refer to your contract.

We must receive written notice, in good order, of the assignment, for any assignment we allow to be binding on us. We are not responsible for the validity of an assignment.

Unclaimed Property

Every state has some form of unclaimed property law that imposes varying legal and practical obligations on insurers and, indirectly, on contract owners, beneficiaries, and any other payees of proceeds from a contract. Unclaimed property laws generally provide for the transfer of benefits or payments under various circumstances to the abandoned property division or unclaimed property office in the state of last residence. This process is known as escheatment. To help avoid escheatment, keep your own information, as well as beneficiary and any other payee information up-to-date, including: full names, postal and electronic media addresses, telephone numbers, dates of birth, and social security numbers. To update this information, contact our Service Center.

Voting Rights

We are the legal owner of the fund shares. When a fund solicits proxies in conjunction with a vote of shareholders, we are required to obtain, from you and other owners, instructions as to how to vote those shares. When we receive those instructions, we will vote all of the shares for which we have not received voting instructions, in proportion to those instructions. This will also include any shares that we own on our own behalf. This may result in a small number of owners controlling the outcome of the vote. If we determine that we are no longer required to comply with the above, we will vote the shares in our own right.

During the accumulation phase of your contract, we determine the number of shares you may vote by dividing your contract value in each fund, if any, by \$100. Fractional shares are counted. During the income phase or after the annuitant dies, we determine the number of shares you may vote based on our liability for future variable monthly annuity payments.

We may, when required by state insurance regulatory authorities, disregard voting instructions, if such instructions would require shares to be voted so as to cause a change in the sub-classification or investment objective of a fund or to approve or disapprove an investment advisory contract for the fund. In addition, we may disregard voting instructions that would require a change in the investment policy or investment adviser of one or more of the available funds. Our disapproval of such change must be reasonable and based on a good faith determination that the change would be contrary to state law or otherwise inappropriate, considering the fund's objectives and purpose. If we disregard owner voting instructions, we will advise owners of our action and the reasons for such action in the next available annual or semi-annual report.

Changes to the Contract

We reserve the right to amend the contract to meet the requirements of applicable federal or state laws or regulations, or as otherwise provided in the contract. We will notify you by written notice of such amendments.

Suspension of Payments or Transfers

We may be required to suspend or postpone transfers from the funds or payments from the funds for withdrawals or death benefits during any period when:

- the NYSE is closed (other than customary weekend and holiday closings);
- trading on the NYSE is restricted;
- an emergency exists as a result of which disposal of shares of the funds is not reasonably practicable or we cannot reasonably value the shares of the funds; or
- during any other period when the SEC, by order, so permits for your protection.

We reserve the right to defer payment for a withdrawal from the fixed account or payment of loan proceeds from the fixed account for the period permitted by law but not for more than six months.

If, pursuant to the SEC's rules, a money market fund (Fund) suspends payment of redemption proceeds in connection with a liquidation of the Fund, we will delay payment of any transfer, withdrawal or death benefit from the applicable money market sub-account until the Fund is liquidated.

Termination of Contract

We will terminate your contract upon the occurrence of any of the following events:

- the date of the last annuity payment;
- the date payment is made of the entire contract value;
- the date of the last payment upon death to the last beneficiary; or
- the date your contract is returned under the right to examine contract provision.

Anti-Money Laundering

Federal laws designed to counter terrorism and prevent money laundering might, in certain circumstances, require us to reject a purchase payment or block a contract owner's ability to make certain transactions and thereby refuse to accept any request for transfers, withdrawals, or death benefits, until instructions are received from the appropriate regulator. We may also be required to provide additional information about you and your contract to government regulators.

Our Ability to Make Payments Under the Contract

Our Claims Paying Ability

Our "claims-paying ability" is our ability to meet any contractual obligation we have to make payments under the contract. These amounts include death benefits, annuity payments, withdrawals and any amounts paid out through the contract's additional features. It is important to note that there is no guarantee that we will always be able to meet our claims-paying obligations, and as with any insurance product, there are risks to purchasing the contract. For this reason, you should consider our financial strength and claims-paying ability to meet our obligations under the contract when purchasing a contract and making investment decisions.

Obligations of Our Separate Account

Contract value you allocate to the funds is maintained in our separate account. Any withdrawals or transfers of contract value from the funds will be taken from the separate account. We cannot use the separate account's assets to pay any of our liabilities other than those arising from the contracts. See "Investment Choices – The Separate Account."

Obligations of Our General Account

Contract value you allocate to the fixed accounts is maintained in our general account. The assets of our general account support our insurance and annuity obligations and are subject to our general liabilities from our business operations and to claims by our creditors. We use general account assets for many purposes including to pay death benefits, annuity payments, withdrawals and transfers from the fixed accounts and to pay amounts we provide to you through an elected additional feature that are in excess of your contract value allocated to the separate account.

Because of exemptive and exclusionary provisions, the general account, unlike the separate account, has not been registered under the 1933 Act or the 1940 Act. Because of this, the general account is generally not subject to the provisions of the 1933 Act or the 1940 Act. However, disclosures regarding the general account are subject to certain generally applicable provisions of the federal securities laws that require complete and accurate statements in prospectuses.

Our Financial Statements

We encourage both existing and prospective owners to read and understand our financial statements and those of the separate account. Our audited statutory financial statements and the separate account's audited U.S. GAAP financial statements are included in the SAI. You can request an SAI by contacting our Service Center at the number or address on page 1 of this prospectus.

Computer System, Cybersecurity, and Service Disruption Risks

The Company relies on its parent, MassMutual, for various operating and administrative services including computer systems. MassMutual and its business partners rely on computer systems to conduct business, including customer service, marketing and sales activities, customer relationship management and producing financial statements. While MassMutual and its business partners have policies, procedures, automation and backup plans designed to prevent or limit the effect of failures, their respective computer systems may be vulnerable to disruptions or breaches as the result of natural disasters, man-made disasters, criminal activity, pandemics, or other events beyond their control. The failure of MassMutual's or its business partners' computer systems for any reason could disrupt operations, result in the loss of customer business and adversely impact profitability.

MassMutual and its business partners retain confidential information on their respective computer systems, including customer information and proprietary business information. Any compromise of the security of MassMutual's or its business partners' computer systems that results in the disclosure of personally identifiable customer information could damage our reputation, expose us to litigation, increase regulatory scrutiny and require us to incur significant technical, legal, and other expenses.

Geopolitical and other events, including natural disasters, war, terrorism, economic uncertainty, trade disputes, public health crises and related geopolitical events, and widespread disease, including pandemics (such as COVID-19) and epidemics, have led, and in the future may lead, to increased market volatility, which may disrupt U.S. and world economies and markets and may have significant adverse direct or indirect effects on the Company and MassMutual. These events may adversely affect computer and other systems on which MassMutual and the Company rely, interfere with the processing of contract-related transactions (including the processing of orders from owners and orders with the funds) and the Company's ability to administer this contract in a timely manner, or have other possible negative effects. These events may also impact the issuers of securities in which the funds invest, which may cause the funds underlying the contract to lose value. There can be no assurance that we, the funds or our service providers will avoid losses affecting the contract due to these geopolitical and other events. If we are unable to receive U.S. mail or fax transmissions due to a closure of U.S. mail delivery by the government or due to the need to protect the health of our employees, you may still be able to submit transaction requests to the Company electronically or over the telephone. Our inability to receive U.S. mail or fax transmissions may cause delays in the pricing and processing of transaction requests submitted to us by U.S. mail or by fax during that time period.

Legal Proceedings

The Company is subject to legal and regulatory actions, including class action lawsuits, in the ordinary course of its business. Our pending legal and regulatory actions include proceedings specific to us, as well as proceedings generally applicable to business practices in the industry in which we operate. From time to time, we also are subject to governmental and administrative proceedings and regulatory inquiries, examinations, and investigations in the ordinary course of our business. In addition, we, along with other industry participants, may occasionally be subject to investigations, examinations, and inquiries (in some cases industry-wide) concerning issues upon which regulators have decided to focus. Some of these proceedings involve requests for substantial and/or unspecified amounts, including compensatory or punitive damages.

While it is not possible to predict with certainty the ultimate outcome of any pending litigation proceedings or regulatory action, management believes, based on information currently known to it, that the ultimate outcome of all pending litigation and regulatory matters, after consideration of applicable reserves and rights to indemnification, is not likely to have a material adverse effect upon the Separate Account, the ability of the principal underwriter(s) to perform in accordance with its contracts with the Company on behalf of the Separate Account, or the ability of the Company to meet its obligations under the contract.

For more information regarding the Company's litigation and other legal proceedings, see the notes to the Company's financial statements contained within the SAI.

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To obtain a free copy of the Statement of Additional Information, return this request form to the address shown below or call our Service Center at (800) 272-2216.

To: MassMutual
Document Management Services – Annuities W360
P.O. Box 9067
Springfield, MA 01102-9067

Please send me the **Statement of Additional Information** for MassMutual Artistry (AN6103SAI).

Name _____
Address _____

City _____ State _____ Zip _____
Telephone _____

Appendix A

Condensed Financial Information

The following schedules include accumulation unit values for the periods indicated. We have extracted some of this data from the separate account's audited financial statements. You should read this information in conjunction with the separate account's audited financial statements and related notes that are included in the Statement of Additional Information.

Accumulation Unit Values

| Sub-Account | Dec. 31, 2019 | Dec. 31, 2018 | Dec. 31, 2017 | Dec. 31, 2016 | Dec. 31, 2015 | Dec. 31, 2014 | Dec. 31, 2013 | Dec. 31, 2012 | Dec. 31, 2011 | Dec. 31, 2010 | Value at Inception Date |
|---|---------------|----------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|-------------------------|
| Fidelity® VIP Contrafund® | \$33.31 | \$ 25.61 | \$27.68 | \$22.98 | \$21.53 | \$21.64 | \$19.56 | \$15.08 | \$13.11 | \$13.60 | \$ 8.27 ^(a) |
| Invesco Oppenheimer V.I. Capital Appreciation | 19.47 | 14.47 | 15.53 | 12.39 | 12.82 | 12.53 | 10.98 | 8.57 | 7.59 | 7.77 | 8.28 ^(a) |
| Invesco Oppenheimer V.I. Conservative Balanced ^(d) | 16.20 | 13.95 | 14.91 | 13.81 | 13.27 | 13.32 | 12.46 | 11.14 | 10.03 | 10.08 | 10.11 ^(a) |
| Invesco Oppenheimer V.I. Discovery Mid Cap Growth | 13.24 | 9.61 | 10.36 | 8.14 | 8.05 | 7.64 | 7.30 | 5.44 | 4.72 | 4.73 | 8.08 ^(a) |
| Invesco Oppenheimer V.I. Global | 28.49 | 21.88 | 25.50 | 18.88 | 19.09 | 18.58 | 18.38 | 14.61 | 12.19 | 13.45 | 8.52 ^(a) |
| Invesco Oppenheimer V.I. Global Strategic Income | 22.45 | 20.50 | 21.70 | 20.66 | 19.62 | 20.31 | 19.99 | 20.25 | 18.05 | 18.11 | 10.00 ^(a) |
| Invesco Oppenheimer V.I. Government Money ^(m) | 10.54 | 10.37 ^(a) | 10.49 | 10.47 | 10.55 | 10.68 | 10.80 | 10.93 | 11.06 | 11.19 | 11.45 |
| Invesco Oppenheimer V.I. High Income ^{(k)(l)} | — | — | — | — | — | — | — | — | 3.79 | 3.93 | 9.71 ^(a) |
| Invesco Oppenheimer V.I. International Growth | 17.57 | 13.82 | 17.36 | 13.91 | 14.38 | 14.06 | 15.34 | 12.33 | 10.21 | 11.13 | 7.53 ^(a) |
| Invesco Oppenheimer V.I. Main Street | 22.79 | 17.46 | 19.18 | 16.60 | 15.05 | 14.74 | 13.47 | 10.35 | 8.96 | 9.06 | 4.88 ^(a) |
| Invesco V.I. Diversified Dividend | 13.02 | 10.53 | 11.53 | 10.75 | 9.47 | 9.39 | 8.42 | 6.50 | 5.54 | 5.73 | 10.39 ^(a) |
| Invesco V.I. Health Care | 28.87 | 22.05 | 22.11 | 19.31 | 22.07 | 21.65 | 18.31 | 13.18 | 11.03 | 10.74 | 9.52 ^(a) |
| Invesco V.I. Technology | 8.10 | 6.03 | 6.13 | 4.59 | 4.68 | 4.44 | 4.04 | 3.27 | 2.97 | 3.17 | 4.26 ^(a) |
| MML Aggressive Allocation | 20.72 | 16.92 | 18.63 | 15.88 | 14.80 | 15.10 | 14.44 | 11.47 | 10.03 | 10.34 | 10.00 ^(c) |
| MML American Funds Core Allocation ^(*) | 23.42 | 20.06 | 21.34 | 18.78 | 17.44 | 17.85 | 16.71 | 14.30 | 12.95 | 13.13 | 10.00 ^(c) |
| MML American Funds® Growth ^(*) | 40.60 | 31.55 | 32.14 | 25.45 | 23.62 | 22.46 | 21.05 | 16.44 | 14.17 | 15.05 | 10.00 ^(c) |
| MML American Funds® International ^(*) | 20.73 | 17.15 | 20.07 | 15.43 | 15.16 | 16.13 | 16.85 | 14.08 | 12.14 | 14.34 | 10.00 ^(c) |
| MML Asset Allocation ^(l) | — | — | — | — | — | — | — | — | 13.36 | 13.30 | 10.00 ^(b) |
| MML Balanced Allocation | 17.32 | 15.01 | 15.90 | 14.43 | 13.76 | 13.97 | 13.42 | 11.86 | 10.68 | 10.62 | 10.00 ^(c) |
| MML Blend | 25.03 | 20.87 | 22.07 | 19.38 | 17.92 | 18.12 | 16.52 | 13.89 | 12.48 | 12.05 | 9.22 ^(a) |
| MML Blue Chip Growth | 50.11 | 39.05 | 38.79 | 28.81 | 28.89 | 26.31 | 24.40 | 17.47 | 14.94 | 14.91 | 10.00 ^(b) |
| MML China ^(d) | — | — | — | — | — | — | 16.62 | 15.11 | 12.21 | 15.28 | 10.00 ^(c) |
| MML Concentrated Growth ^(l) | — | — | — | — | — | — | — | — | 6.09 | 6.21 | 7.08 ^(a) |
| MML Conservative Allocation | 16.82 | 14.77 | 15.49 | 14.30 | 13.68 | 13.89 | 13.37 | 12.15 | 11.04 | 10.89 | 10.00 ^(c) |
| MML Emerging Growth ^(l) | — | — | — | — | — | — | — | — | 4.95 | 5.36 | 6.76 ^(a) |
| MML Enhanced Index Core Equity ^(d) | — | — | — | — | — | — | — | — | 14.21 | 14.01 | 10.00 ^(b) |
| MML Equity | 21.87 | 17.58 | 19.76 | 17.27 | 15.52 | 16.26 | 14.75 | 11.20 | 9.76 | 10.26 | 9.38 ^(a) |
| MML Equity Income | 32.76 | 26.22 | 29.27 | 25.46 | 21.71 | 23.59 | 22.19 | 17.28 | 14.91 | 15.20 | 10.00 ^(b) |

| Sub-Account | Dec. 31, 2019 | Dec. 31, 2018 | Dec. 31, 2017 | Dec. 31, 2016 | Dec. 31, 2015 | Dec. 31, 2014 | Dec. 31, 2013 | Dec. 31, 2012 | Dec. 31, 2011 | Dec. 31, 2010 | Value at Inception Date |
|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|-------------------------|
| MML Equity Index | \$23.12 | \$ 17.87 | \$19.00 | \$15.84 | \$14.38 | \$14.41 | \$12.88 | \$ 9.89 | \$ 8.66 | \$ 8.62 | \$ 8.13 ^(a) |
| MML Focused Equity | 24.96 | 19.47 | 19.51 | 16.23 | 13.95 | 15.54 | 14.04 | 10.32 | — | — | 10.00 ^(f) |
| MML Foreign | 13.76 | 12.30 | 14.80 | 12.30 | 12.27 | 12.96 | 14.09 | 11.80 | 10.03 | 11.27 | \$ 8.72 ^(a) |
| MML Fundamental Growth ^(*) | 24.39 | 18.51 | 18.61 | 14.79 | 14.45 | 13.81 | 12.61 | 9.67 | — | — | 10.00 ^(f) |
| MML Fundamental Value | 18.79 | 15.52 | 17.56 | 15.48 | 13.86 | 14.48 | 13.20 | 10.23 | — | — | 10.00 ^(f) |
| MML Global | 12.68 | 9.82 | 10.99 | 8.95 | 8.42 | 8.64 | 8.40 | 6.63 | 5.42 | 5.72 | 7.07 ^(a) |
| MML Growth & Income | 33.22 | 25.44 | 27.16 | 22.22 | 20.67 | 20.81 | 18.94 | 14.46 | 12.24 | 12.62 | 10.00 ^(b) |
| MML Growth Allocation | 19.40 | 16.19 | 17.60 | 15.34 | 14.43 | 14.71 | 14.07 | 11.61 | 10.26 | 10.43 | 10.00 ^(c) |
| MML High Yield | 17.48 | 15.81 | 16.59 | 15.56 | 13.54 | 13.89 | 13.96 | 12.77 | 11.09 | 10.61 | 10.00 ^(g) |
| MML Income & Growth | 19.44 | 15.81 | 18.11 | 15.61 | 13.57 | 13.74 | 12.73 | 10.34 | 9.34 | 8.95 | 8.53 ^(a) |
| MML Inflation-Protected and Income | 14.96 | 13.97 | 14.33 | 14.04 | 13.51 | 13.88 | 13.57 | 15.04 | 14.24 | 12.69 | 10.00 ^(b) |
| MML International Equity | 10.86 | 8.84 | 11.78 | 9.16 | 8.58 | 9.15 | — | — | — | — | 10.00 ^(b) |
| MML Large Cap Growth | 17.81 | 13.66 | 14.14 | 10.72 | 10.88 | 10.48 | 9.68 | 7.33 | 6.41 | 6.73 | 7.41 ^(a) |
| MML Managed Bond | 20.55 | 18.93 | 19.24 | 18.60 | 18.32 | 18.67 | 17.75 | 18.26 | 17.47 | 16.47 | 10.74 ^(a) |
| MML Managed Volatility | 16.19 | 14.64 | 15.55 | 14.43 | 14.08 | 13.83 | 13.41 | 11.51 | 10.29 | 10.84 | 9.03 ^(a) |
| MML Mid Cap Growth | 49.91 | 38.46 | 39.78 | 32.25 | 30.70 | 29.09 | 25.99 | 19.24 | 17.11 | 17.53 | 9.56 ^(a) |
| MML Mid Cap Value | 51.03 | 39.99 | 46.51 | 42.13 | 34.59 | 35.52 | 30.81 | 23.90 | 20.72 | 21.10 | 12.29 ^(a) |
| MML Moderate Allocation | 18.27 | 15.59 | 16.69 | 14.90 | 14.11 | 14.37 | 13.77 | 11.85 | 10.59 | 10.61 | 10.00 ^(c) |
| MML NASDAQ-100 ^(b) | — | — | — | — | — | — | — | — | 5.19 | 5.09 | 4.72 ^(a) |
| MML Short-Duration Bond | 11.06 | 10.74 | 10.73 | 10.62 | 10.47 | 10.53 | 10.54 | 10.58 | 10.42 | 10.20 | 10.00 ^(g) |
| MML Small Cap Equity | 34.08 | 27.27 | 30.72 | 27.18 | 23.26 | 24.95 | 22.51 | 16.15 | 13.80 | 14.28 | 10.51 ^(a) |
| MML Small Cap Growth Equity | 28.88 | 21.75 | 23.14 | 19.07 | 17.11 | 18.24 | 17.43 | 11.88 | 10.60 | 11.32 | 8.03 ^(a) |
| MML Small Cap Index ⁽ⁱ⁾ | — | — | — | — | — | — | — | — | 14.85 | 14.94 | 9.89 ^(a) |
| MML Small Company Value | 31.12 | 25.14 | 29.31 | 26.62 | 20.38 | 21.86 | 22.06 | 17.00 | 14.96 | 15.37 | 10.00 ^(c) |
| MML Small/Mid Cap Value | 36.82 | 30.98 | 36.85 | 32.86 | 26.58 | 28.47 | 26.32 | 19.28 | 16.38 | 17.92 | 10.00 ^(b) |
| MML Strategic Emerging Markets | 16.39 | 13.25 | 15.34 | 11.60 | 11.06 | 13.07 | 14.01 | 15.20 | 13.27 | 17.32 | 10.00 ^(c) |
| MML Total Return Bond | 11.19 | 10.42 | 10.58 | 10.42 | 10.31 | 10.43 | 10.11 | 10.42 | — | — | 10.00 ^(f) |
| MML U.S. Government Money Market | 9.17 | 9.12 | 9.11 | 9.18 | 9.28 | 9.39 | 9.50 | 9.62 | 9.73 | 9.85 | 10.00 ^(c) |
| Oppenheimer Global Multi-Alternatives ^(o) | — | 9.12 | 9.55 | 9.64 | 9.43 | 9.92 | — | — | — | — | 10.00 ^(b) |
| Panorama Growth ^(l) | — | — | — | — | — | — | — | — | 8.97 | 9.05 | 8.03 ^(a) |
| Panorama Total Return ^(l) | — | — | — | — | — | — | — | — | 9.13 | 9.22 | 8.89 ^(a) |
| PIMCO Commodity/RealReturn [®] Strategy | 5.52 | 5.02 | 5.92 | 5.86 | 5.17 | 7.03 | 8.74 | 10.37 | 9.99 | 10.93 | 10.00 ⁽ⁿ⁾ |
| VY [®] Clarion Global Real Estate | 16.98 | 13.82 | 15.33 | 14.03 | 14.11 | 14.46 | 12.85 | 12.54 | 10.10 | 10.79 | 10.00 ⁽ⁿ⁾ |

Accumulation Units Outstanding

| Sub-Account | Dec. 31, 2019 | Dec. 31, 2018 | Dec. 31, 2017 | Dec. 31, 2016 | Dec. 31, 2015 | Dec. 31, 2014 | Dec. 31, 2013 | Dec. 31, 2012 | Dec. 31, 2011 | Dec. 31, 2010 |
|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Fidelity® VIP Contrafund ^(a) | 1,235,675 | 1,392,005 | 1,534,847 | 1,628,905 | 1,704,526 | 1,775,136 | 1,871,160 | 1,941,274 | 2,010,385 | 2,064,791 |
| Invesco Oppenheimer V.I. Capital Appreciation ^(a) | 871,241 | 999,412 | 1,129,915 | 1,246,738 | 1,353,818 | 1,469,156 | 1,628,627 | 1,842,320 | 2,024,284 | 2,205,687 |
| Invesco Oppenheimer V.I. Conservative Balanced ^{(a)(i)} | 138,297 | 178,597 | 200,096 | 214,700 | 228,280 | 253,545 | 278,031 | 310,285 | 298,849 | 356,481 |
| Invesco Oppenheimer V.I. Discovery Mid Cap Growth ^(a) | 1,048,279 | 1,172,765 | 1,314,345 | 1,467,963 | 1,630,285 | 1,801,698 | 1,950,964 | 2,178,548 | 2,300,780 | 2,519,283 |
| Invesco Oppenheimer V.I. Global ^(a) | 1,357,835 | 1,554,762 | 1,718,958 | 1,906,361 | 2,063,077 | 2,206,465 | 2,383,979 | 2,617,062 | 2,858,448 | 3,104,622 |
| Invesco Oppenheimer V.I. Global Strategic Income ^(a) | 675,395 | 780,552 | 863,739 | 912,978 | 1,003,363 | 1,072,486 | 1,128,885 | 1,192,988 | 1,176,318 | 1,224,387 |
| Invesco Oppenheimer V.I. Government Money ^{(a)(m)} | 222,551 | 234,577 | 236,722 | 309,235 | 326,787 | 366,590 | 371,720 | 492,896 | 560,449 | 618,555 |
| Invesco Oppenheimer V.I. High Income ^{(a)(b)(l)} | — | — | — | — | — | — | — | — | 330,044 | 402,453 |
| Invesco Oppenheimer V.I. International Growth ^(a) | 433,627 | 478,062 | 509,098 | 572,045 | 608,752 | 630,381 | 650,777 | 695,236 | 763,551 | 780,868 |
| Invesco Oppenheimer V.I. Main Street ^(a) | 465,176 | 530,750 | 612,339 | 660,346 | 714,594 | 774,730 | 837,313 | 938,575 | 889,247 | 964,952 |
| Invesco V.I. Diversified Dividend ^(a) | 115,903 | 132,599 | 165,487 | 145,887 | 114,825 | 97,652 | 89,570 | 89,738 | 85,759 | 93,005 |
| Invesco V.I. Health Care ^(a) | 139,298 | 154,865 | 175,885 | 199,712 | 219,332 | 223,551 | 216,658 | 219,636 | 223,655 | 236,033 |
| Invesco V.I. Technology ^(a) | 258,273 | 287,103 | 302,558 | 284,469 | 315,479 | 326,861 | 341,757 | 326,744 | 323,053 | 382,753 |
| MML Aggressive Allocation ^(c) | 1,183,198 | 1,230,704 | 1,269,276 | 1,242,650 | 1,118,095 | 1,022,592 | 900,063 | 809,161 | 641,932 | 524,855 |
| MML American Funds Core Allocation ^{(e)(*)} | 521,484 | 556,398 | 527,798 | 451,008 | 338,043 | 325,378 | 269,238 | 217,914 | 176,904 | 115,156 |
| MML American Funds® Growth ^{(e)(*)} | 129,472 | 124,277 | 127,321 | 122,084 | 110,713 | 108,167 | 100,769 | 87,331 | 76,630 | 47,085 |
| MML American Funds® International ^{(e)(*)} | 116,551 | 123,514 | 109,325 | 105,446 | 94,847 | 84,133 | 71,534 | 62,419 | 59,766 | 37,322 |
| MML Asset Allocation ^{(b)(i)} | — | — | — | — | — | — | — | — | 1,076,773 | 1,171,334 |
| MML Balanced Allocation ^(c) | 984,993 | 1,071,365 | 1,155,739 | 1,146,831 | 1,100,134 | 1,074,637 | 1,023,331 | 824,977 | 698,067 | 565,630 |
| MML Blend ^(a) | 1,021,983 | 1,185,068 | 1,300,624 | 1,377,990 | 1,438,989 | 1,556,275 | 1,649,929 | 1,798,741 | 1,752,203 | 1,923,619 |
| MML Blue Chip Growth ^(b) | 265,368 | 296,658 | 325,829 | 334,944 | 339,320 | 332,180 | 352,631 | 350,012 | 315,332 | 314,731 |
| MML China ^{(d)(e)} | — | — | — | — | — | — | 16,946 | 19,576 | 22,292 | 17,868 |
| MML Concentrated Growth ^{(a)(i)} | — | — | — | — | — | — | — | — | 567,048 | 631,626 |
| MML Conservative Allocation ^(c) | 737,445 | 758,611 | 882,159 | 917,706 | 935,287 | 920,837 | 865,262 | 755,487 | 540,103 | 398,667 |
| MML Emerging Growth ^{(a)(i)} | — | — | — | — | — | — | — | — | 177,358 | 194,044 |
| MML Enhanced Index Core Equity ^{(b)(i)} | — | — | — | — | — | — | — | — | 80,466 | 71,748 |
| MML Equity ^(a) | 705,949 | 789,305 | 880,836 | 993,472 | 1,093,599 | 1,203,444 | 1,332,811 | 1,528,767 | 1,652,080 | 1,840,025 |
| MML Equity Income ^(b) | 354,191 | 398,699 | 442,188 | 482,829 | 535,179 | 562,100 | 596,225 | 623,151 | 643,866 | 657,685 |
| MML Equity Index ^(a) | 286,545 | 326,978 | 343,856 | 351,753 | 346,385 | 357,071 | 358,672 | 360,110 | 361,741 | 396,768 |
| MML Focused Equity ^(f) | 15,681 | 16,868 | 20,515 | 19,960 | 21,167 | 21,555 | 23,435 | 10,809 | — | — |
| MML Foreign ^(a) | 340,101 | 370,048 | 395,577 | 444,658 | 458,593 | 489,860 | 475,350 | 510,376 | 542,917 | 560,769 |
| MML Fundamental Growth ^{(f)(*)} | 16,636 | 15,025 | 12,540 | 9,016 | 4,990 | 2,526 | 1,643 | 1,500 | — | — |
| MML Fundamental Value ^(f) | 40,855 | 53,657 | 46,763 | 40,023 | 35,106 | 21,245 | 14,107 | 3,475 | — | — |

| Sub-Account | Dec. 31, 2019 | Dec. 31, 2018 | Dec. 31, 2017 | Dec. 31, 2016 | Dec. 31, 2015 | Dec. 31, 2014 | Dec. 31, 2013 | Dec. 31, 2012 | Dec. 31, 2011 | Dec. 31, 2010 |
|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| MML Global ^(a) | 186,133 | 213,673 | 225,820 | 234,583 | 238,187 | 237,076 | 250,327 | 258,188 | 288,977 | 318,814 |
| MML Growth & Income ^(b) | 497,832 | 549,026 | 608,470 | 682,293 | 743,410 | 810,049 | 891,536 | 1,002,997 | 1,099,428 | 1,167,221 |
| MML Growth Allocation ^(c) | 2,610,004 | 2,815,244 | 2,904,020 | 2,883,594 | 2,737,955 | 2,419,824 | 2,156,788 | 1,869,918 | 1,621,662 | 1,240,331 |
| MML High Yield ^(e) | 96,913 | 100,469 | 110,781 | 93,985 | 86,794 | 80,177 | 73,978 | 52,670 | 40,822 | 4,226 |
| MML Income & Growth ^(a) | 375,517 | 437,939 | 473,409 | 513,907 | 552,953 | 602,162 | 640,200 | 687,738 | 754,946 | 808,272 |
| MML Inflation-Protected and Income ^(b) | 406,431 | 438,266 | 476,874 | 485,276 | 519,738 | 550,593 | 570,549 | 670,253 | 658,405 | 630,668 |
| MML International Equity ^(b) | 16,121 | 11,061 | 12,505 | 3,988 | 3,457 | 1,632 | — | — | — | — |
| MML Large Cap Growth ^(a) | 263,372 | 309,322 | 353,858 | 408,080 | 457,148 | 501,991 | 554,671 | 613,033 | 677,707 | 737,790 |
| MML Managed Bond ^(a) | 769,124 | 862,426 | 962,540 | 1,021,950 | 1,074,409 | 1,096,988 | 1,157,134 | 1,309,542 | 1,356,113 | 1,414,959 |
| MML Managed Volatility ^(a) | 292,099 | 343,029 | 383,807 | 418,229 | 456,842 | 503,785 | 533,442 | 567,286 | 630,895 | 677,164 |
| MML Mid Cap Growth ^(a) | 554,910 | 629,151 | 724,052 | 791,443 | 820,923 | 860,884 | 910,981 | 987,857 | 1,057,388 | 1,126,208 |
| MML Mid Cap Value ^(a) | 431,421 | 510,233 | 573,328 | 627,738 | 670,535 | 710,791 | 765,603 | 845,112 | 926,596 | 993,332 |
| MML Moderate Allocation ^(c) | 2,901,910 | 2,984,345 | 3,105,464 | 3,157,270 | 3,071,265 | 2,827,430 | 2,559,446 | 2,224,254 | 1,745,785 | 1,379,617 |
| MML NASDAQ-100 ^{(a)(i)} | — | — | — | — | — | — | — | — | 275,971 | 250,412 |
| MML Short-Duration Bond ^(e) | 103,238 | 91,360 | 97,975 | 112,314 | 111,407 | 83,639 | 84,611 | 67,893 | 33,049 | 21,031 |
| MML Small Cap Equity ^(a) | 249,510 | 274,086 | 304,543 | 324,464 | 335,972 | 356,325 | 377,738 | 395,998 | 413,644 | 433,961 |
| MML Small Cap Growth Equity ^(a) | 206,685 | 233,838 | 248,289 | 284,711 | 297,906 | 315,610 | 337,152 | 374,492 | 390,853 | 418,048 |
| MML Small Cap Index ^{(a)(i)} | — | — | — | — | — | — | — | — | 266,093 | 267,959 |
| MML Small Company Value ^(c) | 31,116 | 33,111 | 39,566 | 43,534 | 38,850 | 37,818 | 32,133 | 27,640 | 19,304 | 15,049 |
| MML Small/Mid Cap Value ^(b) | 222,240 | 233,005 | 256,672 | 281,011 | 303,482 | 325,587 | 354,316 | 385,247 | 405,704 | 423,468 |
| MML Strategic Emerging Markets ^(c) | 87,776 | 105,605 | 90,022 | 79,823 | 74,450 | 66,480 | 66,432 | 63,472 | 54,802 | 48,472 |
| MML Total Return Bond ^(d) | 121,964 | 120,503 | 129,832 | 103,658 | 92,902 | 87,911 | 60,735 | 27,978 | — | — |
| MML U.S. Government Money Market ^(c) | 1,043,985 | 1,157,649 | 1,261,467 | 1,432,713 | 1,491,705 | 1,587,127 | 1,784,818 | 2,037,144 | 454,399 | 401,720 |
| Oppenheimer Global Multi-Alternatives ^{(b)(c)} | — | 6,310 | 6,140 | 5,075 | 3,667 | 3,110 | — | — | — | — |
| Panorama Growth ^{(a)(i)} | — | — | — | — | — | — | — | — | 142,405 | 159,369 |
| Panorama Total Return ^{(a)(i)} | — | — | — | — | — | — | — | — | 81,705 | 79,051 |
| PIMCO CommodityRealReturn [®] Strategy ^(b) | 158,182 | 166,096 | 179,935 | 176,412 | 174,070 | 173,313 | 165,907 | 144,771 | 141,471 | 124,122 |
| VY [®] Clarion Global Real Estate ^(b) | 60,992 | 70,103 | 80,104 | 86,709 | 93,171 | 101,051 | 97,161 | 89,120 | 80,963 | 77,711 |

Notes to Condensed Financial Information

- (a) Commencement of public offering was June 29, 2001.
- (b) Commencement of public offering was May 1, 2003.
- (c) Commencement of public offering was January 19, 2008.
- (d) Effective April 28, 2014, MML China merged into MML Foreign.
- (e) Commencement of public offering was May 1, 2009.

- (f) Commencement of public offering was May 1, 2012.
 - (g) Commencement of public offering was May 1, 2010.
 - (h) Commencement of public offering was May 1, 2014.
 - (i) Beginning April 30, 2012, this sub-account is unavailable as an investment choice.
 - (j) This sub-account is unavailable in contracts issued on or after April 30, 2012.
 - (k) Unavailable in contracts issued on or after May 1, 2009. For contracts issued prior to May 1, 2009, you may not allocate any new money to this sub-account via purchase payments or transfers.
 - (l) Effective October 26, 2012, Oppenheimer High Income was merged into Oppenheimer Global Strategic Income.
 - (m) This sub-account is unavailable in contracts issued on or after January 19, 2008.
 - (n) Commencement of public offering was May 1, 2006.
 - (o) Effective April 29, 2019, the corresponding fund was liquidated and is no longer available as an investment choice.
- * Individual Sub-Account Footnote(s):
- MML American Funds Core Allocation sub-account formerly known as MML Core Allocation sub-account.
 - MML American Funds® Growth sub-account formerly known as MML Growth sub-account.
 - MML American Funds® International sub-account formerly known as MML International sub-account.
 - Effective March 2, 2020, MML Fundamental Growth sub-account known as MML Fundamental Equity sub-account.

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