MassMutual
FINANCIAL GROUP®

February XX, 2013

PROMOTION CODE: <PROMOTION CODE>

<FIRST NAME> <LAST NAME>
<ADDRESS LINE 1>
<ADDRESS LINE 2>
<CITY>, <STATE> <ZIP CODE>

Massachusetts Mutual Life Insurance Company and its subsidiaries ("MassMutual") understand the importance of protecting the privacy and security of information about our customers, and take seriously our obligations to protect this information. This letter is to inform you that on January 28, 2013 MassMutual inadvertently emailed a report, intended for your Plan Sponsor, to an individual within your retirement plan. We have conducted an investigation into the incident to determine the extent and its impact on our customers and have determined that the information involved in this incident included your name, address, and Social Security number.

The individual who received the information immediately notified MassMutual of the error and her ability to access the information has since been removed. Based on these circumstances, we have no reason to believe that your information has been or will be subject to misuse or to further disclosure. However, when we are informed of such situations, we investigate the matter and take appropriate corrective action. Therefore, we would like to bring to your attention various steps you may want to consider taking to protect yourself against the possibility of identity theft.

You may request a credit report at any time by calling any one of the three credit reporting agencies:

Equifax: 800-525-6285 ***Experian: 888-397-3742*** ***TransUnion: 800-680-7289***

You are entitled to one free copy of your credit report per year from each of the three credit reporting agencies. When you receive your credit reports, you should review them carefully, looking for accounts that you did not open and for inquiries from creditors that you did not initiate. You may also want to verify the accuracy of personal information, such as home address and social security number. If you see anything that you do not understand, you can call the credit reporting agency at the telephone number on the report.

If you find suspicious activity on your credit report, you should contact your local police or sheriff's office and file a police report for identity theft. In these circumstances, you may need copies of the police report to provide to creditors to clear up your records. Even if you do not find signs of fraud on your reports, you may want to check your credit report every three months for the next year. You should closely examine your credit card, debit card, and bank statements immediately after you receive them to determine whether there are any unauthorized transactions and promptly notify any suspicious activity or

suspected identity theft to law enforcement, or your state's Attorney General, and/or the Federal Trade Commission.

If at any time you are concerned about identify theft, you can place a fraud alert on your credit file at no cost to you. A fraud alert requires that creditors contact you before opening new accounts. By calling any one of the above credit reporting agencies, you can automatically place a fraud alert with all three reporting agencies for 90 days or seven years by providing them with certain required documentation and order your credit report from all three.

In an effort to provide you with additional protection for your personal and credit information, MassMutual has arranged with Equifax Personal Solutions to provide you with a free two year subscription for Equifax Credit Watch™ Gold with 3-in-1 Monitoring and Credit Report Control. A description of this product and enrollment instructions are enclosed.

For more information on identity theft, you can contact the Federal Trade Commission at www.ftc.gov, at 1-877-438-4338, or at Consumer Response Center, F.T.C., 600 Pennsylvania Avenue, NW, Washington, DC 20580.

If you have any questions regarding this matter, please feel free to contact MassMutual at 1-800-743-5274.

Sincerely,

Michael McKenzie
Senior Vice President
MassMutual Retirement Services Division

Equifax Credit Watch™ Gold with 3-in-1 Monitoring and Credit Report Control

Equifax Credit Watch will provide you with an "early warning system" to changes to your credit file and help you to understand the content of your credit file at the three major credit reporting agencies. The key features and benefits are listed below.

Equifax Credit Watch provides you with the following benefits:

- Comprehensive credit file monitoring of your Equifax, Experian, and TransUnion credit reports with daily notification of key changes to your credit files from any of the three agencies.
- Wireless alerts and customizable alerts
- One 3-in-1 Credit Report and access to your Equifax Credit Report™
- Ability to lock and unlock your Equifax credit report (available to Internet enrollees only)
- Up to $1 million in identity theft insurance with $0 deductible, at no additional cost to you †
- 24/7 live agent Customer Service to assist you in understanding the content of your Equifax credit information, to provide personalized identity theft victim assistance and to provide assistance with regard to initiating an investigation of inaccurate information.

How to Enroll in Equifax Credit Watch™ Gold with 3-in-1 Monitoring and Credit Report Control

To sign up online for **online delivery** go to www.myservices.equifax.com/tricrc

1. Consumer Information: complete the form with your contact information (name, address and e-mail address) and click "Continue" button. The information is provided in a secured environment.
2. Identity Verification: complete the form with your Social Security Number, date of birth, telephone #s, create a User Name and Password, agree to the Terms of Use and click "Continue" button. The system will ask you up to two security questions to verify your identity.
3. Payment Information: During the "check out" process, enter the promotion code, provided at the top of your letter, in the "Enter Promotion Code" box. After entering your code press the "Apply Code" button and then the "Submit Order" button at the bottom of the page. (This code eliminates the need to provide a credit card number for payment.)
4. Order Confirmation: – Click "View My Product" to access your 3-in-1 Credit Report and other product features.

To sign up for **US Mail delivery**, dial 1-866-937-8432 for access to the Equifax Credit Watch automated enrollment process. Note that all credit reports and alerts will be sent to you via US Mail only.

1. Promotion Code: You will be asked to enter your promotion code as provided at the top of your letter.
2. Customer Information: You will be asked to enter your home telephone number, home address, name, date of birth and Social Security Number.
3. Permissible Purpose: You will be asked to provide Equifax with your permission to access your credit file and to monitor your file. Without your agreement, Equifax can not process your enrollment.
4. Order Confirmation: Equifax will provide a confirmation number with an explanation that you will receive your Fulfillment Kit via the US Mail (when Equifax is able to verify your identity) or a Customer Care letter with further instructions (if your identity can not be verified using the information provided). Please allow up to 10 business days to receive this information.

Directions for placing a Fraud Alert

A fraud alert is a consumer statement added to your credit report. This statement alerts creditors of possible fraudulent activity within your report as well as requests that they contact you prior to establishing any accounts in your name. Once the fraud alert is added to your credit report, all creditors should contact you prior to establishing any account in your name. To place a fraud alert on your credit file, visit: www.fraudalerts.equifax.com or you may contact our auto fraud line at 1-877-478-7625, and follow the simple prompts. Once the fraud alert has been placed with Equifax, a notification will be sent to the other two credit reporting agencies, Experian and Trans Union, on your behalf.

Please note that your individual promotion code to enroll in the Equifax Credit Watch™ Gold with 3-in-1 will be valid for **60 days**.

† Insurance underwritten by member companies of American International Group, Inc. The description herein is a summary only. It does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for complete details of coverage and exclusions. This product is not intended for minors (under 18 years of age).