

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
CASH			
Capital Preservation STABLE VALUE MassMutual www.MassMutual.com/FF/rm3502cp.PDF	1.10%	Quarterly	The rate of return listed was effective beginning on 03/31/2016, is reset Quarterly, 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 1.00%. Although the gross rate of return provided under the contract will never fall below 1.00%, the net rate of return may, in some instances, be less than 1.00% 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 Human Resources at (724) 834-1260 or 226 South Maple Ave., Greensburg PA 15601.

Your Plan's stable value investment is provided by a group annuity contract (the "Contract") held in your plan's trust. While the Contract pays a fixed credited rate (disclosed above), on each day on which there is cash flow into or out of the trust, the rate of interest you receive from the trust may be more or less than the Contract's disclosed fixed credited rate.

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. Expense information is reflected as of the date of this report and may change over time. Please note that expense information for each investment alternative reflected on the Investment Profile is updated from time to time. Please see the Investment Profile which includes current expense information as well as the date the expenses were most recently updated.

Comparative Chart (continued):

Name of Investment Type of Investment Investment Inception Date Investment Manager Investment Profile	Variable Return Investments						Fees and Expense Information				
	Average Annual Total Return as of 04/30/2016			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 Cr Bnd Fd (Babson) INTERMEDIATE TERM BOND 10/03/1994 MassMutual Premier www.MassMutual.com/FF/RM3509YR.PDF	0.04%	3.40%	5.00%	2.75%	3.60%	4.96%	0.62%	\$6.20	0.62%	\$6.20	
Prm Dvrsfd Bnd Fd (Babson) INTERMEDIATE TERM BOND 05/03/1999 MassMutual Premier www.MassMutual.com/FF/RM3582YR.PDF	0.58%	3.83%	5.11%	2.75%	3.60%	4.96%	0.76%	\$7.60	0.72%	\$7.20	
Pr Inf-Pro and Inc Fd (Babson) INTERMEDIATE TERM BOND 12/31/2003 MassMutual Premier www.MassMutual.com/FF/RM3610YR.PDF	1.00%	2.45%	4.34%	1.13%	2.59%	4.67%	0.87%	\$8.70	0.67%	\$6.70	
Prm Hgh Yld Fd (Babson) HIGH YIELD BOND 09/05/2000 MassMutual Premier www.MassMutual.com/FF/rm3682lr.PDF	-0.94%	6.35%	6.49%	-1.12%	5.42%	7.36%	0.88%	\$8.80	0.85%	\$8.50	

Comparative Chart (continued):

Name of Investment Type of Investment Investment Inception Date Investment Manager Investment Profile	Variable Return Investments						Fees and Expense Information				Shareholder-Type Fees, Restrictions and Other
	Average Annual Total Return as of 04/30/2016			Benchmark			Gross Total Annual Operating Expenses		Net Total Annual Operating Expenses**		
	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	
ASSET ALLOCATION											
T. Rowe Price Retirmnt Bal Fd ASSET ALLOCATION/LIFESTYLE 10/01/2002 T. Rowe Price www.MassMutual.com/FF/parix.pdf	-0.54%	3.95%	4.57%	0.50%	4.16%	4.27%	0.81%	\$8.10	0.81%	\$8.10	
T. Rowe Price Retirmnt 2005 Fd ASSET ALLOCATION/LIFECYCLE 06/01/2007 T. Rowe Price www.MassMutual.com/FF/pargx.pdf	-0.32%	4.45%	3.96%	0.50%	4.16%	3.62%	0.83%	\$8.30	0.83%	\$8.30	
T. Rowe Price Retirmnt 2010 Fd ASSET ALLOCATION/LIFECYCLE 10/01/2002 T. Rowe Price www.MassMutual.com/FF/parax.pdf	-0.57%	4.83%	4.87%	0.01%	4.60%	4.56%	0.83%	\$8.30	0.83%	\$8.30	
T. Rowe Price Retirmnt 2015 Fd ASSET ALLOCATION/LIFECYCLE 03/01/2004 T. Rowe Price www.MassMutual.com/FF/parhx.pdf	-1.11%	5.42%	5.13%	-0.36%	5.07%	4.81%	0.87%	\$8.70	0.87%	\$8.70	
T. Rowe Price Retirmnt 2020 Fd ASSET ALLOCATION/LIFECYCLE 10/01/2002 T. Rowe Price www.MassMutual.com/FF/parbx.pdf	-1.80%	5.88%	5.26%	-0.79%	5.44%	4.97%	0.91%	\$9.10	0.91%	\$9.10	

Comparative Chart (continued):

Name of Investment Type of Investment Investment Inception Date Investment Manager Investment Profile	Variable Return Investments						Fees and Expense Information				Shareholder-Type Fees, Restrictions and Other
	Average Annual Total Return as of 04/30/2016			Benchmark			Gross Total Annual Operating Expenses		Net Total Annual Operating Expenses**		
	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	
T. Rowe Price Retirmnt 2025 Fd ASSET ALLOCATION/LIFECYCLE 03/01/2004 T. Rowe Price www.MassMutual.com/FF/parjx.pdf	-2.41%	6.27%	5.34%	-1.15%	5.71%	5.02%	0.94%	\$9.40	0.94%	\$9.40	
T. Rowe Price Retirmnt 2030 Fd ASSET ALLOCATION/LIFECYCLE 10/01/2002 T. Rowe Price www.MassMutual.com/FF/parcx.pdf	-2.92%	6.60%	5.42%	-1.50%	5.96%	5.05%	0.97%	\$9.70	0.97%	\$9.70	
T. Rowe Price Retirmnt 2035 Fd ASSET ALLOCATION/LIFECYCLE 03/01/2004 T. Rowe Price www.MassMutual.com/FF/parkx.pdf	-3.43%	6.78%	5.46%	-1.84%	6.17%	5.05%	0.99%	\$9.90	0.99%	\$9.90	
T. Rowe Price Retirmnt 2040 Fd ASSET ALLOCATION/LIFECYCLE 10/01/2002 T. Rowe Price www.MassMutual.com/FF/pardx.pdf	-3.88%	6.91%	5.54%	-2.08%	6.34%	5.08%	1.00%	\$10.00	1.00%	\$10.00	
T. Rowe Price Retirmnt 2045 Fd ASSET ALLOCATION/LIFECYCLE 06/01/2005 T. Rowe Price www.MassMutual.com/FF/parlx.pdf	-3.86%	6.92%	5.54%	-2.32%	6.46%	5.03%	1.00%	\$10.00	1.00%	\$10.00	

Comparative Chart (continued):

Name of Investment Type of Investment Investment Inception Date Investment Manager Investment Profile	Variable Return Investments						Fees and Expense Information				Shareholder-Type Fees, Restrictions and Other
	Average Annual Total Return as of 04/30/2016			Benchmark			Gross Total Annual Operating Expenses		Net Total Annual Operating Expenses**		
	10 Year or *Since Fund Inception if less than			10 Year or *Since Fund Inception if less than			As a	Per	As a	Per	
	1 Year	5 Year	10 years	1 Year	5 Year	10 years	%	\$1000	%	\$1000	
T. Rowe Price Retirmnt 2050 Fd ASSET ALLOCATION/LIFECYCLE 01/01/2007 T. Rowe Price www.MassMutual.com/FF/parfx.pdf	-3.86%	6.92%	5.07%	-2.52%	6.62%	4.54%	1.00%	\$10.00	1.00%	\$10.00	
T. Rowe Price Retirmnt 2055 Fd ASSET ALLOCATION/LIFECYCLE 01/01/2007 T. Rowe Price www.MassMutual.com/FF/parox.pdf	-3.89%	6.92%	5.06%	-2.66%	6.79%	3.85%	1.00%	\$10.00	1.00%	\$10.00	
STOCK											
Invesco Comstock Fund LARGE CAP VALUE 08/01/1986 Invesco www.MassMutual.com/FF/acstx.lw.pdf	-6.90%	8.36%	5.43%	1.23%	11.02%	6.91%	0.84%	\$8.40	0.83%	\$8.30	
MM S&P 500 Index Fd(Nrthrn Tr) LARGE CAP CORE 01/01/1994 MassMutual Select www.MassMutual.com/FF/RM3535Yr.PDF	0.76%	10.51%	6.43%	1.23%	11.02%	6.91%	0.47%	\$4.70	0.47%	\$4.70	
PIMCO StocksPlus Fund LARGE CAP CORE 06/01/1993 PIMCO Funds www.MassMutual.com/FF/pspx.lw.pdf	-1.01%	10.98%	6.86%	1.23%	11.02%	6.91%	0.90%	\$9.00	0.90%	\$9.00	

Comparative Chart (continued):

Name of Investment Type of Investment Investment Inception Date Investment Manager Investment Profile	Variable Return Investments						Fees and Expense Information				Shareholder-Type Fees, Restrictions and Other
	Average Annual Total Return as of 04/30/2016			Benchmark			Gross Total Annual Operating Expenses		Net Total Annual Operating Expenses**		
	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	
Sel TRP/LS Blue Chip Growth Fd LARGE CAP GROWTH 06/01/2001 MassMutual Select www.MassMutual.com/FF/RM3546YR.PDF	1.04%	12.72%	8.48%	1.09%	11.44%	8.20%	0.87%	\$8.70	0.87%	\$8.70	
Ridgeworth Mid Cap Val Eq Fd MID CAP VALUE 12/01/2001 RidgeWorth www.MassMutual.com/FF/smvtx.pdf	-3.67%	7.63%	8.56%	-0.20%	10.45%	7.35%	1.10%	\$11.00	1.10%	\$11.00	This investment is closing as of 06/15/2016
American Century Mid Cp Val Fd MID CAP VALUE 04/01/2004 American Century www.MassMutual.com/FF/acmvx.pdf	4.56%	11.49%	9.00%	-0.20%	10.45%	7.35%	1.01%	\$10.10	1.01%	\$10.10	This investment will be available as of 06/15/2016
Columbia Mid Cap Index Fund MID CAP CORE 04/01/2000 Columbia www.MassMutual.com/FF/ntiax.pdf	-1.39%	8.72%	7.34%	-0.95%	9.21%	7.77%	0.66%	\$6.60	0.45%	\$4.50	
Sel MCG II Fd (TRP/Frontier) MID CAP GROWTH 06/01/2000 MassMutual Select www.MassMutual.com/FF/RM3559YR.PDF	-0.76%	10.22%	8.76%	-4.12%	9.21%	7.38%	0.95%	\$9.50	0.95%	\$9.50	

Comparative Chart (continued):

Name of Investment Type of Investment Investment Inception Date Investment Manager Investment Profile	Variable Return Investments						Fees and Expense Information				Shareholder-Type Fees, Restrictions and Other
	Average Annual Total Return as of 04/30/2016			Benchmark			Gross Total Annual Operating Expenses		Net Total Annual Operating Expenses**		
	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	
Delaware Small Cap Value Fund SMALL CAP VALUE 01/01/2000 Delaware Investments www.MassMutual.com/FF/devix.pdf	-1.34%	7.36%	6.10%	-3.71%	6.77%	4.61%	0.96%	\$9.60	0.96%	\$9.60	
Columbia Small Cap Index Fund SMALL CAP CORE 01/01/2000 Columbia www.MassMutual.com/FF/nmsax.pdf	-0.37%	9.57%	6.70%	-5.94%	6.98%	5.42%	0.45%	\$4.50	0.45%	\$4.50	
Sel Wellington/OFI Sm Cp Gr Fd SMALL CAP GROWTH 05/03/1999 MassMutual Select www.MassMutual.com/FF/RM3584YR.PDF	-10.50%	6.01%	5.74%	-8.28%	7.15%	6.14%	1.06%	\$10.60	1.06%	\$10.60	
Sel Overseas Fd (MFS/Hrs/JPM) INTL/GLOBAL LARGE CORE 05/01/2001 MassMutual Select www.MassMutual.com/FF/RM3609YR.PDF	-12.08%	1.42%	2.65%	-9.31%	1.70%	1.62%	1.13%	\$11.30	1.13%	\$11.30	

Comparative Chart (continued):

Name of Investment Type of Investment Investment Inception Date Investment Manager Investment Profile	Variable Return Investments						Fees and Expense Information				
	Average Annual Total Return as of 04/30/2016			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					
MM MSCI EAFE Intl Idx Fd(N Tr) INTL/GLOBAL LARGE CORE 08/01/2012 MassMutual Select www.MassMutual.com/FF/I10217.PDF	-10.41%	N/A	6.78%	-9.31%	1.70%	7.30%	0.64%	\$6.40	0.60%	\$6.00	
Oppenheimer Real Estate Fund REITS 03/05/2002 Oppenheimer www.MassMutual.com/FF/oreyx.pdf	6.22%	9.65%	6.74%	8.11%	10.05%	6.72%	1.17%	\$11.70	1.07%	\$10.70	

*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 some investments, the Net Total Annual Operating Expense ratio figure reflects the subtraction of interest expense, which results from an investment's use of certain other investments. This expense is required to be treated as an investment expense for accounting purposes, but is not payable to the investment adviser or subadviser (if applicable). 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 Human Resources at (724) 834-1260 or 226 South Maple Ave., Greensburg PA 15601.

Administrative Expenses (continued)

Administrative Expense Name	Description of Expense	Expense Amount/Schedule	Allocation Method
			to top of range in the fifth band of assets, the charge will be the percentage stated for the fifth band of assets. Each participant pays the same resulting rate which is multiplied against his or her account balance to determine the amount of the charge. While the rate for each participant is identical, the amount of the charge will vary based on the participant's account balance.

If the Plan's Sponsor normally pays the fees for administrative services performed by MassMutual, and the payment is overdue in accordance with the Plan Sponsor's Administrative Services Agreement with MassMutual, the Plan Sponsor is authorizing that the outstanding expenses will be deducted from participants' account balances on a pro rata basis to the extent allowed by the Plan's Administrative Services Agreement. Your share of the overdue expense will be determined by multiplying the fee by a ratio that is equal to the value of your account balance divided by the value of all account balances under the plan.

Consulting Services

Certain consulting services may be performed during the next 12 months if applicable to the provisions in your Plan and if requested by the Plan Sponsor. The fee for any of the services that are performed will only be paid from plan assets if directed by the Plan Sponsor. Consulting services include the following.

If the Plan Sponsor requests MassMutual to perform research (such as documenting regulatory compliance, e.g. providing historical participant transaction forms, supporting financial reports, etc.), a \$75 per hour fee may be charged.

If an amendment to the investment contract is required, the amendment preparation fee is \$300.

The Plan Sponsor may request MassMutual to prepare the participant notices when there is a change in the Plan's investments or for other required disclosures. The fee for preparation of participant disclosure notices may be paid from participant accounts if directed by the Plan Sponsor.

If any of these consulting services are performed and the Plan's Sponsor directs MassMutual to deduct the fees for these services from participants' account balances, the fees will be deducted on a pro rata basis. Your share of the expense will be determined by multiplying the fee by a ratio that is equal to the value of your account balance divided by the value of all participants' account balances under the plan.

Contract Discontinuance and Termination Services

If at some point in the future the Plan discontinues the investment provider relationship with MassMutual either by transitioning the Plan to a new record keeper or because of the complete termination of the Plan, additional fees may be charged depending on the terms of the investment contract/agreement in effect at that time and certain administrative services performed in conjunction with the event.

When investment contracts are discontinued, the participants' accounts could be assessed contract surrender charges, termination asset charges, or market value adjustments. Your Plan's specific investment contract/agreement will identify which of these discontinuance fees are in effect. The discontinuance fees may also be dependent on the conditions of the market at the point in time the investment contract/agreement is discontinued.

If any special reports are requested during the transition of the plan to a new record keeper, a \$300 fee may be charged for each report.

Administrative Expenses (continued) ::

Adjustment Fees

On occasion, the Plan Sponsor may request that certain calculations be performed to make adjustments to specific participants' accounts or to calculate and allocate earnings. The fee for such a service is \$75 per hour.

If the Plan's Sponsor directs MassMutual to deduct the adjustment fee from participants' account balances, the fee will be deducted on a pro rata basis. Your share of the expense will be determined by multiplying the fee by a ratio that is equal to the value of your account balance divided by the value of all participants' account balances under the plan.

In addition, there may be other administrative services performed by service providers outside of MassMutual during the next 12 months. However, it is unknown at this time if any services by other service providers will be required, what fees may be charged and whether those fees will be paid from plan assets. Examples of other administrative services that may occur outside of MassMutual and that may be paid by plan assets if not paid by the Plan Sponsor include but are not limited to: legal services; third party administrator services; accounting services; plan audits; and intermediary/advisor services. If any fees for services performed outside of MassMutual are to be deducted from participant accounts, they may be deducted on a pro rata or a per capita basis. The Plan Sponsor will direct which allocation method will be used when the fee for the service is submitted for payment to the service provider or reimbursement to the Plan Sponsor.

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 your quarterly account statement in the calendar quarter following the quarter in which the charge occurs (and/or, as applicable, in any transaction statement).

Activity Type	Current Fees
Annuity Purchase	\$175
Distribution	\$40
Installment Administration	\$100
Loan Processing (electronic)	\$125
Loan Processing (paper)	\$125
Reprocessing (adjustment)	\$75
Special Mailing	\$20