

MassMutual (1)

Supplemental Illustration as Requested By Plan Sponsor

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Plan Name: Fort Bend County 457(b) Deferred Comp Plan
Plan Number: 150323

Date Prepared: 3/31/2015

Investments Options (2)	Underlying Fund Share Class	Underlying Fund Investment Balance (3)	Underlying Fund Net Expense Ratio (4)	Separate Account Net Expense Ratio Dollar Amount*	Separate Account Charge (5)	Separate Account Charge Dollar Amount*	Revenue Sharing / Fees Received from Underlying Funds (6)	Revenue Sharing Fees Received by MassMutual from Underlying Funds
								Dollar Amount*
AMERICAN FUNDS AM BALANCED	R3	\$106,726.13	0.94%	\$1,003.23	0.85%	\$907.17	0.65%	\$693.72
AMERICAN FUNDS CAP INC BLDR	R3	\$133,371.72	0.95%	\$1,267.03	0.85%	\$1,133.66	0.65%	\$866.92
AMERICAN FUNDS EUROPACIFIC	R3	\$96,549.32	1.14%	\$1,100.66	0.85%	\$820.67	0.65%	\$627.57
AMERICAN FUNDS GROWTH FUND	R3	\$170,994.39	0.98%	\$1,675.75	0.85%	\$1,453.45	0.65%	\$1,111.46
AMERICAN FUNDS INV CO AM	R3	\$92,808.53	0.96%	\$890.96	0.85%	\$788.87	0.65%	\$603.26
AMERICAN FUNDS SMALLCAP	R3	\$74,036.98	1.39%	\$1,029.11	0.85%	\$629.31	0.65%	\$481.24
FEDERATED KAUFMANN	R	\$92,489.31	1.96%	\$1,812.79	0.85%	\$786.16	0.80%	\$739.91
FRANKLIN CONSERVATIVE ALL	A	\$3,830.56	1.22%	\$46.73	0.85%	\$32.56	0.52%	\$19.92
FRANKLIN GROWTH ALLOCATION	A	\$28,506.78	1.28%	\$364.89	0.85%	\$242.31	0.52%	\$148.24
FRANKLIN MODERATE ALLOC	A	\$34,743.45	1.25%	\$434.29	0.85%	\$295.32	0.52%	\$180.67
GOLDMAN SACHS MID CAP VALUE	A	\$61,092.00	1.14%	\$696.45	0.85%	\$519.28	0.55%	\$336.01
HARTFORD DIVIDEND & GROWTH HLS	IB	\$130,249.33	0.92%	\$1,198.29	0.85%	\$1,107.12	0.50%	\$651.25
INVESCO COMSTOCK	A	\$83,175.77	0.82%	\$682.04	0.85%	\$706.99	0.55%	\$457.47
INVESCO EQUITY AND INCOME	A	\$28,235.44	0.80%	\$225.88	0.85%	\$240.00	0.55%	\$155.29
INVESCO SMALL CAP DISCOVERY	A	\$61,678.40	1.32%	\$814.15	0.85%	\$524.27	0.55%	\$339.23
LORD ABBETT AFFILIATED	P	\$21,361.82	0.95%	\$202.94	0.85%	\$181.58	0.70%	\$149.53
LORD ABBETT BOND DEBENTURE	P	\$5,637.50	1.06%	\$59.76	0.85%	\$47.92	0.70%	\$39.46
MORGAN STANLEY INSTL OPP PRTF	A	\$117,860.39	1.22%	\$1,437.90	0.85%	\$1,001.81	0.35%	\$412.51
OPPENHEIMER MAIN ST MID CAP	A	\$124,707.87	1.11%	\$1,384.26	0.85%	\$1,060.02	0.55%	\$685.89
TEMPLETON FOREIGN	A	\$38,554.09	1.16%	\$447.23	0.85%	\$327.71	0.52%	\$200.48
TEMPLETON GLOBAL BOND	A	\$38,129.81	0.90%	\$343.17	0.85%	\$324.10	0.52%	\$198.28
Total (Separate Account Funds)		\$1,544,739.59		\$17,117.51		\$13,130.29		\$9,098.30
Weighted Average (Separate Account Funds)			1.11%		0.85%		0.59%	

Other Investments	Investment Balance (3)
Fixed Account (7)	\$0.24
Total	\$0.24

Summary of Estimated Annual Fees Received*

Fees Received from Underlying Funds Dollar Amount	\$9,098.30
Separate Account Fee Dollar Amount	\$13,130.29
Per Part	\$1,520.00
Total	\$23,748.59

Important Disclosures

- (1) MassMutual: Massachusetts Mutual Life Insurance Company (MassMutual) has acquired The Hartford's Retirement Plans Group (RPG). MassMutual has no affiliation, and Hartford Retirement Services, LLC and the RPG business no longer have any affiliation, with The Hartford Financial Services Group or any of its subsidiaries. MassMutual has been appointed by Hartford Life Insurance Company (HLIC) to provide all administrative services necessary to support the Insurance contracts issued by HLIC in connection with the RPG business. Any Revenue Sharing received by The Hartford and its affiliates in respect of the RPG business is paid to MassMutual and its affiliates.
- (2) Investment Options are the Separate Account investment options in the plan as reflected on our recordkeeping system as of the effective date of this report.
- (3) Investment Balance - Balances by investment as of 3/31/2015.
- (4) Underlying Fund Net Expense Ratio represents the Fund's total annual operating expenses after fee waivers or expense reimbursements. It is a percentage representing the amount deducted by the Fund Company from the Fund's assets to pay for investment management fees, distribution and service fees (12b-1 fees), and other fund-related expenses as reported in the Fund's prospectus. For more information, see the Fund's prospectus.
- (5) Separate Account Charge is deducted from the assets of the separate account under the plan's Contract (or may be paid directly where elected by the plan sponsor) as compensation for our services. In some Contracts this is called the Mortality, Expense Risk and Administrative Charge, or the Program and Administrative Charge.
- (6) Revenue Sharing means any compensation paid, directly or indirectly, by a fund company to us under the terms of an agreement. Please see your Disclosure Statement - Reasonable Contract or Arrangement under ERISA Section 408(b)(2) for more information about Revenue Sharing.
- (7) The Fixed Account Investment Option is part of HLIC's general account. The general account contains HLIC's general corporate assets (excluding separate accounts). Contracts are issued by HLIC, and are administered by MassMutual. Plan sponsors and plan participants have no ownership interest in the assets of the Fixed Account, and we assume substantial investment risk for amounts invested in the Fixed Account. Unlike a Fund, plan sponsors do not see an "expense ratio" because we bear the expenses of the Fixed Account. Your Contract provides for a guarantee of principal and credited interest with respect to the plan's Contract value in the Fixed Account. Contributions to the Fixed Account are credited with a guaranteed rate of interest that we declare in advance. We may change the rate of interest from time to time, subject to a guaranteed minimum rate of interest for the life of the Contract. All guarantees are subject to the claims paying ability of the issuer of the Contract (HLIC). All assets of HLIC's general account are available to meet its contractual guarantees and general obligations.
- (8) Copyright © 2015 Massachusetts Mutual Life Insurance Company, Springfield, MA 01111. All rights reserved. www.massmutual.com MassMutual Financial Group is the marketing name for Massachusetts Mutual Life Insurance Company (MassMutual) [of which Retirement Services is a division] and its affiliated companies and sales representatives.

* This Estimate of Annual Fees is calculated based upon the number of participants and the account balances of each Fund on the date indicated above (the closing day of the period); whereas the fees are assessed daily upon the account balances each day. This disclosure is provided for illustration purposes only. Actual fees and charges may vary based on plan experience.

Before investing, you should carefully consider the investment objectives, risks, charges, and expenses of the mutual funds of the group variable annuity and funding agreements, and their underlying funds. For fund and product prospectuses and a disclosure document containing this and other information, contact your financial professional or visit our website. Read them carefully.

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Separate Account Fee Dollar Amount	\$14,675.03
Per Part - Reduced to zero	\$0.00
Total	\$23,773.33

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