



To: FCHHA – 401(k) Plan – All Eligible Participants

From: Jane Paquette ~ Human Resource Manager ~ 393-6773 ~ jpaquette@fchha.org

Date: July 30, 2018

Re: ~ Summary Annual Report – 2017
~ Important Notice Regarding Fee Changes
~ 401(k) - Participant Fee and Investment-Related Disclosure Document

Attached are documents which are required to be provided to all 401(k) Plan eligible participants on an annual basis.

Enclosed is our *Participant Fee and Investment-Related Disclosure* for our 401(k) Plan. The Agency has obligations to consider the fees paid by the Plan and is required to follow certain rules in managing the Plan. This fee disclosure will greatly increase the level of transparency in retirement plans. Please note that the enclosed "Important Notice Regarding Changes to the Plan" replaces the MassMutual withdrawal/distribution fees noted in the Fee Disclosure.

The disclosure regulations require that Plan Fiduciaries provide you with, among other things, annual disclosures of specific plan, expense and investment information. This *Participant Fee and Investment-Related Disclosure* provides detailed information about the Plan, fees that you may incur through the Plan and the investment options available through the Plan. Our plan notice is segmented in two parts:

Part One includes general disclosure information regarding the operation of the Plan and information regarding administrative and individual expenses that can be charged by the Plan and which you may incur.

Part Two focuses on the Plan's investment options. It provides a comparative chart to help you understand the following for each investment option:

- The fees and expenses charged for each investment option in the Plan;
- Historical and benchmark performance for any Plan variable return investment options;
- Any restrictions applicable to any investment option.

The *Disclosure Notice* is also posted on: <http://retirement.massmutual.com/rscorp-participant/>

Please note that nothing in these disclosures is intended to serve as a substitute for investment, fee and expense information that may be available to you in our *Summary Plan Description*, prospectus or in other disclosure materials. Before making any investment decisions regarding your account, you should review all information available to you and not rely solely upon the information contained in this Notice.

**SUMMARY ANNUAL REPORT FOR
FRANKLIN COUNTY HOME HEALTH AGENCY, INC. 401(K) PLAN**

This is a summary of the annual report for the FRANKLIN COUNTY HOME HEALTH AGENCY, INC. 401(K) PLAN (Employer Identification Number 23-7076401, Plan Number 001) for the plan year 01/01/2017 through 12/31/2017. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Financial Statement

Benefits under the plan are provided by a trust fund. Plan expenses were \$708,799. These expenses included \$1,425 in administrative expenses and \$704,644 in benefits paid to participants and beneficiaries, and \$2,730 in other expenses. A total of 202 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was \$7,247,507 as of the end of the plan year, compared to \$6,324,253 as of the beginning of the plan year. During the plan year the plan experienced a change in its net assets of \$923,254. This change includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$1,632,053, including employer contributions of \$90,152, employee contributions of \$355,788, and earnings from investments of \$1,173,722.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. An accountant's report.
2. Financial information and information on payments to service providers.
3. Assets held for investment.

To obtain a copy of the full annual report, or any part thereof, write or call the office of Jane Paquette, who is a representative of the plan administrator, at 3 HOME HEALTH CIRCLE, SUITE 1, ST. ALBANS, VT 05478 and phone number, 802-527-7531. The charge to cover copying costs will be \$5.00 for the full annual report, or \$0.25 per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan: 3 HOME HEALTH CIRCLE, SUITE 1, ST. ALBANS, VT 05478, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.



July 30, 2018

**Important Notice Regarding Fee Changes to the
Franklin County Home Health Agency, 401(k) Plan**

Please be aware of some important changes to the fees/expenses associated with the *Franklin County Home Health Agency, 401(k) Plan*, effective September 1, 2018. **These changes update the annual participant Fee Disclosure Notice dated April 26, 2018 (enclosed).** These fees are charged by MassMutual and are deducted from participant accounts prior to the distribution of remaining funds.

Effective September 1, 2018, the following fees are being updated and may be assessed to your plan account in connection with service requests:

- **Distribution Fee:** Increasing from \$40 to \$50 for all types of single sum benefit payment or rollover issued directly to, or on behalf of, a participant, beneficiary or alternate payee. (Example: If a requested distribution is split between a rollover and a cash payment, each type of distribution will be a \$50 fee and would be at a cost of \$100.)
- **Paper Form Fee:** In addition to the applicable Distribution Fee listed above, a \$50 processing fee will be assessed to the participant if the request is submitted via paper form instead of utilizing the online distribution function via the participant website.
- **Overnight Check Handling Fee:** \$40 per overnight check request (effective January 1, 2019). (Note that the ROTH distributions require a separate, 2nd check to be issued.)
- **Converted Loan Maintenance Fee:** \$25.00 per year (paid semi-annually).

If you have any questions about these changes, please contact Jane Paquette, Human Resource Manager at 802-393-6773.

FRANKLIN CNTY HOME HEALTH RET. PLAN (THE "PLAN")

PLAN ID: 110517081 As of **April 26, 2018**

IMPORTANT NOTICE

Plan and Investment-Related Information Including Investment Option Performance History, Fees and Expenses

The following information is being provided to you by, or at the direction of, your Plan Fiduciary to help provide you with important disclosures and information regarding any Plan account you may maintain. Please note that nothing in this Notice is intended to serve as a substitute for investment, fee and expense information that may be available to you in a summary plan description, prospectus, or in other disclosure materials. Before making any investment decisions regarding your account, you should review all information available to you and not rely solely upon the information contained in this Notice. In addition, please be mindful that:

An investment's past performance is no guarantee of future results. To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Fees and expenses are only one of several factors you should consider when making investment decisions. For more information and an example demonstrating the long-term effect of fees and expenses, please visit: http://www.dol.gov/ebsa/publications/401k_employee.html.

Please review this information carefully, and note that no other action on your part is required at this time. However, if you would like to enroll or make changes to your account, simply log-in to www.massmutual.com/retirementaccess at any time, or call the Participant Service Center at **1-888-547-1405**. Representatives are available Monday through Friday, 8:00 a.m. - 8:00 p.m. Eastern Time.

Your Plan Sponsor can provide you with the following additional information regarding your Plan, upon your request: Copies of prospectuses (or any short-form or summary prospectuses, or similar documents) relating to your Plan's investment options. Copies of any financial statements or reports, such as statements of additional information, shareholder reports and similar materials relating to your Plan's investment options to the extent such materials are provided to the plan. A statement of the value of a share or unit of each investment option in your Plan, as well as the date of the valuation. A list of the assets comprising the portfolio of each investment option which constitute Plan assets and the value of each such asset (or the proportion of the investment which it comprises).

If you'd like any additional information or have any questions about this notice, please contact your Plan Sponsor. Contact information: FRANKLIN CNTY HOME HEALTH RET. PLAN, ATTN JANE PAQUETTE, PERSONAL AND CONFIDENTIAL, 3 HOME HEALTH CIRCLE, ST ALBANS VT 05478 9737.

GETTING STARTED Below is a Notice Summary that will help you navigate the information provided in this document. An investment Glossary of Terms is available at the following website: www.massmutual.com/retirementaccess **Notice Summary**

Part I: *General Plan information*, including:

- Your right to direct investments in your Plan account
- Restrictions that may apply to your investment direction
- Exercising voting, tender and other rights
- The Plan's investment options
- The Plan's administrative fees and expenses
- The Plan's individual fees and expenses

Part II: *Plan Investment Option Information*, including, where applicable:

- The fees and expenses charged for each investment option in the Plan
- Historical and benchmark performance for any Plan variable return investment options
- Any restrictions applicable to any investment option

PART I

GENERAL PLAN INFORMATION

Your right to direct investments in your Plan account

You may direct your contributions into the investment options available through the Plan, subject to the terms of your Plan and the limitations and restrictions described in this notice. If you do not direct the investment of your applicable Plan accounts, then your accounts will be invested in accordance with the default investment alternatives established under the Plan. Please refer to your Summary Plan Description or contact your Plan Sponsor.

Restrictions that may apply to your investment direction

You may change how contributions to your account are invested on any day the New York Stock Exchange is open for business, subject to the terms of your Plan and the limitations and restrictions described in this notice, including any restrictions described in the investment performance and fees section of this Notice. Please note that, if you initiate in excess of 20 exchanges among the investment options offered in the plan during a calendar year, you must submit any subsequent changes using the form provided by the service center. Note: the 20-exchange limit does not apply to Fund exchanges that occur automatically as part of an asset allocation or Dollar Cost Averaging program that operates pursuant to your plan's recordkeeping system. Reallocations made based on a Fund merger or liquidation also do not count toward this transfer limit. Additionally, changes your plan sponsor or other plan fiduciary make to your plan's Fund line-up do not count towards this transfer limit.

Exercising voting, tender and other rights

Voting, Tender and Similar Rights - Generally, any voting, tender or similar rights regarding the investment options available through your Plan will be exercised by your Plan Sponsor, or your Plan Sponsor's designee. Certain exceptions may apply; if your Plan Sponsor, or its designee, receives materials relating to the exercise of voting, tender or similar rights that are passed through to you, the Plan presently intends to provide them to you. You will generally have the ability to exercise voting, tender or similar rights, regarding any investments in a self-directed brokerage account. If your plan offers Company Stock, you have the right to exercise any voting, tender or similar rights on company common stock credited to your Plan account. If applicable, you will receive proxy, tender or exchange materials along with further instructions, which you must follow in order to exercise any voting, tender or similar rights.

The Plan's investment options

The Plan provides investment options into which you can direct your contributions. The investment performance and fees section of this document lists these investment options and provides information regarding each alternative. A copy of this document, including the chart comparing investment options, is available on the Web site or can be obtained by contacting your Plan Sponsor.

Additional Information:

The Third Party Administrator's processing fee for all distributions will be deducted directly from the Participant's account in the amounts stated below:

1. Distribution Due to Termination: \$50.00;
2. Participant Loan Application Fee: \$100.00;
3. Annual Active Loan Maintenance Fee: \$50.00 (charged per year on a loan which is active at any time during a calendar year);
4. Qualified Domestic Relations Order (QDRO): \$125.00 (per hour of consulting and review);
5. Hardship Distribution: \$50.00;
6. In-service Distribution: \$50.00;
7. Required Minimum Distribution (RMD): \$50.00.

You may contact our financial advisors at Morgan Stanley for investment advice @ 1-800-446-0193.

THE PLAN'S ADMINISTRATIVE FEES AND EXPENSES:

The Plan pays certain outside service providers for Plan administrative services, such as legal, trustee/custodial accounting and recordkeeping services. Such service expenses may be deducted from individual Plan accounts, unless the Plan Sponsor elects, at its own discretion, to pay for some or all of the Plan's administrative service expenses through non-Plan assets. The cost for these expenses may vary from year to year and is based on a variety of factors.

As of the date of these materials, the Plan administrative fees and expenses are being paid for by your employer.

Please note: The fees listed below are shown as full dollar amounts, as a percentage of your account balance, or, if applicable, as a dollar amount per each investment option you select. In addition, any applicable fee minimums or maximums associated with a particular charge will be displayed below. All fees and expenses are displayed as charges on an annualized basis (unless otherwise indicated below in the Charge Frequency column) and subject to change at any time. All fees actually deducted from your account during a particular Plan quarter will be reflected and identified on your Plan's quarterly account statement.

Type of Plan Administrative Fee	Fee Amount/Percentage	Minimum	Maximum	Calculation Method	Charge Frequency	Allocation
None		N/A	N/A	Not Available	Not Available	Not Available

THE PLAN'S INDIVIDUAL FEES AND EXPENSES:

The Plan assesses certain fees against individual participant accounts, rather than against the Plan as a whole, when individual participants initiate certain transactions or utilize certain plan services. These fees may arise from, among other items, a participant's use of a feature available under the Plan (e.g., participant loans, exercising withdrawal/distribution rights), the addition of a service (e.g., investment advice or brokerage window services), or the application of applicable law (e.g., processing a domestic relations order issued by a court). The following list includes the individual participant fees and expenses that could be charged to you, based on your usage. Your quarterly account statement will show any individual fees charged to your account. In addition, buying, selling or holding some investments may result in charges to an individual account, such as sales charges or redemption fees. For information regarding such investment-related fees and expenses, please refer to the investment performance and fees section of this Notice.

Please note: The fees listed below are shown as full dollar amounts, as a percentage of your account balance, or, if applicable, as a dollar amount per each investment option you select. In addition, any applicable fee minimums or maximums associated with a particular charge will be displayed below. All fees and expenses are displayed as charges on an annualized basis (unless otherwise indicated below in the Charge Frequency column) and subject to change at any time. All fees actually deducted from your account during a particular Plan quarter will be reflected and identified on your Plan's quarterly account statement.

The Plan may impose service charges on individual accounts as follows:

Withdrawal/Distribution Fee

Described and listed below are any fees associated with taking a withdrawal or distribution from your Plan account.

Withdrawal/Distribution Fee	Fee Amount/Percentage	Minimum	Maximum	Calculation Method	Charge Frequency
DISTRIBTUION FEE	\$40.00	N/A	N/A	Flat Dollar per Transaction	On-Request

Loan Fee

Described and listed below is one of the fees associated with taking a loan from your Plan account. See Additional Information for other fees associated with a loan.

Loan Fee	Fee: Amount/Percentage	Minimum	Maximum	Calculation Method	Charge: Frequency
Annual Loan Maintenance Fee	\$12.50	N/A	N/A	Flat Dollar per Loan	Semi-Annually

Qualified Domestic Relations (QDRO) Fee

Described and listed below are any fees associated with the processing of any Domestic Relations Order (DRO) issued by a court with respect to the assets maintained in your Plan account. See Additional Information for fees associated with a DRO.

Qualified Domestic Relations (QDRO) Fee	Fee Amount/Percentage	Minimum	Maximum	Calculation Method	Charge Frequency
None		N/A	N/A	Not Available	Not Available

Guidance and Advice Fee

Described and listed below are any fees associated with any investment guidance or investment advice services available through your Plan.

Guidance and Advice Fee	Fee: Amount/Percentage	Minimum	Maximum	Calculation Method	Charge: Frequency
None		N/A	N/A	Not Available	Not Available

Managed Account Fee

Described and listed below are any fees associated with any investment management service available through your Plan.

Managed Account Fee	Fee: Amount/Percentage	Minimum	Maximum	Calculation Method	Charge: Frequency
None					Not Available

Other Fee

Described and listed below are any other fees associated with your Plan, its services and features.

Other Fee	Fee: Amount/Percentage	Minimum	Maximum	Calculation Method	Charge: Frequency
None		N/A	N/A	Not Available	Not Available

For further information or detail regarding any fees described as "Ad Hoc or miscellaneous fees" on your statement, you may contact the Participant Service Center or your plan sponsor

PART II
YOUR PLAN'S INVESTMENT OPTIONS 03/31/18
INTRODUCTION:

The table appearing in Part II 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. 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 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. You may obtain additional information about your Plan's investment options, including updated performance data, portfolio turnover rates, principal strategies, goals and objectives, and a glossary of commonly-used investment terms, by logging in to your Plan account at the following website: www.massmutual.com/retirementaccess. The cumulative effect of fees and expenses can substantially reduce the growth of your retirement Plan account. Visit the Department of Labor's Website for an example showing the long-term effect of fees and expenses at http://www.dol.gov/ebsa/publications/401k_employee.html. To request additional information regarding your Plan, or to obtain a free paper copy of these materials or any Plan information provided online, please contact your Plan Sponsor.

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 quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares/units, when redeemed, may be worth more or less than their original cost. Please visit www.massmutual.com/retirementaccess or call the participant service center at 1-888-547-1405 to obtain performance data current to the most recent month-end.

As of 03/31/18

ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Expense Ratio ¹		Investment Option Performance			Inception Date
	As a %	Per \$1000 invested	Average Annual Return ²			
			1 Yr.	5 Yr.	10 Yr./ Since Inception*	
BOND						
MFS GOVERNMENT SECURITIES FD-R2	1.13%	\$11.30	-0.07%	0.39%	2.37%	10/31/03
Intermediate Government						
BBgBarc US Government TR USD			0.44%	1.07%	2.70%	N/A

Fees and Restrictions: ³ N/A

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.

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares/units, when redeemed, may be worth more or less than their original cost. Please visit www.massmutual.com/retirementaccess or call the participant service center at 1-888-547-1405 to obtain performance data current to the most recent month-end.

ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Expense Ratio ¹		Investment Option Performance			Inception Date
	As a %	Per \$1000 invested	Average Annual Return ²			
			1 Yr.	5 Yr.	10 Yr./ Since Inception*	
ASSET ALLOCATION						
JPMORGAN SMARTRETMENT 2025-R2	1.22%	\$12.20	9.45%	7.12%	10.02%	11/03/08
Target-Date 2025						
Morningstar Lifetime Mod 2025 TR USD			9.31%	7.00%	10.02%	N/A
Fees and Restrictions: ³ N/A						
JPMORGAN SMARTRETMENT 2035-R2	1.26%	\$12.60	12.25%	8.56%	11.09%	11/03/08
Target-Date 2035						
Morningstar Lifetime Mod 2035 TR USD			11.95%	8.65%	11.24%	N/A
Fees and Restrictions: ³ N/A						

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares/units, when redeemed, may be worth more or less than their original cost. Please visit www.massmutual.com/retirementaccess or call the participant service center at 1-888-547-1405 to obtain performance data current to the most recent month-end.

ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Expense Ratio ¹		Investment Option Performance			Inception Date
	As a %	Per \$1000 invested	Average Annual Return ²			
			1 Yr.	5 Yr.	10 Yr./ Since Inception*	
ASSET ALLOCATION						
JPMORGAN SMARTRETMENT 2045-R2	1.26%	\$12.60	13.27%	9.02%	11.39%	11/03/08
Target-Date 2045						
Morningstar Lifetime Mod 2045 TR USD			13.31%	9.11%	11.58%	N/A
Fees and Restrictions: ³ N/A						
JPMORGAN SMARTRETIREMENT 2020-R2	1.23%	\$12.30	7.97%	6.14%	9.25%	11/03/08
Target-Date 2020						
Morningstar Lifetime Mod 2020 TR USD			8.19%	6.12%	9.26%	N/A
Fees and Restrictions: ³ N/A						

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ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Expense Ratio ¹		Investment Option Performance			Inception Date
	As a %	Per \$1000 invested	Average Annual Return ²			
			1 Yr.	5 Yr.	10 Yr./ Since Inception*	
ASSET ALLOCATION						
JPMORGAN SMARTRETIREMENT 2030-R2	1.25%	\$12.50	11.41	7.98%	10.62%	11/03/08
Target-Date 2030						
Morningstar Lifetime Mod 2030 TR USD			10.66%	7.92%	10.73%	N/A
Fees and Restrictions: ³ N/A						
JPMORGAN SMARTRETIREMENT 2040-R2	1.27%	\$12.70	13.14%	8.98%	11.34%	11/03/08
Target-Date 2040						
Morningstar Lifetime Mod 2040 TR USD			12.86%	9.03%	11.51%	N/A
Fees and Restrictions: ³ N/A						

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ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Expense Ratio ¹		Invest Option Performance			Inception Date
	As a %	Per \$1000 invested	Average Annual Return ²			
			1 Yr.	5 Yr.	10 Yr./ Since Inception*	
ASSET ALLOCATION						
JPMORGAN SMARTRETIREMENT 2050-R2	1.27%	\$12.70	13.31%	9.02%	11.38%	11/03/08
Target-Date 2050						
Morningstar Lifetime Mod 2050 TR USD			13.47%	9.05%	11.56%	N/A
Fees and Restrictions: ³ N/A						
JPMORGAN SMARTRETMENT INC-R2	1.19%	\$11.90	6.09%	4.31%	7.07%	11/03/08
Target-Date Retirement						
Morningstar Lifetime Mod Incm TR USD			5.64%	4.00%	6.70%	N/A
Fees and Restrictions: ³ N/A						

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares/units, when redeemed, may be worth more or less than their original cost. Please visit www.massmutual.com/retirementaccess or call the participant service center at 1-888-547-1405 to obtain performance data current to the most recent month-end.

ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Expense Ratio ¹		Investment Option Performance			Inception Date
	As a %	Per \$1000 invested	Average Annual Return ²			
			1 Yr.	5 Yr.	10 Yr./ Since Inception*	

ASSET ALLOCATION

JPMORGAN SMARTRETMENT 2055-R2	1.29%	\$12.90	13.17%	9.02%	10.25%	01/31/12
Target-Date 2055						
Morningstar Lifetime Mod 2055 TR USD			13.57%	8.96%	10.11%	N/A

Fees and Restrictions: ³ N/A

Asset Allocation doesn't ensure a profit or protect against loss.

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares/units, when redeemed, may be worth more or less than their original cost. Please visit www.massmutual.com/retirementaccess or call the participant service center at 1-888-547-1405 to obtain performance data current to the most recent month-end.

ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Expense Ratio ¹		Investment Option Performance			Inception Date
	As a %	Per \$1000 invested	Average Annual Return ²			
			1 Yr.	5 Yr.	10 Yr./ Since Inception*	
BALANCED						
MFS TOTAL RETURN FUND-R2	0.98%	\$9.80	5.81%	7.12%	6.07%	10/31/03
Allocation--50% to 70% Equity						
Morningstar Mod Tgt Risk TR USD			9.09%	6.69%	6.12%	N/A
Fees and Restrictions: ³ N/A						
U.S. STOCK						
MFS GROWTH FUND-R2	1.19%	\$11.90	24.86%	14.91%	10.84%	10/31/03
Large Growth						
Russell 1000 Growth TR USD			21.25%	15.53%	11.34%	N/A
Fees and Restrictions: ³ N/A						

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ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Expense Ratio ¹		Investment Option Performance			Inception Date
	As a %	Per \$1000 invested	Average Annual Return ²			
			1 Yr.	5 Yr.	10 Yr./ Since Inception*	
U.S. STOCK						
MASSACHUSETTS INVESTORS TRUST-R2	0.98%	\$9.80	14.74%	11.96%	8.71%	10/31/03
Large Blend						
Russell 1000 TR USD			13.98%	13.17%	9.61%	N/A
Fees and Restrictions: ³ N/A						
MASS INVESTORS GROWTH STK FD-R2	0.99%	\$9.90	19.76%	12.90%	9.95%	10/31/03
Large Growth						
Russell 1000 Growth TR USD			21.25%	15.53%	11.34%	N/A
Fees and Restrictions: ³ N/A						

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ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Expense Ratio ¹		Investment Option Performance			Inception Date
	As a %	Per \$1000 invested	Average Annual Return ²			
			1 Yr.	5 Yr.	10 Yr./ Since Inception*	
U.S. STOCK						
MFS UTILITIES FUND-R2 Utilities	1.26%	\$12.60	4.18%	5.30%	5.86%	10/31/03
S&P 1500 Utilities TR			1.99%	9.48%	7.87%	N/A
Fees and Restrictions: ³ N/A						
MFS CORE EQUITY FUND-R2 Large Blend	1.27%	\$12.70	16.51%	12.82%	9.66%	10/31/03
Russell 1000 TR USD			13.98%	13.17%	9.61%	N/A
Fees and Restrictions: ³ N/A						

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate so that an investor's shares/units, when redeemed, may be worth more or less than their original cost. Please visit www.massmutual.com/retirementaccess or call the participant service center at 1-888-547-1405 to obtain performance data current to the most recent month-end.

ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Expense Ratio ¹		Investment Option Performance			Inception Date
	As a %	Per \$1000 invested	Average Annual Return ²			
			1 Yr.	5 Yr.	10 Yr./ Since Inception*	
U.S. STOCK						
VICTORY SYCAMORE EST VALUE FD-R	1.10%	\$11.00	8.58%	12.82%	11.04%	08/16/83
Mid-Cap Value						
Russell Mid Cap Value TR USD			6.50%	11.11%	9.81%	N/A
Fees and Restrictions: ³ N/A						
MM RUSSELL 2000 SMALL CAP IND R3	0.97%	\$9.70	10.84%	10.63%	7.18%	04/01/14
Small Blend						
Russell 2000 TR USD			11.79%	11.47%	7.99%	N/A
Fees and Restrictions: ³ N/A						

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ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Expense Ratio ¹		Investment Option Performance			Inception Date
	As a %	Per \$1000 invested	Average Annual Return ²			
			1 Yr.	5 Yr.	10 Yr./ Since Inception*	
U.S. STOCK						
MM S&P 500 INDEX R3 Large Blend	0.87%	\$8.70	13.06%	12.32%	8.51%	12/30/02
Russell 1000 TR USD			13.98%	13.17%	9.61%	N/A
Fees and Restrictions: ³ N/A						
MM S&P MID CAP INDEX R3 Mid-Cap Blend	0.93%	\$9.30	9.79%	10.95%	8.50%	04/01/14
Russell Mid Cap TR USD			12.20%	12.09%	9.14%	N/A
Fees and Restrictions: ³ N/A						

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.

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ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Expense Ratio ¹		Investment Option Performance			Inception Date
	As a %	Per \$1000 invested	Average Annual Return ²			
			1 Yr.	5 Yr.	10 Yr./ Since Inception*	
GLOBAL/INTERNATIONAL						
AMERICAN FUNDS EUROPACIFIC- R2	1.60%	\$16.00	19.83%	7.63%	3.75%	05/31/02
Foreign Large Growth						
MSCI ACWI Ex USA Growth NR USD			19.92%	6.84%	3.25%	N/A
Fees and Restrictions: ³ N/A						
MFS GLOBAL GROWTH FUND-R2	1.69%	\$16.90	20.45%	9.91%	6.79%	10/31/03
World Large Stock						
MSCI ACWI Large Cap NR USD			14.67%	9.15%	5.42%	N/A
Fees and Restrictions: ³ N/A						

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ASSET CLASS Fund Name Morningstar Category Benchmark	Gross Annual Expense Ratio ¹		Investment Option Performance			Inception Date
	As a %	Per \$1000 invested	Average Annual Return ²			
			1 Yr.	5 Yr.	10 Yr./ Since Inception*	
GLOBAL/INTERNATIONAL						
MM MSCI EAFE INTERNAT'L INDEX R3	1.06%	\$10.60	14.28%	5.83%	3.04%	04/01/14
Foreign Large Blend						
MSCI ACWI Ex USA NR USD			16.53%	5.89%	4.22%	N/A
Fees and Restrictions: ³ N/A						
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.						
OTHER						
INVESCO STABLE VALUE TRUST V	1.32%	\$13.20	1.15%	0.78%		02/28/14
Fees and Restrictions: ³ N/A						

* Since inception return is used for funds fewer than 10 years old.

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- 1 *With respect to mutual fund investment options, this expense ratio is presented as the total annual fund or class operating expenses, before waivers and reimbursements, 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, the expense ratio is intended to present similar information, but may have been calculated using methodologies that differ from those used for mutual fund investment options*
- 2 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.
- 3 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, and/or surrender charges). Your plan's contract may contain charges and adjustments that apply when the plan contract is discontinued (terminated). For further information, please contact your Plan Sponsor.

Please consider an investment option's objectives, risks, charges and expenses carefully before investing. This and other information about the investment option can be found in the applicable prospectuses (and/or summary prospectuses, if available), if any, or fact sheets for the investment options listed, which are available from your plan sponsor, on the participant website at www.massmutual.com/retirementaccess or by contacting our participant service center at 1-888-547-1405 between 8:00 a.m. and 8:00 p.m. ET, Monday through Friday. Please read them carefully before investing.

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. Please visit www.massmutual.com/retirementaccess for more current performance information to the most recent month ended.

