September 4, 2012

To our valued Plan Sponsors,

I am excited to share that we have entered a definitive agreement with Massachusetts Mutual Life Insurance Company (MassMutual) to acquire The Hartford's Retirement Plans Group (RPG).

Upon completion of this acquisition, two leaders in the retirement services industry will become one, bringing centuries of tradition and financial services experience to bear in serving your retirement plan needs and those of your participants. This acquisition underscores MassMutual's commitment to the retirement services market.

Following the close of the transaction, MassMutual Retirement Services has said it intends to deliver enhanced capabilities and value to plan sponsors and their participants.

Well Respected and Most Admired
A U.S. Fortune 500 company with employees and sales representatives worldwide, MassMutual has 65 years of retirement services experience. In March of this year, it was ranked by *Fortune* as among the World's "Most Admired Companies" in the life and health insurance industry. In April, MassMutual's Retirement Services Division was named "Retirement Leader of the Year" [1] in recognition of its industry thought leadership, innovation and approach to retirement readiness.

MassMutual also receives very favorable financial strength ratings[2]:

A.M. Best Company: A++ (Superior; top category of 15)
Fitch Ratings: AA+ (Very Strong; second category of 21)
Moody's Investors Service: Aa2 (Excellent; third category of 21)
Standard & Poor's: AA+ (Very Strong; second category of 21)

Complementary Businesses with a Common Vision
Our businesses both have a long-standing commitment to retirement services. Both have achieved record growth over the past few years, and have been recognized for industry thought leadership, innovation and approach to retirement readiness. MassMutual has stated its enthusiastic commitment to maintaining this momentum after closing. Read more in the enclosed news release.

What This Means
Once the sale is completed, MassMutual Retirement Services has stated that plan sponsors can expect:

- Enhanced capabilities and value for you and your participants.
- A continued commitment to delivering results-driven participant retirement education.
- Expert support, including award-winning, personalized service.

Next Steps and Expectations
We are required to operate as two distinct companies until the sale closes. We expect the closing to occur by the end of 2012, pending regulatory and other approvals, and customary closing conditions. During this time:

- Your day-to-day interactions with us will remain the same, with no changes to your Hartford contacts or our business processes
- We appreciate that you may have questions; MassMutual Retirement Services has said that after closing, it will evaluate our combined business and communicate any post-close transition decisions in a timely manner.
- **A participant letter is enclosed**; we encourage you to share this with your employees. A version of this letter has been emailed to you and posted as a news item on the plan sponsor retirement website. In the days following the announcement, we will post a news item to the participant website, as well.

Please contact your client services team if we can be of assistance.

I extend my sincere thanks for your patience and support as we have worked to find a buyer for the Retirement Plans Group. It has been well worth the wait. This is a very exciting time in our history, and we look forward to sharing additional information about the future. It's going to be a bright one.

Sincerely,

Sharon Ritchey
Executive Vice President, Retirement Plans
The Hartford

[1] Fund Industry Intelligence (Euromoney Institutional Investor), April 2012
[2] Ratings apply to Massachusetts Mutual Life Insurance Company and its subsidiaries, C.M. Life Insurance Company and MML Bay State Life Insurance Company. Ratings are as of 8/1/2012 and are subject to change.

"The Hartford" is The Hartford Financial Services Group, Inc. and its subsidiaries, including Hartford Life Insurance Company, Hartford Retirement Services, LLC ("HRS"), and Hartford Securities Distribution Company, Inc. ("HSD"). HSD (member FINRA and SIPC) is a registered broker/dealer affiliate of The Hartford.

S-SALE-LTR-ALL RPS 112204 9/12

NOT FOR USE WITH PARTICIPANTS.