



July 8, 2015

Fort Bend County 457(b) Deferred Comp Plan
Kent Edwards
301 Jackson Street, Suite 243
Richmond, TX 77469

Re: Proposal for GA 150323, Fort Bend County 457(b) Deferred Comp Plan

Dear Kent Edwards:

In January 2015 MassMutual provided you with notice of an increase to the Annual Per Participant Charge under your Plan's Hartford Life Insurance Company Group Funding Agreement ("Contract"). This change is scheduled to take effect on or about July 10, 2015 and would increase your Contract Per Participant Charge from \$0.00 to \$40.00 per annum.

In response to our notice, you requested a proposal for an alternative expense structure which you could agree to instead of the pending increase to the Per Participant Charge. Based on your request, we have worked with your financial intermediary, Ronald Voyles, and are pleased to present you with the following proposal.

Proposed Changes to the Current Agreement

Under this proposal, the Contract charge for Mortality, Expense Risk and Administrative Undertakings (Separate Account Charge) will be increased from 85 basis points (0.85%) per annum to 95 basis points (0.95%) per annum.

If you accept this proposal, we agree that the proposed modification to the Contract Separate Account Charge would be *instead of* the otherwise scheduled increase to the Per Participant Charge under the Contract.

Please see the enclosed Supplemental Illustration to review and compare your Plan's investment option expenses and MassMutual's compensation under this proposed scenario.

How to Accept this Proposal

You may accept this offer by signing and returning a copy of this letter to:

MassMutual Retirement Services
PO Box 1583
Hartford, CT 06144

If you accept this offer, MassMutual will process the agreed upon changes to be effective on or about September 18, 2015.

This offer expires on August 7th, 2015, which is thirty (30) days after the date of this letter. If you do not accept this offer within 30 days of the date of this letter, we will consider you to have rejected the proposal.

Please contact Elaine Volpe, your account manager, at 800-637-6444 ext. 59432 with any questions or concerns you may have about this proposal or the enclosed materials.

MassMutual Retirement Services (MMRS) is a division of Massachusetts Mutual Life Insurance Company (MassMutual) and affiliates.

Effective January 1, 2013, Massachusetts Mutual Life Insurance Company ("MassMutual") acquired The Hartford's Retirement Plans Group ("RPG") business. MassMutual has no affiliation, and the RPG business no longer has any affiliation, with The Hartford Financial Services Group, Inc. 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.



We look forward to continuing to work with you to service the retirement needs of your employees and retirees.

Sincerely,
Hartford Life Insurance Company,
By Massachusetts Mutual Life Insurance Company,
Its Administrator

By: *Una Morabito*

Una Morabito
Senior Vice President, Retirement Services

The foregoing is agreed to and accepted by the Plan Sponsor for the [Plan Name], as of the date indicated below

By: *Robert E. Hebert*
Name: Robert E. Hebert
Title: Fort Bend County Judge
Date: 7/28/15

cc: Ronald Voyles

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