

Participant Fees Disclosure Statement

Plan: Cognizant Technology Solutions 401(k) Savings Plan
Subscription: Cognizant Technology Solutions Corp
Created: 01/30/2013

Account Number: 51273-1-1

You are a participant or beneficiary in an individual account plan that allows you to direct the investment of your account balance. This disclosure statement is designed to provide you with information that will allow you to make informed decisions when selecting and managing your investments. This disclosure statement advises you of information regarding fees and expenses associated with your participation in the Plan. The General Plan Information section provides information regarding the operation of the Plan. The Comparative Chart section provides information about the Plan's investment alternatives including investment performance, operating expenses, fees, trade restrictions, and an industry benchmark relative to each non-fixed interest investment to help you make investment decisions. If the Plan has target date or life cycle investment allocation alternatives, this disclosure statement will include a Target Date Asset Allocation Investment Alternatives section providing information on how the investment allocation will change over time, when it will reach its most conservative asset allocation, the relevance of any dates used to describe the investment and the participant age groups for whom the investment alternative is designed. If your Plan's administrative expenses could be deducted from your account balance, this disclosure statement will include an Administrative Expenses section. The Administrative Expenses section provides information regarding charges for administrative expenses incurred on a Plan-wide basis that may be deducted from your account. An Individual Expenses section will also be included in this disclosure if your Plan charges participants and beneficiaries for the expenses associated with individual transactions.

General Plan Information

Investment Instructions: In order to direct your Plan investments, you must make your election at www.retiresmart.com or contact the MassMutual Participant Information Center at 1-888-606-7343. If you are currently not participating in the Plan, contact The 401(k) Helpdesk at (866) 341-9827 or 500 Frank W. Burr Blvd. Teaneck NJ 07666-.

Limitations on Instructions:

- You may give investment instructions on any day the New York Stock Exchange is open for business.
- Any trade restrictions specific to an individual investment alternative will be listed in the Comparative Chart.
- If the Plan offers publicly traded employer securities as an investment alternative, certain discretionary transactions requested by participants who are officers, directors, or principal stockholders that involve employer securities will have trading restrictions imposed as additional reporting of those transactions is required.

Designated Investment Alternatives: The Plan provides designated investment alternatives into which you can direct the investment of your Plan funds. The Comparative Chart below identifies these designated investment alternatives and provides information regarding the alternatives.

Glossary of Terms: Please visit <http://www.massmutual.com/glossary> for a glossary of investment terms relevant to the investment options under this Plan. This glossary is intended to help you better understand your options.



Comparative Chart:

This section includes important information to help you compare the investment alternatives offered under your Plan. If you want additional information about your investment options, you can go to the specific Internet web site addresses shown below or you can contact the MassMutual Participant Information Center at 1-888-606-7343. If you are currently not participating in the Plan, contact The 401(k) Helpdesk at (866) 341-9827 or 500 Frank W. Burr Blvd, Teaneck NJ 07666-. To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company, industry or class of investment, your savings may not be properly diversified. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk. In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk. It is also important to periodically review your investment portfolio, your investment objectives, and the investment alternatives under the Plan to help ensure that your retirement savings will meet your retirement goals.

Document Summary

This section focuses on the performance of investment alternatives that have a fixed or stated rate of return. The chart shows the annual rate of return of each such alternative, the term or length of time that you will earn this rate of return and other information relevant to performance.

Fixed Return Investments			
Name of Investment Type of Investment Investment Inception Date Investment Manager Investment Profile	Annual Rate of Return	Term	Shareholder-Type Fees, Restrictions and Other
CASH			
Guaranteed New STABLE VALUE MassMutual www.MassMutual.com/FF/RM3500.PDF	3.00%	Semi-annually	The rate of return listed was effective beginning on 01/01/2013, is reset Semi-annually, and is calculated net of certain contract expenses. Under the terms of your group annuity contract, there is a guaranteed minimum gross interest rate of 3.00%. Although the gross rate of return provided under the contract will never fall below 3.00%, the net rate of return may, in some instances, be less than 3.00% after applicable expenses are deducted from the contract. Current rate of return information is available by contacting the MassMutual Participant Information Center at 1-888-606-7343. If you are currently not participating in the Plan, contact The 401(k) Helpdesk at (866) 341-9827 or 500 Frank W. Burr Blvd, Teaneck NJ 07666-. This investment is closing as of 03/01/2013

Comparative Chart (continued): ::

Fixed Return Investments			
Name of Investment Type of Investment Investment Inception Date Investment Manager Investment Profile	Annual Rate of Return	Term	Shareholder-Type Fees, Restrictions and Other
Guaranteed Old STABLE VALUE MassMutual www.MassMutual.com/FF/RM3500.PDF	3.00%	Semi-annually	The rate of return listed was effective beginning on 01/01/2013, is reset Semi-annually, and is calculated net of certain contract expenses. Under the terms of your group annuity contract, there is a guaranteed minimum gross interest rate of 3.00%. Although the gross rate of return provided under the contract will never fall below 3.00%, the net rate of return may, in some instances, be less than 3.00% after applicable expenses are deducted from the contract. Current rate of return information is available by contacting the MassMutual Participant Information Center at 1-888-606-7343. If you are currently not participating in the Plan, contact The 401(k) Helpdesk at (866) 341-9827 or 500 Frank W. Burr Blvd, Teaneck NJ 07666-. Contributions may not be invested in this investment option This investment is closing as of 03/01/2013
SF Guaranteed STABLE VALUE MassMutual www.MassMutual.com/FF/RM3500.PDF	3.40%	Semi-annually	The rate of return listed was effective beginning on 01/11/2013, is reset Semi-annually, and is calculated net of certain contract expenses. Under the terms of your group annuity contract, there is a guaranteed minimum gross interest rate of 3.00%. Although the gross rate of return provided under the contract will never fall below 3.00%, the net rate of return may, in some instances, be less than 3.00% after applicable expenses are deducted from the contract. Current rate of return information is available by contacting the MassMutual Participant Information Center at 1-888-606-7343. If you are currently not participating in the Plan, contact The 401(k) Helpdesk at (866) 341-9827 or 500 Frank W. Burr Blvd, Teaneck NJ 07666-. This investment will be available as of 03/01/2013

This section focuses on the performance of investment alternatives that do not have a fixed or stated rate of return. The chart shows how these alternatives have performed over time and allows you to compare them with an appropriate benchmark for the same time periods. ***Past performance does not guarantee how the investment alternative will perform in the future. Your investment in these alternatives could lose money.***

Information about an investment alternative's principal risks is available on the Investment Profile. You can obtain a specific Investment Profile using the web site address provided for the specific investment alternative in the Comparative Chart.

This chart also shows fee and expense information for the investment alternatives under your Plan. It shows the Total Annual Operating Expense which are expenses that reduce the rate of return of the investment alternative. Any shareholder-type fees are also disclosed. These fees are in addition to Total Annual Operating Expenses.

	Variable Return Investments						Fees and Expense Information					
Name of Investment Type of Investment Investment Inception Date Investment Manager Investment Profile	Average Annual Total Return as of 12/31/2012			Benchmark			Gross Total Annual Operating Expenses		Net Total Annual Operating Expenses**		Shareholder-Type Fees, Restrictions and Other	
	1 Year	5 Year	10 Year or *Since Fund Inception if less than 10 years	1 Year	5 Year	10 Year or *Since Fund Inception if less than 10 years	As a %	Per \$1000	As a %	Per \$1000		
BOND												
Prm Inf-Pro and lcm (Babson) INTERMEDIATE TERM BOND 12/31/2003 MassMutual Premier www.MassMutual.com/FF/RM3610SR.PDF	6.80%	6.83%	6.18%	6.98%	7.04%	6.46%	0.86%	\$8.60	0.56%	\$5.60		
Select PIMCO Total Return INTERMEDIATE TERM BOND 10/01/1994 MassMutual Select www.MassMutual.com/FF/I9394.PDF	9.43%	7.67%	6.35%	4.23%	5.95%	5.19%	0.67%	\$6.70	0.67%	\$6.70		
Prm High Yield (Babson) HIGH YIELD BOND 09/05/2000 MassMutual Premier www.MassMutual.com/FF/rm3682sr.PDF	16.83%	8.48%	9.59%	15.81%	10.33%	10.62%	0.80%	\$8.00	0.70%	\$7.00		

Comparative Chart (continued):

	Variable Return Investments						Fees and Expense Information					
Name of Investment Type of Investment Investment Inception Date Investment Manager Investment Profile	Average Annual Total Return as of 12/31/2012			Benchmark			Gross Total Annual Operating Expenses		Net Total Annual Operating Expenses**		Shareholder-Type Fees, Restrictions and Other	
	10 Year or *Since Fund Inception if less than 10 years			10 Year or *Since Fund Inception if less than 10 years			As a	Per	As a	Per		
	1 Year	5 Year	10 years	1 Year	5 Year	10 years	%	\$1000	%	\$1000		
ASSET ALLOCATION												
Prm Balanced (Babson) ASSET ALLOCATION/LIFESTYLE 10/15/1987 MassMutual Premier www.MassMutual.com/FF/RM3510SR.PDF	12.45%	3.71%	6.59%	15.98%	1.66%	7.09%	0.70%	\$7.00	0.68%	\$6.80		
S&P 500® Index												
Pro-Blnd ConTrm (Mnning&Npier) ASSET ALLOCATION/LIFESTYLE 12/01/1995 Manning & Napier www.MassMutual.com/FF/exdax.pdf	8.76%	5.14%	5.82%	11.87%	2.80%	6.50%	0.90%	\$9.00	0.90%	\$9.00		
Lipper Balanced Index												
RetireSMART In Retirement ASSET ALLOCATION/LIFECYCLE 12/31/2003 MassMutual Select www.MassMutual.com/FF/rm3633sr.PDF	9.64%	4.53%	4.85%	4.23%	5.95%	5.31%	0.81%	\$8.10	0.81%	\$8.10		
Barclays US Agg Bond												
RetireSMART 2010 ASSET ALLOCATION/LIFECYCLE 12/31/2003 MassMutual Select www.MassMutual.com/FF/rm3634sr.PDF	11.19%	3.43%	4.64%	4.23%	5.95%	5.31%	0.84%	\$8.40	0.84%	\$8.40		
Barclays US Agg Bond												
RetireSMART 2020 ASSET ALLOCATION/LIFECYCLE 12/31/2003 MassMutual Select www.MassMutual.com/FF/rm3635sr.PDF	14.14%	2.51%	4.64%	15.98%	1.66%	4.93%	0.88%	\$8.80	0.88%	\$8.80		
S&P 500® Index												

Comparative Chart (continued):

	Variable Return Investments						Fees and Expense Information				
Name of Investment Type of Investment Investment Inception Date Investment Manager Investment Profile	Average Annual Total Return as of 12/31/2012			Benchmark			Gross Total Annual Operating Expenses		Net Total Annual Operating Expenses**		Shareholder-Type Fees, Restrictions and Other
	10 Year or *Since Fund Inception if less than			10 Year or *Since Fund Inception if less than			As a %	Per \$1000	As a %	Per \$1000	
	1 Year	5 Year	10 years	1 Year	5 Year	10 years					
RetireSMART 2030 ASSET ALLOCATION/LIFECYCLE 12/31/2003 MassMutual Select www.MassMutual.com/FF/rm3636sr.PDF	15.55%	1.26%	4.62%	15.98%	1.66%	4.93%	0.92%	\$9.20	0.92%	\$9.20	
RetireSMART 2040 ASSET ALLOCATION/LIFECYCLE 12/31/2003 MassMutual Select www.MassMutual.com/FF/rm3637sr.PDF	15.69%	0.82%	4.78%	15.98%	1.66%	4.93%	0.95%	\$9.50	0.95%	\$9.50	
RetireSMART 2050 ASSET ALLOCATION/LIFECYCLE 12/17/2007 MassMutual Select www.MassMutual.com/FF/l8494.PDF	16.22%	1.00%	1.21%	15.98%	1.66%	1.49%	1.08%	\$10.80	0.81%	\$8.10	
STOCK											
Sel Fundmentl Val (Wellington) LARGE CAP VALUE 12/31/2001 MassMutual Select www.MassMutual.com/FF/rm3611sr.PDF	16.49%	1.23%	7.92%	17.50%	0.59%	7.37%	0.94%	\$9.40	0.79%	\$7.90	
Washington Mut Invs (American) LARGE CAP VALUE 06/01/1986 American Funds www.MassMutual.com/FF/rwmex.pdf	12.48%	1.64%	6.63%	15.98%	1.66%	7.09%	0.65%	\$6.50	0.65%	\$6.50	

Comparative Chart (continued):

	Variable Return Investments						Fees and Expense Information				
Name of Investment Type of Investment Investment Inception Date Investment Manager Investment Profile	Average Annual Total Return as of 12/31/2012			Benchmark			Gross Total Annual Operating Expenses		Net Total Annual Operating Expenses**		Shareholder-Type Fees, Restrictions and Other
	10 Year or *Since Fund Inception if less than			10 Year or *Since Fund Inception if less than							
	1 Year	5 Year	10 years	1 Year	5 Year	10 years	As a %	Per \$1000	As a %	Per \$1000	
Sel Focused Value (Harris) LARGE CAP CORE 05/01/2000 MassMutual Select www.MassMutual.com/FF/rm3593sr.PDF	21.17%	6.57%	11.04%	16.42%	1.92%	7.52%	0.90%	\$9.00	0.80%	\$8.00	
MM S&P 500 Index(Northrn Trst) LARGE CAP CORE 07/01/1993 MassMutual Select www.MassMutual.com/FF/rm3535sr.PDF	15.51%	1.25%	6.65%	15.98%	1.66%	7.09%	0.47%	\$4.70	0.42%	\$4.20	
Contrafund (Fidelity) LARGE CAP GROWTH 06/01/1967 Fidelity Investments www.MassMutual.com/FF/fcntx.pdf	16.24%	1.97%	9.68%	15.98%	1.66%	7.09%	0.81%	\$8.10	0.81%	\$8.10	
Mid Cap Value (Perkins) MID CAP VALUE 09/01/1998 Janus www.MassMutual.com/FF/jmcvx.pdf	10.32%	3.18%	10.17%	18.48%	3.79%	10.63%	0.84%	\$8.40	0.84%	\$8.40	
Mid Cap Index (Northern) MID CAP CORE 04/01/2005 Northern Funds www.MassMutual.com/FF/nomix.pdf	17.76%	4.85%	7.02%	17.89%	5.16%	7.33%	0.53%	\$5.30	0.16%	\$1.60	

Comparative Chart (continued):

	Variable Return Investments						Fees and Expense Information					
Name of Investment Type of Investment Investment Inception Date Investment Manager Investment Profile	Average Annual Total Return as of 12/31/2012			Benchmark			Gross Total Annual Operating Expenses		Net Total Annual Operating Expenses**		Shareholder-Type Fees, Restrictions and Other	
	10 Year or *Since Fund Inception if less than			10 Year or *Since Fund Inception if less than			As a %	Per \$1000	As a %	Per \$1000		
	1 Year	5 Year	10 years	1 Year	5 Year	10 years						
Sel Md Cp Gr II (TRP/Frontier) MID CAP GROWTH 03/01/1998 MassMutual Select www.MassMutual.com/FF/RM3559S.PDF	14.51%	4.24%	11.02%	15.81%	3.23%	10.32%	0.96%	\$9.60	0.86%	\$8.60		
Russell Mid Cap® Growth Index												
Small Cap Value (Invesco) SMALL CAP VALUE 07/01/1999 Invesco www.MassMutual.com/FF/vscax.lw.pdf	22.50%	6.70%	11.74%	18.05%	3.55%	9.50%	1.17%	\$11.70	1.17%	\$11.70		
Russell 2000® Value Idx												
Companies Select (Invesco) SMALL CAP CORE 12/01/2003 Invesco www.MassMutual.com/FF/atiax.lw.pdf	12.38%	7.96%	10.55%	16.34%	3.55%	6.36%	1.28%	\$12.80	1.28%	\$12.80		
Russell 2000® Idx												
Sel Sm Cp Gr (W&R/WIIngtn/Tmb) SMALL CAP GROWTH 05/03/1999 MassMutual Select www.MassMutual.com/FF/rm3584sr.PDF	13.41%	2.09%	9.32%	14.59%	3.49%	9.80%	1.02%	\$10.20	0.95%	\$9.50		
Russell 2000® Growth Index												
NFJ International Val(Allianz) INTL/GLOBAL LARGE VALUE 02/01/2003 Allianz Global Investors www.MassMutual.com/FF/afjax.lw.pdf	21.65%	-1.24%	14.04%	16.84%	-2.89%	10.23%	1.30%	\$13.00	1.25%	\$12.50	Transfers not allowed between 2:30 p.m. and 4 p.m. ET each day	
MSCI® AC World ex-USA												

Comparative Chart (continued):

	Variable Return Investments						Fees and Expense Information				
Name of Investment Type of Investment Investment Inception Date Investment Manager Investment Profile	Average Annual Total Return as of 12/31/2012			Benchmark			Gross Total Annual Operating Expenses		Net Total Annual Operating Expenses**		Shareholder-Type Fees, Restrictions and Other
	10 Year or *Since Fund Inception if less than 10 years			10 Year or *Since Fund Inception if less than 10 years			As a	Per	As a	Per	
	1 Year	5 Year	10 years	1 Year	5 Year	10 years	%	\$1000	%	\$1000	
Premier Global (OFI) INTL/GLOBAL LARGE GROWTH 03/01/1998 MassMutual Premier www.MassMutual.com/FF/rm3536s.PDF	21.38%	1.31%	5.39%	15.84%	-1.18%	3.83%	1.04%	\$10.40	0.89%	\$8.90	
Developing Markets (OFI) EMERGING MARKET EQUITY 12/01/1996 Oppenheimer www.MassMutual.com/FF/odvyx.pdf	21.29%	3.81%	19.98%	18.23%	-0.91%	16.52%	1.03%	\$10.30	1.03%	\$10.30	Transfers not allowed between 2:30 p.m. and 4 p.m. ET each day

*The benchmark since inception return is calculated from the month-end of the investment's inception.

**The Net Total Annual Operating Expenses include any investment expense waiver/reimbursement arrangements documented in the investment's prospectus and may be lower than the Gross Total Annual Operating Expenses due to the indicated expense waivers or reimbursements, which may be subject to expiration. Additional information regarding investment expense waivers specific to each investment is included in this document, if available, including whether the waiver is contractual or voluntary and its date of expiration. All available information about investment expense waivers is current and complete as of the date of this report. If information regarding the waivers is incomplete, it is because our third-party data provider was unable to make the information available. For more information, please see the investment profile or the prospectus that corresponds to the investment, which are both available from MassMutual. Contact the MassMutual Participant Information Center at 1-888-606-7343. If you are currently not participating in the Plan, contact The 401(k) Helpdesk at (866) 341-9827 or 500 Frank W. Burr Blvd, Teaneck NJ 07666-.

Comparative Chart (continued):

Other share classes of an investment or its underlying investment (depending upon the investment) may have existed longer, which may account for any pre-inception performance shown. If pre-inception performance is shown, it is generally the performance of an older share class of the investment itself or its underlying investment (depending upon the investment) adjusted for fees and expenses of the newer share class. However, if using the expenses of the newer share class rather than the expenses of the older share class (due to lower expenses of the newer share class) would result in better performance, then pre-inception performance represents that of the older share class without any expense adjustment.

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's web site for an example showing the long-term effect of fees and expenses at http://www.dol.gov/ebsa/publications/401k_employee.html. Fees and expenses are only one of many factors to consider when you decide to invest in an alternative. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

To obtain additional information about the Plan's designated investment alternatives, please obtain the Investment Profiles for the specific investment alternatives you are interested in using the web site addresses provided in the Comparative Chart or go to www.retiresmart.com.

You have the right to request the following information relating to the Plan's investment alternatives: copies of prospectuses or any short-form or summary prospectus or similar documents, financial statements or reports, a statement of the value of each investment available under the Plan as well as the valuation date, and a list of the assets that make up the portfolio of each investment under the Plan that constitute "plan assets" within the meaning of Department of Labor regulations and the value of each of these assets. In addition, you may request a free paper copy of the information available on the web site(s) listed on the Comparative Charts above and the Glossary of Investment Terms. This information can be obtained by contacting The 401(k) Helpdesk at (866) 341-9827 or 500 Frank W. Burr Blvd, Teaneck NJ 07666- or MassMutual Participant Information Center, P.O. Box 219062, Kansas City, MO 64121-9062, 1-888-606-7343.

Target Date Asset Allocation Investment Alternatives ::

Target Date Asset Allocation Investment Alternatives offer professional management and monitoring as well as diversification - potentially, an all in one investment. Each investment alternative has an automatic process that invests more conservatively as retirement nears. A group of target date (or lifecycle) investments from one investment family constitutes a series.

Target date investment alternatives are generally mutual funds or similar investments which hold a diversified portfolio of stocks, bonds, and other investments. Typically, target date investment portfolios shift over time from a mix primarily focused on stock investments earlier in the lifecycle of each portfolio to a mix weighted more toward bond investments (commonly referred to as the "glide path").

Target Date Asset Allocation Investment Alternatives (continued) ::

The investment manager periodically reviews the target asset allocation and underlying investment options and may, at any time, in its discretion, change the target asset allocation or deviate from the target asset allocation. Under normal circumstances, the Funds' asset allocation among equity, fixed income and certain other asset classes is generally expected to vary by no more than plus or minus ten percentage points from the target asset allocation at that time.

The below target date series included in your Plan consists of the investments listed below. These investments are named for the approximate year when an investor plans to retire, will likely stop making new contributions, and will withdraw or begin taking withdrawals ("target year").

RetireSMART In Retirement - 65% in Fixed Income & Short Term/Money Market and 35% in Equity and similar funds.

RetireSMART 2010 - 50% in Fixed Income & Short Term/Money Market and 50% in Equity and similar funds.

RetireSMART 2020 - 25% in Fixed Income & Short Term/Money Market and 75% in Equity and similar funds.

RetireSMART 2030 - 13% in Fixed Income & Short Term/Money Market and 87% in Equity and similar funds.

RetireSMART 2040 - 9% in Fixed Income & Short Term/Money Market and 91% in Equity and similar funds.

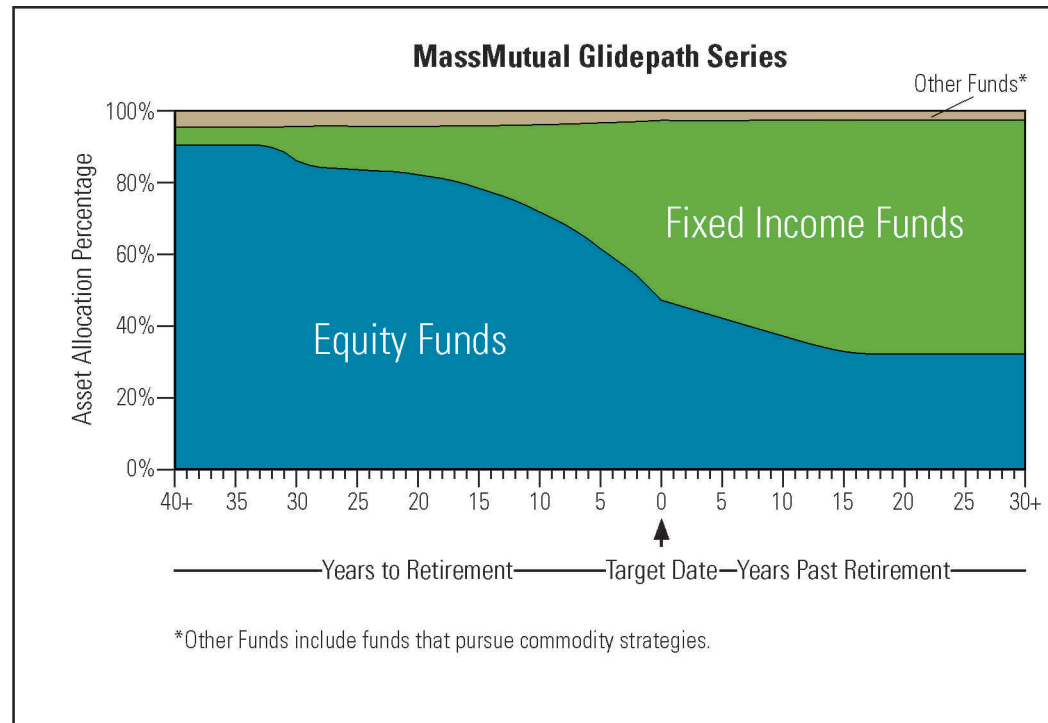
RetireSMART 2050 - 5% in Fixed Income & Short Term/Money Market and 95% in Equity and similar funds.

The Funds in the RetireSmart series are designed for investors who plan to withdraw the value of their accounts in the Funds gradually after the target year which is designed to reflect an assumed retirement date for which each Fund is named. Other than the In Retirement Fund, each Fund's assets are allocated among underlying funds according to an asset allocation strategy that becomes increasingly conservative until it reaches approximately 50% in equity and similar funds and 50% in fixed income funds, including money market funds, in the stated target year, and approximately 35% in equity and similar funds and 65% in fixed income funds, including money market funds, approximately fifteen years after the stated target year. This is the point in time when the Fund reaches its most conservative allocation.

The In Retirement Fund is designed for investors over age 65 and its assets are allocated among underlying funds according to a target asset allocation strategy that emphasizes fixed income and money market funds, but also includes a smaller allocation to equity and certain other funds. This fund has reached its most conservative allocation, which is approximately 35% in equity and similar funds and 65% in fixed income funds, including money market funds.

The following chart illustrates the Funds' target asset allocations among equity, fixed income and certain other asset classes as of the date of this disclosure statement and how their asset allocations are expected to change over time. The number of years until retirement, target retirement date and number of years past retirement are depicted on the bottom axis. The corresponding asset allocation percentage is reflected on the left hand axis of the chart. To find the target allocation relevant to the number of years until you may retire, find the number of years on the bottom axis and follow it up to see where on the left hand axis it intersects with each asset class reflected in the chart. As time passes and the target date approaches (and then is passed), the asset allocation will move along the "glide path" until the most conservative asset allocation is reached. Each of the Funds' target asset allocation may differ from this illustration.

Target Date Asset Allocation Investment Alternatives (continued) ::



Target date investment alternatives do not guarantee that you will have adequate retirement income. You can lose money at any time, including near and following retirement. Target date asset allocation investment alternatives do not eliminate the need for you to decide, before investing and from time to time thereafter, whether the investment alternative fits your financial situation. Even if you plan to retire in 2030, you may decide, based on your investment objectives, tolerance for risk, and other assets, that the investment strategy and risks of a 2020, 2040, or other target date fund would be more appropriate for you. Or you may decide that you don't want to invest in a target date asset allocation investment alternative and would rather actively manage your investments by selecting different investment alternative(s).

[illegible]

If fees/expenses are incurred for plan administration, such fees/expenses may be charged to the Plan. As an individual account Plan, these Administrative Expenses may be charged against your account balance to the extent they are not charged against forfeitures or paid by the Plan sponsor. As a result, your account balance may be reduced for your share of any Administrative Expenses charged against your account. These fees may be charged on a pro rata basis (i.e., based on the relative size of each participant's or beneficiary's account) and/or a per capita basis (i.e., each participant or beneficiary is charged the same fee). If Administrative Expenses are charged to your account balance, the actual dollar amount of the Administrative Expenses will be reported to you in the calendar quarter following the quarter in which the charge occurs. Please note that these Administrative Expenses are not included in the total annual operating expenses of any of the designated investment options offered under the Plan.

Pro Rata Fees

Plan administration fees/expenses that may be charged pro rata include, but are not limited to, fees/expenses for legal, accounting, audit, compliance, intermediary/advisor, investment, recordkeeping, and trustee services (collectively "Plan Administration Fees").

Per Capita Fees

Plan administration fees/expenses that may be charged on a per capita basis are fees/expenses for recordkeeping services.

Following separation from service for employees or account set-up for beneficiaries and alternate payees, MassMutual provides plan services directly (e.g., address changes, reporting and day-to-day administration), for which an annual fee of \$30.00 will be deducted from your account.

Individual Expenses:

The Plan may impose certain charges against individual participants' accounts rather than charge them against the Plan as a whole. These charges may arise based on your use of a feature available under the Plan (e.g., participant loans), or based on the application of applicable law (e.g., processing a qualified domestic relations order in case of a divorce). Any fee or expense charged against your account will be reported to you in the calendar quarter following the quarter in which the charge occurred.

Activity Type	Current Fees
Annuity Purchase	\$175
Distribution	\$40
Installment Administration	\$100
Loan Processing (electronic)	\$125
Loan Processing (paper)	\$125
Qualified Domestic Relation Order	\$350
Reprocessing (adjustment)	\$75
Return of Excess Administration	\$40
Special Mailing	\$20

