

work. save. live. retire.



Prepared for:

The State of New Jersey 401(a) ABP Program



The State of New Jersey 401a ABP Program is pleased to offer you a retirement plan as a benefit to help you save and invest for retirement. It's one way to thank you for your contribution to the organization's success.

This booklet walks you through the basics of the The State of New Jersey 401(a) ABP Program and how to get started. You'll also find information to help you make a plan for your life in the future that works for your life right now.

Please review the enclosed information carefully to get started as soon as you can.

If you have questions or for more information, please visit www.massmutual.com/serve, or contact your benefits administrator.

We hope you'll take full advantage of this important benefit.

EASY ACCESS to your account

Two easy ways to monitor and manage your account.

1. ONLINE

Log into our website at www.massmutual.com/serve. Here you can access powerful retirement planning tools and calculators, and manage your account — anytime, from virtually anywhere.

You'll be able to:

- Obtain current account balances
- Change your investment options
- Perform account transactions
- Transfer (exchange) balances between investment options*
- Check current investment prices and performance
- View and download your quarterly electronic statements
- Reset/enable your PIN and user ID

If you are having trouble accessing your account for the first time, please contact your Participant Service Center at 1-800-528-9009 for assistance.

* You are allowed to submit a total of 20 transfer requests each calendar year for your participant account by any permitted means. Once these 20 transfers have been requested, you may submit any additional transfer requests only in writing by U.S. mail. Transfers as a result of dollar-cost averaging (if applicable) do not count toward the 20-transfer limit. Each calendar year, MassMutual resets your transfers to allow 20 new transfers by all approved methods.

2. BY PHONE

1-800-528-9009

With our touch-tone telephone system, you control the call to get the information you need from any telephone, at any time. You will be able to get account highlights, hear your account balance, listen to recent transaction status, and hear customized menus

With our improved routing, simply provide your user ID and PIN when prompted. This will help expedite your call should you need to speak with a MassMutual customer service representative.

The system will ask you to state the reason for your call. Simply listen to the prompts, select the reason, and the system will respond accordingly.

Do you prefer receiving your retirement account information in a language other than English? Access to the Language Line is available in over 140 languages through a Customer Service Representative during normal business hours.

QUICK LINK TIP

Want quick access to your account?

1. Go to www.massmutual.com/serve.
2. Click *Login* at the top right of the screen.
3. Log in to view or manage your account.

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ENROLL

Enrollment Record Government 401(a)

Print	Clear
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MassMutual, PO Box 1583, Hartford, CT 06144-1583

Fax No. 877-526-2531 or 800-678-8645

Group No.		SSN	
Employer		Location Name	
Employee Name <i>(Last, First, Middle Initial)</i>			
*Mailing Address			
City:	State:	Zip:	Sex <input type="checkbox"/> M <input type="checkbox"/> F
Home Phone:	Work Phone:	Date of Birth	
Date of Hire		Date of Eligibility	

SECTION 2
Model My Goals Asset Allocation Model Program
 (Check Only One Model)
 You may choose to invest your entire plan account balance and future contributions according to one of the optional asset allocation model portfolios ("Models") made available and designed by your Plan Sponsor and indicated below. You can find a description of each Model and a listing of the funds in each asset class category of the Model in the **Model My Goals** section of your enrollment kit. Your Plan Sponsor has selected the funds for the asset class categories for each Model. Your Plan Sponsor may make changes to the funds in the Models from time to time. If you elect to invest your plan account balance according to one of the Models below, you are allocating 100% of your Plan participant account balance and all future contributions to the Model you choose. The Models are rebalanced quarterly.

*For your mailing address, provide either a street address or P.O. Box, not both. If you provide both, MassMutual will follow USPS Guidelines and use the PO Box as your mailing address.

A. INVESTMENT ELECTION

I elect to have my future contributions invested as follows. Complete section 1 or 2. You may select either from investment choices available under the Group Variable Annuity Funding Agreement under Talcott Resolution's Program in Section 1 or one Asset Allocation Model in Section 2. **I understand that this Enrollment Form is to be used to record my initial investment option election and may not be used for investment option transfers or investment option allocation changes. To make investment changes please call 1-800-528-9009 or visit massmutual.com/govnp.**

I select this portfolio for my account.

- Aggressive
- Moderately Aggressive
- Moderate
- Moderately Conservative
- Conservative

SECTION 1

Selections must be in whole percentages totaling 100%.

- _____ % 7A AB Sustainable Global Thematic ADV
- _____ % HO AllianzGI Global Water INST
- _____ % 5X Am Century Equity Income A
- _____ % 7K Am Funds Euro Pacific Growth R3
- _____ % 6K BNY Mellon Bond Market Index INV
- _____ % LQ BNY Mellon MidCap Index
- _____ % SX BNY Mellon S&P 500 Index
- _____ % LR BNY Mellon Small Cap Stock Index
- _____ % 9L Calvert Equity A
- _____ % 10 General Account
- _____ % B7 Goldman Sachs Small Cap Value A
- _____ % K8 Invesco Developing Markets A
- _____ % YI MFS International Value R3
- _____ % 7T MFS New Discovery R3
- _____ % D6 MM RetireSMART JPM 2025 R4
- _____ % EW MM RetireSMART JPM 2035 R4
- _____ % G4 MM RetireSMART JPM 2045 R4
- _____ % G8 MM RetireSMART JPM In Retirement R4
- _____ % A5 PIMCO Total Return ESG Admin
- _____ % CE Premier Invesco Advisers Inc Global R5
- _____ % 4Y Premier Invesco Advisers Inc Small Cap Ops R5
- _____ % GK Premier Barings High Yield R5
- _____ % VE Select T. Rowe Price/Frontier MC Gr R5
- _____ % VD Select T.Rowe Prc/Lms Sayles Blue Chip Gr R5
- _____ % U3 Select Wellington/T.Rowe Price Equity Oppt R5
- _____ % LE Select Western Strategic Bond R5
- _____ % Y2 Templeton Global Bond A
- _____ % X7 Victory Sycamore Established Value A

100 %

B. SIGNATURES

I understand that all values provided by the group contract, when based on investment experience of the investment choices (except the General Account), are variable and are not guaranteed as to a fixed dollar amount.

I acknowledge that I have read and understand the Fraud Warning Statement applicable to my state. **New Jersey:** Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

Signed in the State of _____ on Date _____

Participant Signature

This document has been received and accepted by the Plan Administrator.

Plan Sponsor Signature

Date

Printed Name of Registered Representative

Registered Representative Signature

Registered Representative
Tax ID/Producer Code

Firm Name/Firm ID

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Print Clear

Beneficiary Designation/ Name & Address Change - 457(b) and 401(a)

MassMutual, PO Box 1583, Hartford, CT 06144-1583 Fax Number: 877-526-2531 or 800-678-8645

Group Number: Social Security Number: Employer:

Employee Name: Last, First, M.I.
Name Change? Please provide documentation
Mailing Address: Daytime Phone:
New?
City: State: Zip:

*For your mailing address, provide either a street address or P.O. Box, not both. If you provide both, MassMutual will follow USPS Guidelines and use the PO Box as your mailing address.

BENEFICIARY INFORMATION

Please complete the Beneficiary Designation including name, address, phone number, Social Security Number, date of birth, relationship and percentage of death benefit. The percent of benefit must total 100% for all primary beneficiaries named. If naming contingent beneficiary(ies) the total percentage for this designation must equal 100%. Married residents of community property states may want to seek legal advice if naming a non-spouse Primary Beneficiary.

Type of Beneficiary:

- One Beneficiary
Two or more Primary Beneficiaries,
equally among the survivors
Two or more Primary Beneficiaries,
with their share to their children
Primary and Contingent Beneficiaries

Examples of Designations:

- Jane Doe, wife, 100%
John Doe, son, 33%
Carol Smith, daughter, 33%
Mark Doe, son 34%
or equally among the survivors
John Doe, son, 33%
Carol Smith, daughter, 33%
Mark Doe, son 34%
per stirpes
Primary: Jane Doe, wife, 100% if living;
Contingent: John Doe, son, 33%
Carol Smith, daughter, 33%
Mark Doe, son 34%
equally among the survivors
per stirpes
Participant's Estate
Jane Doe, trustee under trust
agreement** dated...

either or

- Participant's Estate
Trustee

**Date of the execution of the trust agreement or a copy of the trust agreement must be provided.

Table with 5 columns: Primary Beneficiary(ies) name, address and phone no., Social Security No., Date of Birth, Relationship, %

Table with 5 columns: Contingent Beneficiary(ies) name, address and phone no., Social Security No., Date of Birth, Relationship, %

CONTINGENT TOTAL: 100%

The execution and the delivery of this form to the offices of MassMutual revokes all prior beneficiary designations that I have made. I understand that this beneficiary designation will not take effect until it has been received in good order by MassMutual.

Mail this Beneficiary Designation to MassMutual at the address above. Keep a copy for your records. Please provide a copy of this Beneficiary Designation to your Employer.

Employee Signature

Date

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Rollover In Form

401(a) and 401(k) Retirement Plans

Use this form if you want to:

- submit a rollover in.

Do not use this form to:

- transfer your account from another provider under your current plan to MassMutual.

- Complete one form for each rollover.
- Complete the appropriate information in Section C.
- Attach a current statement of your account of the amount you intend to rollover or transfer.

MassMutual will not process this form until it is received in good order. Please see the Important Information Section for information on "Good Order" requirements.

Questions?

Call
MassMutual's Customer
Service Center
1-800-528-9009

Fax
877-526-2531 or
800-678-8645

Online
massmutual.com/serve

Section A - Plan Information	
Group No.	Plan Name

Section B - Participant Information			
SSN	Participant Name		Date of Birth
* Legal Address			
City	State	Zip Code	Daytime Phone Number
Financial Advisor's Name		Financial Advisor's Phone Number	
Financial Advisor's Email			

*We will change your account information to reflect the Legal Address above and all future mailings will be sent to this address unless changed by you or your Plan Administrator as described under "Stale Address" in the *Important Information* Section. For your mailing address, provide either a street address or P.O. Box, not both. If you provide both, MassMutual will follow USPS Guidelines and use the PO Box as your mailing address

Section C - Rollover

I request that all amounts OR \$ _____ be liquidated from the retirement program indicated below and be credited to my account at MassMutual. The eligible rollover distribution is coming from an eligible retirement plan identified under Code section:

- 401 qualified plan (including 401(k) or 403(a) qualified annuity plans) 403(b) tax sheltered plan
- 408 IRA including simplified employee pension and simple retirement accounts
- Governmental 457(b) eligible deferred compensation plan sponsored by a governmental employer

Rollover From:

Provider	Account Number
Address	Phone Number

If your contract includes a Roth Contributions feature, check here to indicate that designated Roth contributions will be included.

Note that you cannot include Roth IRA amounts in this account.

If your contract includes an After-tax Contributions feature, check here to indicate that After-tax contributions will be included.

Section D - Participant Authorization

I understand that if I am currently enrolled in the Plan, my rollover or transfer will be allocated among the investment options based upon my current investment elections unless Special Instructions are provided below to invest my rollover or transfer.

If this is a 60-day (indirect) rollover, I certify that this rollover is being completed within 60 days from receipt or, if it is over 60 days since my receipt of the distribution from the paying plan or financial institution, I have provided certification to the plan sponsor that the funds being rolled over qualify for a waiver from the 60-day requirement and that any self-certification letter required has been provided to the plan sponsor and a copy kept with my own tax records. (Participant should review the information in Section G if they are depositing an indirect rollover, which also refers to an IRS website with more detailed information).

Special Instructions: _____

Participant Signature

Date

Section E - Current Plan Administrator's Acceptance of Rollover

The authorized signature below certifies eligibility and acceptance of the rollover as instructed in this request.

I certify that the funds to be deposited constitute a valid rollover from a source or sources acceptable under the terms of the plan and that in the event these rollover funds constitute a '60-day' indirect rollover (i.e., the distribution was originally made payable to the 'participant' (which for these purposes includes the spousal beneficiary or alternate payee where the alternate payee was the spouse or former spouse of the participant who now wishes to rollover to a separate plan account), the participant has certified that the funds are being contributed within 60 days of receipt or the participant has provided information and signed certifications in accordance with IRS procedures that he either (1) qualifies for an 'automatic' waiver of the 60-day rollover requirement; (2) has requested and received a private letter ruling waiving the 60-day rollover requirement; (3) qualifies for and has used the self-certification procedure described in Revenue Procedure 2016-47 for a waiver of the 60-day requirement; or (4) qualifies for an extension of the rollover period pursuant to the provisions of the Tax Cuts and Jobs Act of 2017 regarding loan offset amounts. Note to Plan Sponsor: More information is available in Section G, Important Information under 'Indirect Rollovers' concerning waivers of the 60-day requirement under certain conditions or as subject to IRS determinations related to a private letter ruling. Please discuss with your own legal or tax advisors.

In the event that the participant qualifies for and has self-certified his qualification for a waiver of the 60-day requirement using the appropriate form of certification as outlined by the IRS, I, as plan administrator confirm that (1) have received the written and signed self-certification form, and provided a copy to, the participant and; (2) have no actual knowledge that is contrary to the participant's certification.¹ (There is also more information available in Section G of this form.)

Authorized Plan Administrator's Signature

Date

Authorized Plan Administrator's Name (please print)

¹Plan sponsors should keep the participant's signed self-certification and supply the participant with a copy for his records as the IRS may request evidence of the certification on audit. For more information about self-certification and other methods of requesting a waiver from the 60-day requirement please consult with your own legal advisor and Revenue Procedure 2016-47 and access the IRS website at <https://www.irs.gov/retirement-plans/retirement-plans-faqs-relating-to-waivers-of-the-60-day-rollover-requirement#2>. There is also more information available in Section G of this form.

Section F - Payment Information

For payments made by check, make check payable to:

MassMutual FBO Employee Name _____ Social Security No. _____

Mail check and this form to:

Regular Mail: MassMutual
P.O. Box 1583
Hartford, CT 06144-1583

Overnight Mail: MassMutual
100 Bright Meadow Boulevard
Enfield, CT 06082

For payments made by ACH or Wire, forward to:

Mellon Bank
Three Mellon Bank Center
Pittsburgh, PA 15259-0001
Money Transfer Dept.
ABA-043000261
Account No 1957963

Include the following information:

Credit Massachusetts Mutual Life Insurance Company
FBO: Employee Name _____
Social Security No. _____
Employer Name _____
Group No. _____

Section G - Important Information

Good Order - "Good Order" means that all sections of the form are complete, the participant has provided their signature authorizing the transaction, the former Plan Sponsor has provided their signature (if required) and the current Plan Sponsor has provided their signature authorizing MassMutual to process the transaction requested on the form (if required).

Stale Address - It is important that you notify us if you change your address. Going forward, your address may change in our records either at your or your employer's direction, or as a result of an address confirmation service provided under our agreement with your employer. Under this service, the addresses in our records are compared against and updated quarterly with addresses received from commercial address update services (e.g., the U.S. Postal Service). If your mail is returned to us or your employer tells us your address is incorrect, we are likely to suspend future mailings until a new address is obtained. Unless preempted by federal law, failure to give us a current address may also result in uncashed distributions from your participant account being considered abandoned property under state law, and remitted to the applicable state. To update your address, contact your Plan Administrator or, if permitted by your Plan, log in to our website at massmutual.com/serve and select the "My Profile" tab at the top of the screen.

Indirect Rollovers - If this request to rollover is for a '60-day' indirect rollover (i.e., the distribution was originally made payable to the 'participant', which for these purposes includes the spousal beneficiary after the death of the participant or alternate payee where the alternate payee was the spouse or former spouse of the participant who now wishes to rollover to a separate plan account), the rollover must be made within 60 days of the participant's receipt of the funds.

If it is too late to make the rollover within 60 days of receipt of the participant's funds, then there generally are four ways by which a participant can qualify for a waiver of this 60-day timing requirement:

1. An automatic waiver of the 60-day rollover requirement (as described in *Revenue Procedure 2003-16*)
2. A private letter ruling waiving the 60-day rollover requirement due to an acceptable hardship exception (as described in *Revenue Procedure 2003-16*)
3. Qualify and use the self-certification procedure for a waiver of the 60-day requirement (as described in *Revenue Procedure 2016-47*).
4. An extension of the rollover period pursuant to the provisions of the Tax Cuts and Jobs Act of 2017, the rollover amount equals a qualified plan loan offset amount (**for which "qualified plan loan offset amount" is defined as an amount treated as distributed to the participant solely by reason of (i) the termination of a qualified retirement plan or (ii) the failure to meet the plan loan repayment terms due to the participant's severance from employment**) AND the transfer of the rollover amount is being made prior to the participant's due date (including extensions) for filing his/her tax return for the taxable year in which such qualified plan loan offset amount was treated as distributed from a qualified employer plan.

These methods for waivers are described in more detail below. These should also be discussed with your legal or tax advisor.

Automatic Waiver. To satisfy the 'automatic waiver' requirements, the participant must generally show that the financial institution which received the funds received them before the end of the 60-day period, he must have followed all the procedures set by the financial institution for depositing the funds into the recipient plan or IRA, the funds were not deposited within 60 days because the financial institution made an error, the funds are deposited within one year from the beginning of the 60-day rollover period, and it would have been a valid 60-day rollover transaction if the financial institution had deposited the funds as instructed.

Private Letter Ruling. To qualify for a private letter ruling issued by the IRS to waive the 60-day rollover requirement, the participant must apply for a ruling from the IRS in accordance with formal procedures. These procedures are described in *Revenue Procedure 2016-4 and Revenue Procedure 2003-16*, and the fees associated with filing for a Ruling are described in *Revenue Procedure 2016-8*. In general, the Treasury Secretary could waive the 60-day requirement "where the failure to waive such requirement would be against equity or good conscience, including casualty, disaster, or other events beyond the reasonable control of the individual subject to such requirement." There is a fee for the letter request

Self-Certification Procedure. Under the self-certification procedure, the participant can complete a standard letter (such as the Model Letter provided by the IRS for this purpose or one that is substantially similar). In this letter, the participant certifies that he missed the 60-day deadline for one of 11 IRS-provided reasons, including an error created by the distributing financial institution, misplaced check, damage to the principal residence, or the illness or death of a family member. The participant must also certify that he is making the rollover deposit as soon as practicable after the reason or reasons no longer prevented him from making the contribution (this requirement is deemed to be satisfied if the contribution is made within 30 days after the reason(s) no longer prevent the taxpayer from making the contribution), and that the representations that the participant is making are true, the IRS has not previously denied a request for a waiver of the 60-day rollover with respect to the same funds, and that the participant's certification may be relied on by the plan administrator unless the plan administrator has actual knowledge to the contrary.

Section G - Important Information

The plan sponsor websites have such a sample standard letter entitled 'Plan Participant Self-Certification for Late Rollover Contribution' which can be used to make this certification. It is in the 'administrative forms' section of the website. The original copy of this sample letter should be signed by the participant and the original should be kept with the plan sponsor's records, with a copy held by the participant with his tax records. (MassMutual does not need to see this sample standard letter or obtain a copy of it when the rollover is being made to a qualified retirement plan).

Extension of Rollover Period for Qualified Plan Loan Offset Amounts. To satisfy the "extension" requirements pertaining to indirect rollovers of qualified plan loan offset amounts, the participant must generally show that an amount equal to the rollover was treated as distributed to the participant by a qualified plan loan solely by reason of (i) the termination of a qualified retirement plan or (ii) the failure to meet the plan loan repayment terms due to the participant's severance from employment) and the transfer of the rollover amount is being made prior to the participant's due date (including extensions) for filing his/her tax return for the taxable year in which such qualified plan loan offset amount was treated as distributed from a qualified employer plan.

Participants and the Plan Sponsor should consult with their own legal advisors for more information concerning these waivers. They may also obtain more detailed information by visiting the following IRS website: <https://www.irs.gov/retirement-plans/retirement-plans-faqs-relating-to-waivers-of-the-60-day-rollover-requirement#2> Please note that this information is as of December 31, 2016 and that plan sponsors and participants may obtain more current information on the IRS website and/or through their own legal/tax advisors.

Provider-to-Provider Account Transfer

401(a) Retirement Plans

Use this form if you want to

- transfer your account from another provider under your current Plan to your existing account at MassMutual.

Do not use this form to:

- submit a rollover in. Complete a *Rollover In/Plan-to-Plan Transfer In Form*.

MassMutual will not process this form until it is received in good order. Please see the *Important Information* Section for information on "Good Order" requirements.

Questions?

Call
MassMutual's Customer
Service Center
1-800-528-9009

Fax
877-526-2531 or
800-678-8645

Online
www.massmutual.com/govnp

Section A - Plan Information

Group No	Plan Name
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Section B - Participant Information

SSN	Participant Name	Date of Birth	
*Legal Address			
City	State	Zip Code	Daytime Phone Number
Financial Advisor's Name		Financial Advisor's Phone Number	
Financial Advisor's Email			

*We will change your account information to reflect the Legal Address above and all future mailings will be sent to this address unless changed by you or your Plan Administrator as described under "State Address" in the *Important Information* Section. For your mailing address, provide either a street address or P.O. Box, not both. If you provide both, MassMutual will follow USPS Guidelines and use the PO Box as your mailing address

Section C - Transfer Information

New Jersey Higher Ed 401(a) Transfer From (select one):

- TIAA
 VALIC
 AXA
 ING
 MetLife
 NJ State PERS

I hereby request a transfer to my 401(a) account with MassMutual of: (Select one below)

- all amounts
 OR
 \$ _____ of my existing 401(a) account value.

Transfer From:

Provider	Account Number
Address	Phone Number

Section D - Payment Information

For payments made by check, make check payable to:

MassMutual FBO Employee Name _____ Social Security No. _____

Mail check and this form to:

Regular Mail: MassMutual
P.O. Box 1583
Hartford, CT 06144-1583

Overnight Mail: MassMutual
100 Bright Meadow Boulevard
Enfield, CT 06082

For payments made by ACH or Wire, forward to:

Mellon Bank
Three Mellon Bank Center
Pittsburgh, PA 15259-0001
Money Transfer Dept.
ABA-043000261
Account No 1957963

Include the following information:

Credit Massachusetts Mutual Life Insurance Company

FBO: Employee Name _____

Social Security No. _____

Employer Name _____

Group No. _____

Section E - Participant Authorization

I understand that if I am currently enrolled in the Plan, my transfer will be allocated among the investment options based upon my current investment elections unless Special Instructions are provided below to invest my transfer.

Special Instructions: _____

Participant Signature _____

_____ Date

Section F - Important Information

Good Order - "Good Order" means that all sections of the form are complete, the participant has provided their signature authorizing the transaction, the former Plan Sponsor has provided their signature (if required) and the current Plan Sponsor has provided their signature authorizing MassMutual to process the transaction requested on the form (if required).

Stale Address - It is important that you notify us if you change your address. Going forward, your address may change in our records either at your or your employer's direction, or as a result of an address confirmation service provided under our agreement with your employer. Under this service, the addresses in our records are compared against and updated quarterly with addresses received from commercial address update services (e.g., the U.S. Postal Service). If your mail is returned to us or your employer tells us your address is incorrect, we are likely to suspend future mailings until a new address is obtained. Unless preempted by federal law, failure to give us a current address may also result in uncashed distributions from your participant account being considered abandoned property under state law, and remitted to the applicable state. To update your address, contact your Plan Administrator or, if permitted by your Plan, log in to our website at www.massmutual.com/govnp and select the "My Profile" tab at the top of the screen.



403(b)(1) Group Annuity
NAIC Replacement Model
/Sales Material
Acknowledgement Form

For Standard Mail Delivery:
MassMutual
PO Box 1583
Hartford, CT 06102-1583

For Private Express Mail Carriers:
MassMutual
100 Bright Meadow Boulevard
Enfield, CT 06082

Participants may call 800-528-9009 Monday– Friday 8:00 AM – 8:00 PM

This Acknowledgement Form must accompany a 403(b)(1) enrollment form IF replacement has been indicated on Appendix A, Form HVL-574-3.

A. Employer/Employee Information:

Group No.:	Social Security No.:
Employer:	Dept/Location:
Employee Name (Last, First, M.I.)	

B. Registered Representative Acknowledgement

I certify that I have used only MassMutual approved sales material in conjunction with this sale; and that copies of all sales material were left with the participant. I further certify that any electronically presented sales material shall be provided in printed form to the participant no later than at the time of policy delivery.

This sale is not in conflict with MassMutual’s Corporate Replacement Policy.

X
Registered Representative Signature

Date Signed

Broker/Dealer

Firm Customer ID Number

C. Participant Acknowledgement of Receipt of Sales Material

It is important for the participant to retain copies of sales material for future reference.

I have received all sales material used in conjunction with this sale. It is my understanding that upon review of this material, should I have any questions, I can contact either my Registered Representative or MassMutual for further clarification.

X
Participant Signature

Date Signed

Contracts issued by Talcott Resolution Life Insurance Company. Contracts are administered by Massachusetts Mutual Life Insurance Company.

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Enrollment Form 401(a) Employer Discretionary

MassMutual, PO Box 1583, Hartford, CT 06144-1583

Fax No.: 877-526-2531 or 800-678-8645

Group No. 150101		SSN	
Employer: The State of New Jersey 401a ABP Program		Dept/ Location:	
Employee Name: (Last, First, M.I.)			
*Mailing Address:			
City:	State:	Zip:	Sex: <input type="checkbox"/> M <input type="checkbox"/> F
Home Phone:	Work Phone:	Date of Birth:	Date of Hire:

*For your mailing address, provide either a street address or P.O. Box, not both. If you provide both, MassMutual will follow USPS Guidelines and use the PO Box as your mailing address.

A. CONTRIBUTIONS

Employee	\$ or % Amount	Frequency*	Annual Contribution	Total
	<input type="text"/>	X <input type="text"/>	= <input type="text"/>	= <input type="text"/>
Current Annual Salary	\$ <input type="text"/>			

* Frequency	
Monthly	= 12
Bi-Weekly	= 26
Semi-Monthly	= 24
Weekly	= 52
Other:	_____

B. SIGNATURES

I understand that all values provided by the contract, when based on investment experience of the above named investment choices are variable and are not guaranteed as to a fixed dollar amount. I acknowledge that I have read and understand the Fraud Warning Statement, as applicable to my state, located on the last page of this form.

Signed in the state of _____ on _____ Date

Participant Signature

Plan Administrator Signature

Date

TO BE COMPLETED BY THE REGISTERED REPRESENTATIVE

(For Home Office Administration Purposes Only)

Printed Name of Registered Representative Registered Representative Signature

Registered Representative Tax ID/Producer Code

Selling Firm Name

Selling Firm Tax ID

C. INVESTMENT ELECTION

I elect to have all future contributions invested among the investment options I have selected below. **Complete section 1 or 2.** You may select either from investment choices available under the group variable funding agreement under Talcott Resolution's Program in Section 1 or one Asset Allocation Model in Section 2. Contracts issued by Talcott Resolution Insurance Company. Contracts administered by Massachusetts Mutual Life Insurance Company. I understand that this Enrollment Form is to be used to record my initial investment option election and may not be used for investment option transfers or investment option allocation changes. To make investment changes please call 1-800-528-9009 or visit massmutual.com/serve. **Note: An X or check marked next to one of the investments will indicate you wish to invest 100% of your account.**

SECTION 1

Selections must be in whole percentages totaling 100%.

- % 7A AB Sustainable Global Thematic Adv
- % HO AllianzGI Water Inst
- % 5X American Century Equity Income A
- % 7K American Funds EuroPacific Growth R3
- % 6K BNY Mellon Bond Market Index INV
- % LQ BNY Mellon Midcap Index Inv
- % SX BNY Mellon S&P 500 Index
- % LR BNY Mellon Smallcap Stock Index Inv
- % 9L Calvert Equity A
- % 40 General Account
- % B7 Goldman Sachs Small Cap Value A
- % K8 Invesco Developing Markets A
- % Y1 MFS International Intrinsic Value R3
- % 7T MFS New Discovery R3
- % D6 MM RetireSMART by JP Morgan 2025 R4
- % EW MM RetireSMART by JP Morgan 2035 R4
- % G4 MM RetireSMART by JP Morgan 2045 R4
- % G8 MM RetireSMART by JP Morgan In Retirement R4
- % A5 PIMCO Total Return ESG Admin
- % GK Premier Barings High Yield R5
- % CE Premier Invesco Advisers Inc Global R5
- % 4Y Premier Invesco Advisers Inc Small Cap Ops R5
- % VE Select T. Rowe Price/Frontier MC Gr R5
- % VD Select T. Rowe Prc/Lms Sayles Blue Chip Gr R5
- % U3 Select Wellington/T. Rowe Price Equity Oppt R5
- % LE Select Western Strategic Bond R5
- % Y2 Templeton Global Bond A
- % X7 Victory Sycamore Established Value A

All investment options may not be available in all jurisdictions. Please consult your Plan Sponsor to determine which are available.

SECTION 2 Model My Goals Asset Allocation Model Program (Check Only One Model)

You may choose to invest your entire plan account balance and future contributions according to one of the optional asset allocation model portfolios ("Models") made available and designed by your Plan Sponsor and indicated below. You can find a description of each Model and a listing of the funds in each asset class category of the Model in the **Model My Goals** section of your enrollment kit. Your Plan Sponsor has selected the funds for the asset class categories for each Model. Your Plan Sponsor may make changes to the funds in the Models from time to time. If you elect to invest your plan account balance according to one of the Models below, you are allocating 100% of your Plan participant account balance and all future contributions to the Model you choose. The Models are rebalanced quarterly.

I select this portfolio for my account.

- Aggressive
- Moderately Aggressive
- Moderate
- Moderately Conservative
- Conservative

Fraud Warning Statements

The following states require insurance applicants to acknowledge a fraud warning statement specific to that state. Please refer to the specific fraud warning statement for your state as indicated below. If your state is not separately listed, please refer to the NAIC Model Fraud Statement below.

<p>NAIC Model Fraud Statement - Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison</p> <p>Alabama - Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution fines or confinement in prison, or any combination thereof.</p> <p>Arkansas and West Virginia - Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.</p> <p>Colorado - It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Services.</p> <p>District of Columbia - Warning: It is a crime to provide false or misleading information to an insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.</p> <p>Florida - Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.</p> <p>Kentucky - Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.</p> <p>Maine - It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.</p> <p>Maryland - Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.</p>	<p>New Jersey - Any person who knowingly includes any false or misleading information on an application for an insurance policy, or files a statement of claim containing any false or misleading information, is subject to criminal and civil penalties.</p> <p>New Mexico for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.</p> <p>New York - Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.</p> <p>Ohio - Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement, is guilty of insurance fraud.</p> <p>Oklahoma - Warning: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.</p> <p>Oregon - Any person who knowingly, and with INTENT TO DEFRAUD or solicit another to defraud an insurer (1) by submitting an application, or (2) by filing a claim containing a false statement as to any MATERIAL FACT, MAY BE violating state law.</p> <p>Pennsylvania - Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.</p> <p>Tennessee - It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.</p> <p>Virginia and Washington - It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.</p>
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Rolling over Money you have in another Retirement Plan to MassMutual

Why you may consider consolidation¹:

- **SAVE TIME:** consolidation may potentially simplify your retirement planning by placing all of your assets in a single account to manage.
- **POTENTIAL TO SAVE MONEY:** consolidation may reduce your fees and maintenance costs.
- **HELP INCREASE DIVERSIFICATION:** consolidating accounts may eliminate duplication of investment classes across your qualified plan account. Duplication may reduce diversification which can negatively impact your investment strategy.

MassMutual can help

Through MassMutual's Concierge Service, a dedicated team of consolidation specialists can help you transfer your plan assets to a single provider – helping you better manage your retirement planning.



Obtain and complete related forms



Contact financial institutions



Confirm fund transfers

Take action now, don't wait!

To learn more, please contact your MassMutual representative today or call MassMutual at 1-800-528-9009, 8 a.m. to 8 p.m. ET Mon. – Fri.

¹ Consolidation of assets and contract exchanges may not be appropriate and suitable for all participants based on their individual situations. Participants should consult an independent financial advisor prior to choosing to consolidate assets. Additionally, you should consider the impact of transfer fees, the loss of vested benefits and/or surrender charges that may be imposed when funds are rolled over.

The logo features three purple chevrons pointing right, followed by the text "PLAN highlights" in a purple sans-serif font.

The State of New Jersey 401a ABP Program offers a qualified defined contribution plan which is a discretionary contribution plan.

The following is a brief overview of important features of your workplace retirement plan. For more information call your Participant Service Center at 1-800-528-9009 or contact your benefits administrator.

Who is eligible to participate in the plan?

You are eligible to participate in the plan immediately upon employment.

Participation in the plan will occur immediately.

Your contributions are always 100% vested.

Are rollovers accepted?

Your plan may allow you to roll additional retirement assets into the plan at any time. For more information, call your Participant Service Center at 1-800-528-9009, visit www.massmutual.com/serve or contact your benefits administrator.

What are my investment choices?

The contract offers a wide variety of investment options to meet your needs, including a General (Declared Rate) Account which provides a credited rate of interest. You can direct your contributions into one or more of the available investment options. See the investment section of this booklet for more information.

Competing investment option restrictions

You have the flexibility to transfer amounts from one investment option to another. However, you may not transfer amounts directly between the General (Declared Rate) Account as competing investment option restrictions apply. Contact your Participant Service Center for details.

What are the fees and charges associated with this plan?

There are costs associated with the underlying investment options offered under MassMutual's program. For a complete listing of these fees and charges, please refer to the Investment Option Fee Schedule in the investment section of this booklet.

There are no additional fees assessed to your account when you take a loan.

There may be other administrative fees that apply, all of which are outlined in this booklet.

Additional plan expenses and other expenses including Third Party Administrator fees, if applicable are deducted and paid as directed by your plan administrator. Please contact MassMutual at 1-800-528-9009 for questions relating to additional plan expenses that may apply.

Can I take money out of my account?

Your account assets may generally be withdrawn from your 401 plan under the following qualifying circumstances:

- Retirement at/after plan's normal retirement age
- Termination of employment - vested portion only
- Death of participant
- Loan

Withdrawals are subject to the authorization of your employer. However, you must begin liquidating your account balances no later than April 1st of the calendar year following the year in which you attain the age of 70½ or retire (whichever is later). Distributions of before-tax contributions and any tax-deferred earnings are subject to ordinary income tax and, if taken prior to age 59½, a 10% federal income tax penalty may apply.

Withdrawal/surrender charges

There are no withdrawal charges. However, should your employer allow plan assets to be transferred to any additional program provider other than MassMutual, this provision may change. Contact your employer or your Participant Service Center for more information.



It pays to plan for life in retirement.

What are your retirement goals? How do you plan to achieve them? A large part of retirement is the flexibility to do what you want when you want, and that kind of flexibility takes planning. Your employer's retirement savings plan can help.

It pays to consolidate.

If you have retirement assets from prior plans or IRAs, think about consolidating them into this plan. The process is easy and can help you simplify your retirement planning. To get started, call 1-800-528-9009 to learn what types of contributions your current retirement plan will accept. Our team of Rollover Specialists will be happy to help you with the required paperwork to simplify the roll-in process.

Inflation matters.

Retirement is expensive enough already - factor in inflation, and the costs can be stunning. Just eating in retirement can cost two people over \$200,000 - \$5 a meal, 3 meals a day, over 20 years. Adding a modest 3% annual inflation rate, the cost swells to nearly \$300,000.

How you live in retirement may be determined by what you can afford when the time comes. By preparing today, you may have more choices for your life tomorrow.

How much should you save?

It depends on how much money you'd like to have in retirement and when you start investing. The earlier you start, the more time your money has to work for you.

To help you decide how much to save, check out the Retirement Goal Planner at www.massmutual.com/serve or ask a financial professional for advice.

Learn more.

To access your account information and our online tools, calculators, and resources, go to www.massmutual.com/serve. If you have questions and need to talk to a real person, call 1-800-528-9009.



GOOD PLANNING starts with a strategy

You've got options.

There is no one-size-fits-all approach to investing. That's why your plan offers multiple strategies for asset management. You can select a Model My Goals® asset allocation model or you can opt to build your own portfolio by selecting from your plan's individual investment options.

OPTION 1

Select an asset allocation model.

Model My Goals asset allocation models seek to provide a simple, one-step approach to investing by offering you a choice of five investment portfolios based upon your risk tolerance:

- Conservative Model
- Moderate Conservative Model
- Moderate Model
- Moderate Aggressive Model
- Aggressive Model

Designed to be used as a single-choice investment approach, each Model My Goals model is made up of a pre-selected mix of mutual funds that are selected by your employer with the guidance of your plan's financial professional. The portfolios offer built-in asset allocation and diversification, as well as automatic account rebalancing.

OPTION 2

Choose your own investments.

You can build your portfolio from any of the individual investment options in the plan. This strategy is best suited to investors who have taken the time to study their investment options.

Your retirement plan offers a variety of investment options, covering a range of risk levels and investment objectives. Some investment options seek an increase in the value of shares (growth) while others aim to earn income (dividends or interest) for investors.

Before making your investment decisions, you may want to consult with a financial professional.



Model My Goals[®]

The **Model My Goals** program makes investing easy. These risk-based asset allocation models already have investment options selected by your employer. There's no need to select individual options—just choose a model based on your investment style. One hundred percent of your account will be invested in that model.

Account rebalancing* is important because the percentage of your plan investments in each asset class will change over time, depending on their performance. This can cause your allocation to become out of balance with the strategy you originally selected. By selecting one of the allocation strategies, your account will automatically be rebalanced so that your assets are realigned back to the original strategy.

The Model My Goals program is automatically rebalanced quarterly.

Investment option	Aggressive	Moderately Aggressive	Moderate	Moderately Conservative	Conservative
Specialty					
ALLIANZGI WATER INST	-	-	-	-	-
International/Global					
AB SUSTAINABLE GLOBAL THEMATIC ADV	-	-	-	-	-
AMERICAN FUNDS EUROPACIFIC GROWTH R3	14%	12%	8%	6%	3%
INVESCO DEVELOPING MARKETS A	7%	5%	4%	2%	1%
MFS INTERNATIONAL INTRINSIC VALUE R3	7%	5%	4%	2%	1%
PREMIER INVESCO ADVISERS INC GLOBAL R5	-	-	-	-	-
Small-cap					
BNY MELLON SMALLCAP STOCK INDEX INV	-	-	-	-	-
GOLDMAN SACHS SMALL CAP VALUE A	5%	4%	3%	1%	-
MFS NEW DISCOVERY R3	5%	4%	2%	1%	-
PREMIER INVESCO ADVISERS INC SMALL CAP OPS R5	-	-	-	-	-
Mid-cap					
BNY MELLON MIDCAP INDEX INV	11%	9%	6%	4%	2%
SELECT T. ROWE PRICE/FRONTIER MC GR R5	-	-	-	-	-

Investment option	Aggressive	Moderately Aggressive	Moderate	Moderately Conservative	Conservative
VICTORY SYCAMORE ESTABLISHED VALUE A	-	-	-	-	-
Large-cap					
AMERICAN CENTURY EQUITY INCOME A	11%	9%	9%	6%	4%
BNY MELLON S&P 500 INDEX	10%	9%	8%	6%	3%
CALVERT EQUITY A	-	-	-	-	-
SELECT T. ROWE PRC/LMS SAYLES BLUE CHIP GR R5	10%	9%	8%	6%	3%
SELECT WELLINGTON/T. ROWE PRICE EQUITY OPPT R5	10%	9%	8%	6%	3%
Asset allocation/Balanced					
MM RETIRESMART BY JP MORGAN 2025 R4	-	-	-	-	-
MM RETIRESMART BY JP MORGAN 2035 R4	-	-	-	-	-
MM RETIRESMART BY JP MORGAN 2045 R4	-	-	-	-	-
MM RETIRESMART BY JP MORGAN IN RETIREMENT R4	-	-	-	-	-
Bonds					
BNY MELLON BOND MARKET INDEX INV	4%	7%	10%	12%	15%
PIMCO TOTAL RETURN ESG ADMIN	-	-	-	-	-
PREMIER BARINGS HIGH YIELD R5	2%	6%	8%	12%	15%
SELECT WESTERN STRATEGIC BOND R5	2%	6%	8%	12%	15%
TEMPLETON GLOBAL BOND A	2%	6%	8%	12%	15%
Money market/Stable value					
GENERAL ACCOUNT	-	-	6%	12%	20%

Investment option weights for the Model My Goals models are not provided by Mesirow Financial Investment Management, Inc. Mesirow Financial created these risk-based asset allocation models using the following six asset classes: Large Cap Blend; Domestic Equity; Mid Cap Blend Domestic Equity; Small Cap Blend Domestic Equity; Large Cap Blend Foreign Equity; Intermediate-Term Domestic Bond; and Cash Equivalent/Principal Focused-Extended Duration.

Investment options in the Model My Goals program have been selected by your employer. Other investment options having similar risk and return characteristics may be available under the plan. Information on those alternatives may be obtained in the investment option performance section of this book.

Asset Allocation/Balanced funds are not available in the standard Model My Goals program.

*If a scheduled rebalance falls on the same day as a transaction to change or opt out of your model the rebalancing will occur first, followed by your request to change or opt out of the model.

In applying particular asset allocation models to individual solutions, participants or beneficiaries should consider their other assets, income and investment (e.g., equity in a home, IRA investments, savings accounts, and interests in other qualified and non-qualified retirement plans) in addition to their interests in this plan.

The information provided in this presentation by Mesirov Financial Investment Management, Inc. is for informational purposes only and should not be construed as a recommendation to purchase or sell any particular security or investment vehicle(s) offered by Mesirov Financial Investment Management, Inc. (MFIM) or affiliates of MFIM. The information contained herein has been obtained from sources believed to be reliable, but is not necessarily complete and its accuracy cannot be guaranteed. Any opinions expressed are subject to change without notice. Mesirov Financial and its affiliated companies and/or individuals may, from time to time, own, have long or short positions in, or options on, or act as a market maker in, any securities or investment strategies discussed herein and may also perform financial advisory or investment banking services for those companies or in regard to those strategies. Further, Mesirov Financial may receive fees for selling or advising on the purchase or sale of products mentioned herein. Additionally, Mesirov Financial may also receive fees paid by manufacturers or distributors of said products in connection to other professional services provided by the applicable Mesirov Financial affiliate. The sale or advice provided is in no way related to or contingent upon the payment received for these other services. It should not be assumed that any recommendation incorporated herein will be profitable or will equal past performance. Mesirov Financial does not provide legal or tax advice. Model performance information and results do not reflect actual trading and the results may not reflect the impact that material economic and market factors may have had on MFIM's decision making if MFIM were actually managing clients' money. Any securities contained or investment strategies used in the model performance results provided herein do not relate or only partially relate to the advisory services currently offered by MFIM. MFIM's clients may have had results materially different from the results provided. Securities offered through Mesirov Financial Investment Management, Inc., member NYSE, SIPC.

UNDERSTANDING YOUR INVESTMENT OPTIONS.

Your plan offers a variety of investments, which are made up of different types of securities, as described below.

Money market/Stable value investments

These short-term investments are designed to provide a steady rate of return, greater investment stability, and a relatively lower level of risk. Although the portfolio seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money in a stable value investment, and the yield will fluctuate with changes in market conditions. Over time, these investments have provided lower returns than stock or bond funds. Investments in a money market account are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency.

Bonds

Bonds represent “loans” investors make to corporations, governments or agencies, and are designed to provide stability, income, and some appreciation in value. If held to maturity, bonds offer a fixed rate of return and a fixed principal value. Bonds generally offer a potentially higher return than money market/stable value investments and a lower return than stocks. The value of bonds usually fluctuates less than stocks. However, corporate bonds, U.S. Treasury bills, and government bonds will fluctuate in value, and the return of principal is not guaranteed if sold before maturity.

Stocks

Stocks represent part ownership in a business and are meant to provide long-term growth by increasing in value. Some stocks also provide dividend income. Historically, stocks have outperformed other types of investments over the long term. However, stocks fluctuate in value more than money market/stable value investments or bonds, and when sold may be worth more or less than their original cost. Keep in mind that you can't predict future results based on how the market performed in the past.

Balanced investments

Balanced investments consider the risk and return potential of each asset class and invest a percentage of assets in both stocks and bonds, along with a small amount in stable value investments for liquidity.

International stocks

Investments in stocks issued by foreign businesses provide investors with potential long-term growth of capital while helping to diversify their portfolios. Foreign stocks may offer greater returns than U.S. investments but also involve higher risks relating to interest and currency exchange rates, securities regulation, and taxes, as well as unstable economic or political conditions. International stocks fluctuate in value and may be worth more or less than their original cost. Global investments have assets in both foreign and U.S. stocks.

Large-cap* stocks

Large-cap stocks are shares in large, financially established “blue chip” companies with a market cap of over \$10 billion. The goal of these investments is the long-term growth of capital. Risk and return are typically moderate to high.

Mid-cap* stocks

These shares in companies in the \$2 billion to \$10 billion market cap range seek long-term growth. Since mid-cap stocks may fluctuate more widely than the more stable large-cap stocks, there is a potential for greater long-term growth as well as higher risk.

Small-cap* stocks

Small-cap stocks represent companies with a market cap of \$300 million to \$2 billion. Over long periods of time, small-cap stocks have had higher returns than large-cap stocks, which makes them attractive to aggressive investors. At the same time, they are much more volatile and have higher short-term risk.

Specialty stocks

Specialty investments are concentrated in a specific area of the market, such as technology or health care. Because they are focused on a small market segment, these investments tend to have both a higher risk and higher potential for return than more diversified investments.

All investments possess some element of risk, including possible loss of principal. Past performance is no guarantee of future results.

*The term “cap” is short for market capitalization, which is calculated by multiplying the price of a stock by the number of outstanding shares. Generally speaking, this represents the market's estimate of a company's value.

Investment options AT A GLANCE

How much risk you are comfortable with is an important consideration in choosing how you allocate your assets. How do you feel about investment risk – the chance that your investments could lose money? You also need to think about inflation risk – the risk that conservative investments such as short-term investments may not keep pace with inflation. Investing in more than one asset class – or a blend of them – may help you to balance your risk.

Investment Options RISK/RETURN SPECTRUM

For illustrative purposes only; please consult an investment profile or prospectus for detailed risk/return information.



¹ The fund's investments are concentrated in a specific industry or sector, and are subject to greater risk than traditional diversified equity funds.

² Investing in foreign issuers and non-dollar securities may involve different and additional risks associated with foreign currencies, investment disclosure, accounting, securities regulation, commissions, taxes, political or social instability, war, or expropriation.

³ Small company investing involves specific risks not necessarily encountered in large company investing, such as increased volatility.

⁴ Mid-cap stocks generally have higher risk characteristics than large-company stocks.

⁵ Securities rated "BB" and below are referred to as "high yield, high risk" securities or "junk bonds." High yield bonds generally involve greater credit risk and may be more volatile than investment-grade bonds.

⁶ Money market funds are not insured or guaranteed by The Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share (unit), it is possible to lose money investing it in the fund.

* Does not include asset allocation models, if available in your plan.

Investment Option Performance and Applicable Fees and Charges

For the Period Ending May 31, 2020

THE PERFORMANCE DATA SHOWN REPRESENTS PAST PERFORMANCE AND IS NO GUARANTEE OF FUTURE RESULTS. The investment return and principal value of an investment may fluctuate so that when shares/units are redeemed they may be worth more or less than their original cost. Current performance may vary from the performance data quoted. For performance data current to the most recent month-end, visit our website at www.massmutual.com/serve.

The following table is intended to provide you with information regarding the investment options in your Plan, including information regarding investment performance history, fees and expenses, and any investment restrictions applicable as of the date of this material. For your Plan's variable return investment options, we have additionally provided benchmark information against which each investment option's performance can be compared.

While past performance is never a guarantee of future performance, it's especially important to remember this when evaluating a fund's performance over a short period of time (e.g., less than one year). Short-term results – positive or negative – may be due to one-time or extraordinary events, which may lead to unusual performance which is not a fair representation of the fund's longer-term performance potential.

Fees and expenses are among many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, fits with your personal circumstances and will help you achieve your investment goals.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement plan account. Visit the Department of Labor's Web site for an example showing the long-term effect of fees and expenses at <https://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/a-look-at-401k-plan-fees.pdf>.

¹ With respect to mutual fund investment options, the gross annual underlying expense ratio is presented as the total annual fund or class operating expenses, before waivers and disbursements, that have been paid by the fund and stated as a percent of the fund's total net assets. The net annual underlying expense ratio is presented as the annual fund or class operating expenses, less any expense waivers and disbursements that have been paid by the fund and stated as a percent of the fund's total net assets. With respect to investment options that are not mutual funds, these expense ratios are intended to present similar information, but may have been calculated using methodologies that differ from those used for mutual fund investment options. Underlying Fund Expense Ratios presented here do not reflect the effect of the Program and Administration Charge (sometimes referred to as a "separate account charge", or a "mortality, expense risk and administrative charge") applicable to your Plan's contract.

² A Program and Administrative Charge may be deducted from the returns on the investment options in the Plan, assessed against participant accounts on a quarterly basis or paid directly by the plan sponsor to cover certain administrative services under the Plan's contract. For further information, please refer to "The Plan's Administrative Fees and Expenses." If Plan Administrative fees are charged to your account balance, the actual dollar amount will be reported to you in the calendar quarter following the quarter in which the charge occurs. Please refer to your quarterly account statement for information on any fees actually charged to your account.

³ If a Program and Administrative Charge is deducted on the investment options, the Total Gross Annual Expense Ratio is intended to reflect the effect of the Program and Administrative Charge applicable under your Plan's contract by adding the charge to the Gross Annual Underlying Fund Expense Ratio for each applicable investment option. The Total Net Annual Expense Ratio is intended to reflect the effect of the Program and Administrative Charge applicable under your Plan's contract by adding the charge to the Net Annual Underlying Fund Expense Ratio for each applicable investment option.

Investment Option Performance and Applicable Fees and Charges

For the Period Ending May 31, 2020

⁴ Average annual returns are calculated as a steady compounded rate of return over the period of time indicated. Returns are historical and include change in share value and reinvestment of dividends and capital gains, if any. Total returns that are less than one year are not annualized.

⁵ If a Program and Administrative Charge is deducted on the investment options, these performance data reflect the deduction of the Program and Administrative Charge applicable to your Plan's Contract, but do not reflect the possible imposition of any redemption fees or charges associated with any withdrawal benefits that may be available through your Plan. Your plan sponsor may elect to have the Program and Administrative Charge deducted from your plan's contract values on a quarterly basis or may elect to pay the Program and Administrative Charge directly. In either of these cases, these performance data do not reflect the deduction of the Program and Administrative Charge applicable to your Plan's contract.

⁶ Since inception return is used for funds fewer than 10 years old. The performance returns reflected in this chart are calculated to the inception date of the initial class of the fund. The performance returns reflected in this chart with respect to each benchmark investment are calculated to the inception date of the fund share class to which it is being compared.

⁸ Any fees described in this section are fees paid directly from your investment in this option (e.g. redemption fees, exchange fees, account fees, purchase fees, transfer or withdrawal fees, or surrender charges).

¹³ Investments in foreign securities may involve different and additional risks associated with foreign currencies, investment disclosure, accounting, securities regulation, commissions, taxes, political or social instability, war or expropriation.

¹⁴ Small company stocks generally have higher risk reward characteristics than large company stocks.

¹⁵ Mid Cap stocks generally have higher risk and reward characteristics than large company stocks.

There are specific risks associated with certain investment options. For additional details, please refer to the Investment Option Sheets included in this Enrollment Book.

Investments in the Possibilities program are available through group variable funding agreements (HL-20326, 20326NY, HL-16553, 16553NY) issued by Talcott Resolution Insurance Company. Contracts are administered by Massachusetts Mutual Life Insurance Company.

Performance is stated after deduction for total fund operating expenses, applicable separate account charges, and all other applicable contract fees.

This table shows only the asset-based fees, charges and expenses associated with the investment choices of the group variable funding agreement. Please refer to the product prospectus or disclosure documents, as applicable, for information on other fees and charges that may apply to your plan's contract such as a contingent deferred sales charge, annual maintenance fee, and other fees or charges, if applicable.

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Investment Option Performance and Applicable Fees and Charges

For the Period Ending May 31, 2020

VARIABLE RETURN INVESTMENT OPTIONS

The table below focuses on investment options that do not have a fixed or stated rate of return.

THE PERFORMANCE DATA SHOWN REPRESENTS PAST PERFORMANCE AND IS NO GUARANTEE OF FUTURE RESULTS. The investment return and principal value of an investment may fluctuate so that when shares/units are redeemed they may be worth more or less than their original cost. Current performance may vary from the performance data quoted. For performance data current to the most recent month-end, visit our website at www.massmutual.com/serve.

Fund Name / Share Class Morningstar Category Applicable Benchmark Fees & Restrictions	Annual Underlying Fund Expense Ratio ¹		Applicable Fees & Charges Program and Administrative Charge ²		Total Annual Expense Ratio ³		Investment Option Performance ⁵				Inception Date
	Gross	Net	As a %	Per \$1000 invested	3 Mo.	YTD	1 Yr.	5 Yr.	10 Yr.	Since Incept ⁶	
AllianzGI Water Inst \$FOCA\$\$N\$\$	1.18%	0.93%	1.53%	\$12.80	-1.79%	-7.08%	8.33%	5.79%	9.33%	N/A	03/31/2008
S&P North American Natural Resources TR Fees and Restrictions ⁸ : N/A			0.35%				-18.62%	-7.48%	-1.26%	N/A	
INTERNATIONAL/GLOBAL <i>Investments in international stocks involve risks associated with interest-rate and currency-exchange-rate changes as well as with market, economic, and political conditions of the countries where investments are made. There may be greater returns but also greater risks than with U.S. investments. International stocks fluctuate in value and may be worth more or less than their original cost.</i>											
AB Sustainable Global Thematic Adv \$FOCA\$W\$\$	1.02%	1.02%	1.37%	\$13.70	6.86%	2.71%	17.51%	9.60%	9.20%	N/A	03/01/1982
MSCI ACWI Large Cap NR USD Fees and Restrictions ⁸ : N/A			0.35%				6.46%	5.67%	8.58%	N/A	
American Funds EuroPacific Growth R3 ¹³ \$FOCA\$FG\$\$	1.14%	1.14%	1.49%	\$14.90	-1.14%	-10.21%	3.15%	2.36%	5.76%	N/A	04/16/1984
MSCI ACWI Ex USA Growth NR USD Fees and Restrictions ⁸ : N/A							7.37%	4.02%	6.43%	N/A	

Investment Option Performance and Applicable Fees and Charges

For the Period Ending May 31, 2020

Fund Name / Share Class Morningstar Category Applicable Benchmark Fees & Restrictions	Annual Underlying Fund Expense Ratio ¹		Applicable Fees & Charges Program and Administrative Charge ²		Total Annual Expense Ratio ³		Investment Option Performance ⁵					Inception Date			
	Gross Net		As a % Gross Net		Per \$1000 invested Gross Net		Total Return		Average Annual Return ⁴						
Invesco Developing Markets A \$FOCA\$EM\$\$	1.39% 1.38%		0.35%		1.74% 1.73%		\$17.40 \$17.30		3 Mo.	YTD	1 Yr.	5 Yr.	10 Yr.	Since Incept ⁵	01/11/1994
MSCI EM NR USD															
Fees and Restrictions⁵ : N/A															
MFS International Intrinsic Value R3 \$FOCA\$FG\$\$	1.09% 0.98%		0.35%		1.44% 1.33%		\$14.40 \$13.30		3 Mo.	YTD	1 Yr.	5 Yr.	10 Yr.	Since Incept ⁵	10/24/1995
MSCI ACWI Ex USA Growth NR USD															
Fees and Restrictions⁵ : N/A															
Premier Invesco Advisers Inc Global R5 \$FOCA\$W\$\$	0.94% 0.94%		0.35%		1.29% 1.29%		\$12.90 \$12.90		3 Mo.	YTD	1 Yr.	5 Yr.	10 Yr.	Since Incept ⁵	12/31/2004
MSCI ACWI Large Cap NR USD															
Fees and Restrictions⁵ : N/A															
SMALL-CAP															
<i>Small-cap stocks generally have higher risk and reward characteristics than large company stocks.</i>															
BNY Mellon Smallcap Stock Index Inv ¹⁴ \$FOCA\$B\$\$	0.51% 0.50%		0.35%		0.86% 0.85%		\$8.60 \$8.50		3 Mo.	YTD	1 Yr.	5 Yr.	10 Yr.	Since Incept ⁵	06/30/1997
Russell 2000 TR USD															
Fees and Restrictions⁵ : N/A															

Investment Option Performance and Applicable Fees and Charges

For the Period Ending May 31, 2020

Fund Name / Share Class Morningstar Category Applicable Benchmark Fees & Restrictions	Annual Underlying Fund Expense Ratio ¹		Applicable Fees & Charges Program and Administrative Charge ²		Total Annual Expense Ratio ³		Investment Option Performance ⁵					Inception Date			
	Gross Net		As a % Gross Net		Per \$1000 invested Gross Net		3 Mo.	YTD	1 Yr.	5 Yr.	10 Yr.		Average Annual Return ⁴	Since Incept ⁶	
Goldman Sachs Small Cap Value A ¹⁴ \$FOCA\$B\$\$	1.35% 1.33%		1.70% 1.68%		\$17.00 \$16.80		-13.10%	-26.03%	-16.58%	-0.38%	7.11%	N/A	10/22/1992		
<i>Russell 2000 TR USD</i>												-3.44%	3.72%	9.23%	N/A
<i>Fees and Restrictions⁸: N/A</i>															
MFS New Discovery R3 ¹⁴ \$FOCA\$G\$\$	1.31% 1.31%		1.66% 1.66%		\$16.60 \$16.60		7.69%	0.86%	18.15%	11.59%	12.69%	N/A	01/02/1997		
<i>Russell 2000 Growth TR USD</i>												7.32%	6.34%	11.72%	N/A
<i>Fees and Restrictions⁸: N/A</i>															
Premier Invesco Advisers Inc Small Cap Ops R5 \$FOCA\$B\$\$	0.80% 0.80%		1.15% 1.15%		\$11.50 \$11.50		-2.75%	-13.54%	0.05%	3.57%	9.97%	N/A	07/17/1998		
<i>Russell 2000 TR USD</i>												-3.44%	3.72%	9.23%	N/A
<i>Fees and Restrictions⁸: N/A</i>															
MID-CAP <i>Mid-cap stocks generally have higher risk and reward characteristics than large company stocks.</i>															
BNY Mellon Midcap Index Inv ¹⁵ \$FOCA\$MB\$\$	0.51% 0.50%		0.86% 0.85%		\$8.60 \$8.50		-2.46%	-14.17%	-1.63%	3.82%	9.55%	N/A	06/19/1991		
<i>Russell Mid Cap TR USD</i>												2.63%	5.94%	11.43%	N/A
<i>Fees and Restrictions⁸: N/A</i>															

Investment Option Performance and Applicable Fees and Charges

For the Period Ending May 31, 2020

Fund Name / Share Class Morningstar Category Applicable Benchmark Fees & Restrictions	Applicable Fees & Charges			Investment Option Performance ⁵				Inception Date		
	Annual Underlying Fund Expense Ratio ¹	Program and Administrative Charge ²	As a % Gross Net	Total Annual Expense Ratio ³	Total Return	Average Annual Return ⁴	Since Incept ⁵			
Select T, Rowe Price/Frontier MC Gr R5 \$FOCA\$MG\$\$	Gross Net 0.81% 0.81%	0.35%	1.16% 1.16%	Per \$1000 invested Gross Net \$11.60 \$11.60	3 Mo. YTD 4.70% -3.09%	1 Yr. 10.83%	5 Yr. 9.41%	10 Yr. 13.43%	N/A	05/31/2000
Russell Mid Cap Growth TR USD						17.03%	10.72%	14.07%	N/A	
Fees and Restrictions⁶: N/A										
Victory Sycamore Established Value A \$FOCA\$MV\$\$	Gross Net 0.95% 0.92%	0.35%	1.30% 1.27%	\$13.00 \$12.70	-4.49% -16.03%	-3.16%	4.92%	10.03%	N/A	08/16/1983
Russell Mid Cap Value TR USD						-6.91%	2.56%	9.47%	N/A	
Fees and Restrictions⁶: N/A										
LARGE-CAP <i>Stocks fluctuate in value and are subject to more risk than bonds or money market investments. Shares, when redeemed, may be worth more or less than their original cost.</i>										
American Century Equity Income A \$FOCA\$LV\$\$	Gross Net 1.17% 1.17%	0.35%	1.52% 1.52%	\$15.20 \$15.20	-2.42% -11.99%	-0.72%	6.49%	9.09%	N/A	08/01/1994
Russell 1000 Value TR USD						-1.64%	4.36%	9.85%	N/A	
Fees and Restrictions⁶: N/A										
BNY Mellon S&P 500 Index \$FOCA\$LB\$\$	Gross Net 0.51% 0.50%	0.35%	0.86% 0.85%	\$8.60 \$8.50	3.35% -5.35%	11.86%	8.93%	12.21%	N/A	01/02/1990
Russell 1000 TR USD						12.54%	9.58%	13.07%	N/A	
Fees and Restrictions⁶: N/A										

Investment Option Performance and Applicable Fees and Charges

For the Period Ending May 31, 2020

Fund Name / Share Class Morningstar Category Applicable Benchmark Fees & Restrictions	Applicable Fees & Charges			Investment Option Performance ⁵					Inception Date	
	Annual Underlying Fund Expense Ratio ¹	Program and Administrative Charge ²	Total Annual Expense Ratio ³	Total Return		Average Annual Return ⁴		Since Incept ⁵		
	Gross Net	Gross Net	As a %	3 Mo.	YTD	1 Yr.	5 Yr.			10 Yr.
Calvert Equity A \$FOCA\$LG\$\$	1.00% 0.99%	0.35%	1.35% 1.34%	8.71%	3.57%	19.69%	13.36%	13.93%	N/A	08/24/1987
Russell 1000 Growth TR USD						26.25%	14.50%	16.07%	N/A	
Fees and Restrictions⁶: N/A										
Select T.Rowe Prc/Lms Sayles Blue Chip Gr R5 \$FOCA\$LG\$\$	0.74% 0.74%	0.35%	1.09% 1.09%	10.64%	6.15%	22.00%	14.48%	16.40%	N/A	06/01/2001
Russell 1000 Growth TR USD						26.25%	14.50%	16.07%	N/A	
Fees and Restrictions⁶: N/A										
Select Wellington/T.Rowe Price Equity Oppt R5 \$FOCA\$LB\$\$	0.84% 0.84%	0.35%	1.19% 1.19%	-0.89%	-9.47%	3.06%	7.71%	12.49%	N/A	05/01/2000
Russell 1000 TR USD						12.54%	9.58%	13.07%	N/A	
Fees and Restrictions⁶: N/A										
ASSET ALLOCATION/BALANCED										
Asset Allocation doesn't ensure a profit or protect against loss.										
MM RetireSMART by JP Morgan 2025 R4 \$FOCA\$TG\$\$	1.02% 0.93%	0.35%	1.37% 1.28%	-2.09%	-5.85%	3.43%	3.96%	7.17%	N/A	04/01/2010
Morningstar Lifetime Mod 2025 TR USD						7.25%	5.43%	5.47%	N/A	
Fees and Restrictions⁶: N/A										

Investment Option Performance and Applicable Fees and Charges

For the Period Ending May 31, 2020

Fund Name / Share Class Morningstar Category Applicable Benchmark Fees & Restrictions	Annual Underlying Fund Expense Ratio ¹		Applicable Fees & Charges Program and Administrative Charge ²		Total Annual Expense Ratio ³		Investment Option Performance ⁵								
	Gross Net		As a % Gross Net		Per \$1000 invested Gross Net		3 Mo.	YTD	1 Yr.	5 Yr.	10 Yr.	Average Annual Return ⁴	Inception Date		
MM RetireSMART by JP Morgan 2035 R4 \$FOCA\$T1\$\$	1.06% 0.99%		0.35%		1.41% 1.34%		\$14.10	\$13.40	-2.39%	-8.97%	2.45%	3.91%	7.46%	N/A	04/01/2010
<i>Morningstar Lifetime Mod 2035 TR USD</i>															
Fees and Restrictions⁶: N/A															
MM RetireSMART by JP Morgan 2045 R4 \$FOCA\$TK\$\$	1.14% 0.98%		0.35%		1.49% 1.33%		\$14.90	\$13.30	-3.00%	-11.29%	1.40%	3.64%	7.58%	N/A	04/01/2010
<i>Morningstar Lifetime Mod 2045 TR USD</i>															
Fees and Restrictions⁶: N/A															
MM RetireSMART by JP Morgan In Retirement R4 \$FOCA\$RI\$\$	1.12% 0.96%		0.35%		1.47% 1.31%		\$14.70	\$13.10	-2.01%	-3.91%	3.06%	2.57%	4.34%	N/A	12/31/2003
<i>Morningstar Lifetime Mod Incm TR USD</i>															
Fees and Restrictions⁶: N/A															
BONDS															
<i>Corporate bonds, U.S. Treasury bills and U.S. government bonds will fluctuate in value, and the return of principal is not guaranteed if sold before maturity.</i>															
BNY Mellon Bond Market Index INV \$FOCA\$CI\$\$	0.41% 0.40%		0.35%		0.76% 0.75%		\$7.60	\$7.50	1.58%	5.40%	8.69%	3.16%	3.10%	N/A	04/28/1994
<i>BBgBarc US Agg Bond TR USD</i>															
Fees and Restrictions⁶: N/A															

Investment Option Performance and Applicable Fees and Charges

For the Period Ending May 31, 2020

Fund Name / Share Class Morningstar Category Applicable Benchmark Fees & Restrictions	Applicable Fees & Charges			Investment Option Performance ⁵					Inception Date		
	Annual Underlying Fund Expense Ratio ¹	Program and Administrative Charge ²	Total Annual Expense Ratio ³	Total Return		Average Annual Return ⁴					
	Gross Net	Gross Net	As a %	3 Mo.	YTD	1 Yr.	5 Yr.	10 Yr.		Since Incept ⁶	
PIMCO Total Return ESG Admin \$FOCA\$PI\$\$	1.09% 1.09%	0.35%	1.44% 1.44%	\$14.40 \$14.40	0.68%	4.37%	7.77%	3.20%	3.42%	N/A	05/01/1991
BBgBarc US Universal TR USD Fees and Restrictions⁶: N/A											
Premier Barings High Yield R5 \$FOCA\$HY\$\$	0.64% 0.64%	0.35%	0.99% 0.99%	\$9.90 \$9.90	-6.02%	-7.34%	-2.29%	3.24%	6.64%	N/A	09/05/2000
ICE BofA US High Yield TR USD Fees and Restrictions⁶: N/A											
Select Western Strategic Bond R5 \$FOCA\$PI\$\$	0.59% 0.59%	0.35%	0.94% 0.94%	\$9.40 \$9.40	-0.27%	2.19%	7.98%	3.90%	4.46%	N/A	12/31/2004
BBgBarc US Universal TR USD Fees and Restrictions⁶: N/A											
Templeton Global Bond A \$FOCA\$NT\$\$	0.99% 0.92%	0.35%	1.34% 1.27%	\$13.40 \$12.70	-3.57%	-4.53%	-5.57%	-0.28%	2.24%	N/A	09/18/1986
ICE BofA USD 3M Dep OR CM TR USD Fees and Restrictions⁶: N/A											
BBgBarc US Universal TR USD Fees and Restrictions⁶: N/A											

Investment Option Performance and Applicable Fees and Charges

FIXED RETURN INVESTMENT OPTION

The table below focuses on investment options that have a fixed or stated return.

Fixed Return Investment	1st Q 2019	2nd Q 2019	3rd Q 2019	4th Q 2019
General Account	1.80%	1.80%	N/A	N/A

Fees and Restrictions⁶:

Up to 1/6th of the total General Account value for your Plan's contract can be transferred from the General Account per twelve-month period or contract year, as applicable, subject to the competing fund restrictions.

The Declared Rate set forth above is credited through the close of the calendar year on contributions received during the designated calendar quarter. For contributions received prior to 04/01/20, the Declared Rate is 1.80%. Rates quoted are effective annual yields.

Possible Reduction in Value of Fixed Account on Termination: Your employer, as the plan sponsor or contract owner, may terminate the Fixed Account investment option and elect to receive the plan's contract value in the Fixed Account either in a series of book value installment payments over five years, or in a single market value adjusted lump sum. A market value adjustment applies to the value of the Fixed Account investment option if the contract owner terminates the Fixed Account investment option and elects to receive the Plan's Fixed Account balance in a single lump sum. The market value adjustment is based on a formula authorized by your plan's group contract and can reduce the value of the plan's Fixed Account balance for all plan participants that have a Participant Account interested in the Fixed Account. It can result in a distribution or transfer of your Participant Account's interest in the Fixed Account that is less than the book value reported for your Participant Account on the Participant website or on your Participant Account statement. Please contact your employer for more information.

Adjustment Provisions/Minimum Guaranteed Rate:

The rate of interest displayed is the current declared rate on an annualized basis and is effective for the term shown above. Your Plan's contract also includes a current minimum guaranteed interest rate ("MGIR") of 1.00%. For some contracts, the MGIR is set for the life of the contract. For other contracts, the MGIR will be reset annually using the methodology described in the contract and will be subject to the contract's state of issue non-forfeiture law regarding minimum interest rates or, if no state law exists, the National Association of Insurance Commissioners (NAIC) model non-forfeiture law.

For current information regarding the specific declared and minimum interest rates, associated with this investment option for your plan and contract, please visit www.massmutual.com/serve or contact MassMutual at **888-945-6559**.



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