MassMutual

Tax-Sheltered Annuity Plan Disclosures

For use in Minnesota

This document provides important information about your MassMutual Variable Annuity. Your MassMutual Variable Annuity is intended for retirement purposes. The state of Minnesota requires that MassMutual provide you with additional information regarding the MassMutual Variable Annuity you purchased for your retirement plan.

A Contract Information

There are fees and charges associated with owning a variable annuity. These charges will be reflected in your variable annuity contract value. On an annual basis you receive a product prospectus or an annual audited financial statement for your MassMutual Variable Annuity which provides specific information about these charges. See the Table of Fees and Expenses in the product prospectus or the Financial Highlights section of the annual audited financial statement. Refer to section B - Contact Information of this document for options to view or obtain product prospectuses and annually audited financial statements.

Your MassMutual Variable Annuity offers a broad array of investment choices. These investment options have their own fees. On an annual basis you receive an underlying fund prospectus which outlines the current operating expenses for the investment choices available within your MassMutual Variable Annuity. Refer to section B - Contact Information of this documentfor options to view or obtain the underlying fund prospectuses.

The value of your MassMutual Variable Annuity depends on the performance of the investments choices available with your MassMutual Variable Annuity that you have chosen. Refer to section B - Contact Information of this document for options to view or obtain information about the monthly performance of the investments choices in your MassMutual Variable Annuity.

B Contact Information

Online:	**Phone:**
www.MassMutual.com/product-performance/product-performance-listing-page Once on the webpage, select Annuities, then select the name of your product.	1-800-272-2216 Monday through Friday, 8 a.m. – 8 p.m. Eastern Time

Massachusetts Mutual Life Insurance Company (MassMutual) and its subsidiaries, C.M. Life Insurance Company and MML Bay State Life Insurance Company, 1295 State Street, Springfield, MA 01111-0001.